

ARMY BOARD FOR CORRECTION OF MILITARY RECORDS

RECORD OF PROCEEDINGS

IN THE CASE OF: [REDACTED]

BOARD DATE: 16 September 2025

DOCKET NUMBER: AR20240011134

APPLICANT REQUESTS: enrollment in the Blended Retirement System (BRS).

APPLICANT'S SUPPORTING DOCUMENT(S) CONSIDERED BY THE BOARD:

- DD Form 149 (Application for Correction of Military Record)
- BRS Opt-In Course Certificate
- Soldier Talent Profile
- DA Form 4187 (Personnel Action)
- Leave and Earnings Statements (LES)

FACTS:

1. The applicant did not file within the 3-year time frame provided in Title 10, U.S. Code, section 1552(b); however, the Army Board for Correction of Military Records (ABCMR) conducted a substantive review of this case and determined it is in the interest of justice to excuse the applicant's failure to timely file.

2. The applicant states, in pertinent part:

- There was a miscommunication, and she was unaware of all the steps required to opt-in to BRS
- She signed a form to opt-in sometime during the years of 2015-2019
- She believed all was well because her LES stated "choice" under retirement plan
- She was unaware there were additional steps besides the paper she signed that she was required to complete to opt-in to BRS
- Once she started earning active duty pay, years later, and was eligible for matching contributions, she noticed she was only getting a 1 percent automatic contribution unlike her colleagues who were automatically enrolled instead of the full 5 percent like her colleagues who had joined before 2018
- When she inquired into the matter, she was made aware of the additional steps i.e. the Joint Knowledge Online course and an "opt in" button on MyPay
- At this point, finance realized they had enrolled her in the wrong BRS i.e. automatic enrollment instead of the choice enrollment

- Instead of switching her over to the "choice" option per her request, they decided she was no longer able to opt-in to the BRS, deducted the matching contributions she had received, and enrolled her into the traditional retirement plan

3. The applicant provides and her service record shows:

- On 18 May 2019, she was appointed as a Reserve Commissioned Officer
- On 19 May 2019, she took the oath of office as a Reserve Commissioned Officer
- On 27 March 2023, she was ordered to active duty with a report date of 1 June 2023
- On 1 June 2023, she took the oath of office in the Regular Army Medical Corps
- On 4 February 2024, she successfully completed the BRS Opt-in Course
- On 6 June 2024, she completed a Personnel Action requesting an exception to policy for enrollment into the BRS; her battalion commander recommended approval and her brigade/hospital commander approved her request
- Leave and Earnings Statements show:
 - 1-30 April 2024 Deductions Roth TSP: 255.11; Ret Plan Choice; Roth plan base pay rate 5; Agency Auto 51.02
 - 1-31 May 2024 Deductions Roth TSP: 255.11; Ret Plan Choice; Roth plan base pay rate 5; Agency Auto 0
 - 1-31 July 2024 Deductions Roth TSP: 255.11; Ret Plan Choice; Roth plan base pay rate 5; Agency Auto 0

4. On 17 June 2025, the Program Analyst, Compensation and Entitlements Division, Army G-1 provided an advisory opinion, which states, in pertinent part:

- G-1 states the applicant should be provided the opportunity to enroll in the BRS effective the date of entry on active duty 1 June 2023
- She was erroneously automatically enrolled in BRS, which prevented proper enrollment procedures to be followed
- Her finance record currently indicates a BRS opt-in date of 16 September 2024
- A review of her personnel records indicates she was on the BRS eligibility list on 28 May 2019 through 24 September 2019
- She was not adequately notified of the eligibility and opportunity to enroll in the BRS due to change of enrollment in the Reserve Officer Training Corps program and Health Professions Scholarship Program

5. On 18 June 2025, the advisory opinion was provided to the applicant to allow her the opportunity to respond. On 18 June 2025, she responded stating she felt as if the advisory accurately represents her situation and she did not have anything additional to add.

BOARD DISCUSSION:

After reviewing the application, all supporting documents, and the evidence found within the military record, the Board found that relief was warranted. The Board carefully considered the applicant's record of service, documents submitted in support of the petition and executed a comprehensive review based on law, policy, and regulation. Upon review of the applicant's petition, available military records, and the G-1 Program Analyst, Compensation and Entitlements Division advisory opinion, the Board concurred with the advisory official finding the applicant was eligible to enroll in the BRS effective the date she entered on active duty on 1 June 2023.

BOARD VOTE:

Mbr 1 Mbr 2 Mbr 3

:XXX	:XXX	:XXX	GRANT FULL RELIEF
:	:	:	GRANT PARTIAL RELIEF
:	:	:	GRANT FORMAL HEARING
:	:	:	DENY APPLICATION

BOARD DETERMINATION/RECOMMENDATION:

The Board determined the evidence presented is sufficient to warrant a recommendation for relief. As a result, the Board recommends that all Department of the Army records of the individual concerned be corrected by:

- Showing she elected into the blended retirement system
- Her election was received and processed by the appropriate office in a timely manner, effective 1 June 2023.

X //SIGNED//

CHAIRPERSON

I certify that herein is recorded the true and complete record of the proceedings of the Army Board for Correction of Military Records in this case.

REFERENCES:

1. Title 10, U.S. Code, section 1552(b), provides that applications for correction of military records must be filed within 3 years after discovery of the alleged error or injustice. This provision of law also allows the ABCMR to excuse an applicant's failure to timely file within the 3-year statute of limitations if the ABCMR determines it would be in the interest of justice to do so.

2. Public Law 114-92, dated 25 November 2015, section 631 (Modernized Retirement System for Members of The Uniformed Services) (a) Regular Service, in the case of a member who first becomes a member of the uniformed services on or after 1 January 2018, or a member who makes the election. (B) Election to Participate in Modernized Retirement System, a member of a uniformed service serving on 31 December 2017, who has served in the uniformed services for fewer than 12-years as of 31 December 2017, may elect, in exchange for the reduced multipliers for purposes of calculating the retired pay of the member, to receive Thrift Savings Plan contributions. (C) Election Period, (i) a member of a uniformed service may make the election authorized only during the period that begins on 1 January 2018 and ends on 31 December 2018. (ii) Hardship Extension, the Secretary concerned may extend the election period for a member who experiences a hardship as determined by the Secretary concerned.

3. Title 10, USC, section 1409 (Retired pay multiplier), b (4) (Modernized retirement system), (A) Reduced multiplier for full tsp members, in the case of a member who first becomes a member of the uniformed services on or after 1 January 2018, or a member who makes the election. (B) (Election to participate in modernized retirement system), a member of a uniformed service serving on 31 December 2017, who has served in the uniformed services for fewer than 12-years for purposes of calculating the retired pay of the member, to receive Thrift Savings Plan contributions. (C) (Election period), a member of a uniformed service may make the election authorized only during the period that begins on 1 January and ends on 31 December 2018. (ii) (Hardship extension), the Secretary concerned may extend the election period for a member who experiences a hardship as determined by the Secretary concerned.

4. Deputy Secretary of Defense memorandum dated 27 January 2017, Subject Implementation of the Blended Retirement System, implements guidance for the Blended Retirement System for the Uniformed Services. Attachment 1 (Guidance for Implementation of the Blended Retirement System for the Uniformed Services), Paragraph 9 (Enrollment), a. Enrollment Period, (1) A member of a Uniformed Service who qualifies to enroll in the BRS under any of the provisions outlined in paragraphs 6.b.(2) through 6.b.(6) may make the election to enroll on or after 1 January 2018 through 31 December 2018. b. (Procedures for Enrollment), (1) A member of a Uniformed Service who is eligible to enroll in the BRS must complete the mandatory

training on opting into the BRS provided by the ASD(R), in accordance with procedures prescribed by the Secretary concerned, prior to making an election to enroll. (2) For members of the Army, Navy, and Air Force, enrollment in the BRS shall be completed on the "MyPay" website (<https://mypay.dfas.mil/>) in accordance with procedures separately promulgated by DFAS. (3) The decision to elect to enroll in the BRS is irrevocable. (4) Prior to making the election to enroll in the BRS, members of the Uniformed Services who are eligible and who choose to enroll in the BRS, must affirm on the MyPay website, or through procedures specified by the Secretary concerned that they have completed the mandatory training and that they acknowledge the decision to enroll in the BRS is irrevocable.

5. Uniformed Services Blended Retirement System Policy, Paragraph 9 (Enrollment), a. Enrollment Period. (1) A member of a Uniformed Service who qualifies to enroll in the BRS may make the election to enroll on or after 1 January 2018, through 31 December 2018. (2) A member who, but for a break in service, would otherwise be eligible to elect to enroll in BRS who returns to service with a Uniformed Service on or after 2 December 2018, following a break in service that commenced prior to 1 December 2018 may make an election to enroll in the BRS: For members returning to the AC or affiliating in a paid status with the RC after separating from the AC, within 30-days of reentry; or, for members returning to a paid status in the RC following a break in service in the RC, no later than 31 December 2018, or 30-days from the date of reentry, whichever is later. (3) The terminal date of the election period may be extended, by approval of the Secretary concerned, in certain situations.

//NOTHING FOLLOWS//