

Subj: REVIEW OF NAVAL RECORD [REDACTED]

XXX-XX- [REDACTED]

b. On 14 February 1969, Petitioner married [REDACTED]

c. Petitioner transferred to the Retired Reserve with pay effective 1 August 2001. Petitioner's record reflects he declined participation in SBP.

d. On 31 October 2023, Petitioner signed Survivor Benefit Plan (SBP) and Reserve Component Survivor Benefit Plan (RCSBP) Open Enrollment Election form electing Spouse only coverage base on full gross retired pay level of coverage and "Based on the estimate I received, I elect to submit a one-time full payment for the total amount of the "buy-in premium" due."

e. On 14 December 2023, the Defense Finance and Accounting Service (DFAS) provided Petitioner SBP Open Season 2023 Enrollment Confirmation with a prospective monthly standard premium amount of \$259.79 and a one-time buy-in premium cost of \$77,325.59. Per the United States Postal Service Informed Delivery email, Petitioner received the notification on 6 January 2024.

f. On 8 January 2024, the DFAS provided Petitioner with an invoice for SBP in the amount of \$239.04.

g. On 22 January 2024, Petitioner wrote and faxed a letter to the DFAS requesting to cancel his SBP election due to the cost of the buy-in premium. Petitioner contends him and spouse rushed to meet the deadline to apply for SBP coverage but could not get any information. The letter was notarized indicating both Petitioner and spouse were physically present.

h. On 11 March 2024, the DFAS denied Petitioner's request to cancel because the request was not received within 30 days of signing the Survivor Benefit Plan (SBP) and Reserve Component Survivor Benefit Plan (RCSBP) Open Enrollment Election form.

CONCLUSION

Upon review and consideration of all the evidence of record, the Board finds the existence of an error warranting the following corrective action. The Board concluded Petitioner provided sufficient evidence to cancel his 2023 SBP Open Season Enrollment. The Board surmised that Petitioner did not receive an SBP Open Enrollment cost estimate prior to enrolling in SBP Spouse coverage, thereby unaware of the exorbitant buy-in premium cost. Additionally, the Board found that Petitioner's request to cancel was submitted to the DFAS two weeks after receiving confirmation of enrollment, therefore determined that under this circumstance, relief is warranted.

RECOMMENDATION

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

Petitioner elected to cancel his 2023 SBP Open Season Enrollment within 30 days of making the election.

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XXX-XX [REDACTED]

Note: The DFAS will complete an audit of Petitioner's pay records to determine amounts due, if any.

A copy of this report of proceedings will be filed in Petitioner's naval record.

4. It is certified that a 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 titled matter.

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 the reference, has been approved by the Board on behalf of the Secretary of the Navy.

