



DEPARTMENT OF THE NAVY  
BOARD FOR CORRECTION OF NAVAL RECORDS  
701 S. COURTHOUSE ROAD, SUITE 1001  
ARLINGTON, VA 22204-2490

[REDACTED]  
Docket No. 4978-17  
NOV 20 2017

From: Chairman, Board for Correction of Naval Records  
To: Secretary of the Navy

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED] USNR RET,  
[REDACTED]

Ref: (a) Title 10 U.S.C. 1552

Encl: (1) DD Form 149 w/attachments  
(2) Subject's naval record

1. Pursuant to the provisions of reference (a) Subject, hereinafter referred to as Petitioner, filed enclosure (1) with this Board requesting, in effect, that the applicable naval record be corrected to show the Petitioner declined enrollment in the Survivor Benefit Plan (SBP).

2. The Board, consisting of [REDACTED] reviewed Petitioner's allegations of error and injustice on 3 August 2017 and, pursuant to its regulations, determined that the corrective action indicated below should be taken on the available evidence of record. Documentary material considered by the Board consisted of the enclosures, naval records, and applicable statutes, regulations and policies.

3. The Board, having reviewed all the facts of record pertaining to Petitioner's allegations of error and injustice, finds as follows:

a. Before applying to this Board, Petitioner exhausted all administrative remedies available under existing law and regulations within the Department of the Navy.

b. On 22 February 1986, Petitioner married [REDACTED]

c. Petitioner transferred to the Retired Reserve on 1 July 2004.

d. On 11 October 2016, Petitioner turned 60 and became eligible to receive retirement pay.

e. On 15 December 2016, Petitioner and her spouse signed a DD Form 2656 declining SBP spouse coverage. Due to the fact the form was signed and received after the Petitioner was qualified to receive retirement pay, the Defense Finance and Accounting Service automatically enrolled Petitioner in maximum SBP spouse coverage.

f. Petitioner's retirement letter was dated 19 January 2017.

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## CONCLUSION

Upon review and consideration of all the evidence of record, and especially in light of the Petitioner's intent to decline SBP coverage and the fact that she received her retirement letter after her "retirement with pay" date, the Board finds the existence of an injustice warranting the following corrective action.

## RECOMMENDATION

That Petitioner's naval record be corrected, where appropriate, to show that:

Prior to turning age 60 and receiving retirement pay on 11 October 2016, Petitioner declined enrollment in SBP with spouse concurrence. Any other election or declination executed by Petitioner is null and void.

A copy of this Report of Proceedings will be filed in Petitioner's naval record.

4. It is certified that quorum was present at the Board's review and deliberations, and that the foregoing is a true and complete record of the Board's proceedings in the above entitled matter.

[REDACTED]  
Recorder

5. Pursuant to the delegation of authority set out in Section 6(e) of the revised Procedures of the Board for Correction of Naval Records (32 Code of Federal Regulations, Section 723.6(e)) and having assured compliance with its provisions, it is hereby announced that the foregoing corrective action, taken under the authority of reference (a), has been approved by the Board on behalf of the Secretary of the Navy.

[REDACTED]  
Executive Director