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**UNITED STATES AIR FORCE
BOARD FOR CORRECTION OF MILITARY RECORDS**

RECORD OF PROCEEDINGS

IN THE MATTER OF:

DOCKET NUMBER: BC-2025-00556

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COUNSEL: NONE

HEARING REQUESTED: NO

APPLICANT’S REQUEST

She be reimbursed \$248.00 deducted from her pay for Servicemembers’ Group Life Insurance (SGLI).

In her rebuttal response dated 31 Jul 25, the applicant requests her prior AFBCMR case (BC-2024-03658) be combined with this case.

APPLICANT’S CONTENTIONS

She was recalled to active service 20 to 23 Feb 23 and was charged \$279.00 for SGLI. The correct amount charged should have been \$31.00. She was directed by the Defense Finance and Accounting Service (DFAS) to submit her request for payment to the AFBCMR.

The applicant’s complete submission is at Exhibit A.

STATEMENT OF FACTS

The applicant is an Air Force Reserve lieutenant colonel (O-5).

The applicant’s Leave and Earnings Statement (LES) dated 1 May 24 reflects a deduction of \$279.00 for SGLI.

In a Case Management System (CMS) case dated 25 Nov 24, the applicant’s Financial Service Office (FSO) asked DFAS why \$279.00 was deducted from the applicant’s LES as the amount was above the typical amount. The applicant had been placed into a Reserve status but then was brought back on active duty and \$279.00 was deducted. In a response dated 11 Dec 24, AFPC OL DFAS responded they believed the deducted amount was for the period the applicant was supposed to be in the Reserves. If there was proof the applicant paid SGLI during this period, they could repay the applicant.

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Limited Dissemination Control: N/A
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On 13 Aug 25, the Board (BC-2024-03658) denied the applicant's request for the following:

1. She be awarded active duty service credit for the period of 19 Aug 23 to 11 Sep 24 (390 days).
2. She receive all back pay, allowances and entitlements.
3. She be granted an extension of Active Guard Reserve (AGR) orders for the period of 31 Jul 26 to 31 Mar 27 (244 days) to reach 20 years of satisfactory service.
4. She suffer no reprisal as a result of multiple post court martial inspector general (IG) complaints.

The applicant contended she was unjustly curtailed from her AGR tour based on a faulty positive urinalysis for cocaine, issued an LOR and was subsequently found not guilty of wrongful use of cocaine at special court martial. The Board concurred with the opinion and recommendation of AF/JAJI there was no error or injustice in the issuance of the LOR based on the preponderance of the evidence standard. In addition to the positive urinalysis for cocaine, the Board noted the LOR documented the applicant's failure to report on time to the unit recall and drug urinalysis sweep. The applicant indicated her reason for the delay was participation in physical therapy (PT) when text messages indicated she was notified of the recall at 0707 hours and she was texting with other unit members until 0746 hours. The Board also noted the applicant's records did not include the LOR dated 9 Aug 23. The Board found the applicant's curtailment of her AGR orders was in accordance with DAFMAN 36-2114 and found no evidence to grant the applicant's request for additional service credit and reinstatement of her AGR tour. With respect to the applicant's request the Board ensure she is not reprimed against in the future based on multiple inspector general (IG) complaints, the Board advised the applicant reprisal against any member for making protected communication was prohibited per 10 U.S.C. § 1034 and the applicant should contact the IG should she become the victim of reprisal or retaliation. On 6 Sep 25, the ROP and SAF/MRBC instrument dated 6 Sep 25 were emailed to the applicant and her counsel.

For more information, see the excerpt of the applicant's record at Exhibit B and the advisory at Exhibit C.

AIR FORCE EVALUATION

AFRC/FMFQ recommends denial. The applicant received a recall to active service 20 to 23 Feb 24 as a Traditional Reservist. From Sep 23 to Apr 24, the applicant did not receive a LES and SGLI accrued at the premium rate of \$31.00 per month, totaling \$248.00. The applicant received a LES for May 24 for duty performed in Feb 24, which included an additional SGLI charge of \$31.00, for a total balance of \$279.00. The applicant has not provided proof of election to cease SGLI during the period of inactivity, resulting in a valid debt.

The complete advisory opinion is at Exhibit C.

APPLICANT'S REVIEW OF AIR FORCE EVALUATION

The Board sent a copy of the advisory opinion to the applicant on 31 Jul 25 for comment (Exhibit D), and the applicant replied on 31 Jul 25. Although the case was originally filed as a standalone

financial grievance, it is now clear the root cause of the harm was the same unlawful and expedited AGR curtailment addressed in BC-2024-03658. She requests the Board to evaluate her request in direct conjunction with BC-2024-03658. The financial penalty in this case is not independent and is the result of a system that failed to follow its own rules. She requests the following relief:

1. Rescind the involuntary Active Guard Reserve (AGR) curtailment effective 18 Aug 23.
2. She be awarded constructive service credit from 19 Aug 23 through 11 Sep 24.
3. All backpay and allowances for the period be restored.
4. Reimbursement of the \$248 of erroneous SGLI payments.
5. Her records be corrected to reflect uninterrupted AGR service through the present day.

She was not provided any opportunity for proper out-processing and not notified in time to decline SGLI coverage nor afforded the opportunity to attend the mandatory Transition Assistance Program (TAP). The denial of TAP has since been confirmed by the IG. The Board should evaluate the two dockets in tandem as one continuous injustice and grant full relief.

The applicant's complete response is at Exhibit E.

FINDINGS AND CONCLUSION

1. The application was timely filed.
2. The applicant exhausted all other available administrative remedies before applying to the Board.
3. After reviewing all Exhibits, the Board concludes the applicant is not the victim of an error or injustice. The Board concurs with the rationale and recommendation of AFRC/FMFQ and finds a preponderance of the evidence does not substantiate the applicant's contentions. As noted by AFRC/FMFQ, the applicant provided no evidence to sustain she elected to cease SGLI coverage during the period for which she was charged \$279.00 for SGLI coverage. Accordingly, the Board finds insufficient evidence to warrant relief. The Board notes the applicant in her rebuttal response dated 31 Jul 25 requests the Board in this case reconsider her request for reinstatement and extension of her AGR tour and constructive service credit (BC-2024-03658). The Board denied the applicant's request in BC-2024-03658 on 13 Aug 25 and finds insufficient reason to combine the two separate cases at this time. While the applicant contends the root cause of the harm was the same unlawful and expedited AGR curtailment, she has provided no evidence to substantiate this to be the case. Further, the Board has been made aware the applicant's request for reconsideration under BC-2024-03658 is currently pending adjudication. Therefore, the Board recommends against correcting the applicant's records.

RECOMMENDATION

The Board recommends informing the applicant the evidence did not demonstrate material error or injustice, and the Board will reconsider the application only upon receipt of relevant evidence not already presented.

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CERTIFICATION

The following quorum of the Board, as defined in Department of the Air Force Instruction (DAFI) 36-2603, *Air Force Board for Correction of Military Records (AFBCMR)*, paragraph 2.1, considered Docket Number BC-2025-00556 in Executive Session on 4 Dec 25:

- Work-Product** Panel Chair
- Work-Product** Panel Member
- Work-Product** Panel Member

All members voted against correcting the record. The panel considered the following:

- Exhibit A: Application, DD Form 149, w/atchs, dated 5 Feb 25.
- Exhibit B: Documentary evidence, including relevant excerpts from official records.
- Exhibit C: Advisory Opinion, AFRC/FMFQ, dated 25 Jul 25.
- Exhibit D: Notification of Advisory, SAF/MRBC to Applicant, dated 31 Jul 25.
- Exhibit E: Applicant’s Response, w/atchs, dated 31 Jul 25.

Taken together with all Exhibits, this document constitutes the true and complete Record of Proceedings, as required by DAFI 36-2603, paragraph 4.12.9.

2/19/2026

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Board Operations Manager, AFBCMR

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