



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

[REDACTED]  
Docket No. 6190-17  
DEC 11 2017

[REDACTED]  
Dear [REDACTED]

This is in reference to your application for correction of your naval record pursuant to the provisions of 10 USC 1552.

A three-member panel of the Board for Correction of Naval Records, sitting in executive session, considered your application on 5 October 2017. The names and votes of the members of the panel will be furnished upon request. Your allegations of error and injustice were reviewed in accordance with administrative regulations and procedures applicable to the proceedings of this Board. Documentary material considered by the Board consisted of your application, together with all material submitted in support thereof, relevant portions of your naval record and applicable statutes, regulations and policies.

After careful and conscientious consideration of the entire record, the Board found that the evidence submitted was insufficient to establish the existence of probable material error or injustice. Per the Department of Defense Financial Management Regulation, Volume 7B, Chapter 42-46, a service member must elect or decline coverage under the Survivor Benefit Plan (SBP) before retired pay becomes payable. A decision to elect SBP coverage is irrevocable. According to the records on file with the Defense Finance and Accounting Service (DFAS), you elected full spouse coverage on 4 March 2016 (see enclosed document). There is no document in the record that you attempted to cancel this election prior to your retirement date of 30 June 2016. There is also no record that you obtained your spouse's consent to decline SBP coverage prior to your retirement. As such, you are obligated to remain enrolled in the SBP until the designated disenrollment window, which runs between the 25th and 36th months after your retirement date. Accordingly, your application has been denied. To disenroll from the SBP program, you must complete a DD Form 2656-2 and submit it to DFAS within the designated disenrollment window.

It is regretted that the circumstances of your case are such that favorable action cannot be taken at this time. You are entitled to have the Board reconsider its decision upon the submission of new and material evidence. New evidence is evidence not previously considered by the Board.

In this regard, it is important to keep in mind that a presumption of regularity attaches to all official records. Consequently, when applying for a correction of an official naval record, the burden is on the applicant to demonstrate the existence of probable material error or injustice.

Sincerely,

A large black rectangular redaction box covering the signature of the Executive Director.

Executive Director

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