



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

██████████  
Docket No. 1766-24  
Ref: Signature Date

████████████████████  
████████████████████  
████████████████████

Dear ██████████,

This is in reference to your application for correction of your naval record pursuant to Section 1552 of Title 10, United States Code. After careful and conscientious consideration of relevant portions of your naval record and your application, the Board for Correction of Naval Records (Board) found the evidence submitted insufficient to establish the existence of probable material error or injustice. Consequently, your application has been denied.

A three-member panel of the Board, sitting in executive session, considered your application on 21 August 2024. 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.

You requested to change your record to reflect Survivor Benefit Plan (SBP) Spouse only coverage effective August 2023 when your youngest child aged out of being an eligible beneficiary. The Board, in its review of your entire record and application, carefully weighed all potentially mitigating factors, to include your assertions. However, the Board concluded that in accordance with Department of Defense Financial Management Regulation 7000.14-R, SBP elections must be made prior to retired pay becoming payable and the election to participate in or decline SBP is irrevocable. A member with an eligible spouse and dependent child on the date of retirement who, with their spouse's concurrence, refuses spouse coverage and elects child only coverage is prohibited from electing spouse coverage later except during open season, if eligible. Furthermore, a child is an eligible beneficiary if unmarried, under age 18 or at least 18 but under 22 and pursuing a full-time course of study in a recognized educational institution.

Pursuant to Public Law 117-263 § 643, the Fiscal Year 2023 SBP Open Season for Enrollment allows eligible member who, on 22 December 2022, are not currently in SBP to enroll. Eligible members who elect to enroll must pay prospective premiums for elected coverage and a one-time buy-in premium based on the number of years that have elapsed since the member's first

