



notification provided you with information on the RCSBP, an Election Certificate, and direction on making an election within 90 days of receiving the letter. Navy Personnel Command (PERS-912) did not receive an RCSBP Election Certificate from you within 90 days of you receiving the NOE, resulting in your automatic enrollment in Option C (Immediate Annuity) RCSBP Spouse and Child coverage. On 1 September 2004, you transferred to the Retired Reserve without pay and thereafter, transferred to the Retired Reserve with pay effective 16 August 2018. Upon transferring to the Retired Reserve with pay, your coverage changed from RCSBP to SBP coverage, and premium deductions began for both coverages in accordance with the abovementioned policy. The Board noted that you received RCSBP coverage from the time of automatic enrollment through 15 August 2018 and your beneficiary would have received an annuity if something happened to you during this time. You signed DD Form 2656-2, Survivor Benefit Plan (SBP) Termination Request on 19 September 2020 and the Defense Finance and Accounting Service terminated your SBP coverage effective 24 September 2020. Therefore, the Board determined that a change to your record is not warranted.

You are entitled to have the Board reconsider its decision upon submission of new matters, which will require you to complete and submit a new DD Form 149. New matters are those not previously presented to or 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,

8/21/2024

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Deputy Director

Signed by: █