



Dear [REDACTED]

A three-member panel of the Board, sitting in executive session, considered your application on 27 March 2025. 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. In addition, the Board considered the advisory opinion contained in Office of the Chief of Naval Operations memorandum 7220 Ser N130/24U0917 of 28 October 2024 and your response to the opinion.

The Board determined that your personal appearance, with or without counsel, would not materially add to their understanding of the issues involved. Therefore, the Board determined that a personal appearance was not necessary and considered your case based on the evidence of record.

In accordance with MILPERSMAN 1810-080 published on 15 November 2018, "...the Blended Retirement System (BRS) went into effect on 1 January 2018. All Navy Service members who have a date initially entered into military service (DIEMS) on or after 1 January 2018 will be automatically enrolled in the BRS. b. All Navy members who initially entered into military or uniformed service on or before 31 December 2017 are grandfathered under their legacy retirement plan and will not be enrolled in the BRS without making the election to opt-in. c. Any Navy member determined to be eligible for enrollment in the BRS by virtue of eligibility criteria, per paragraph 4 below, must complete mandatory training on the BRS. d. The decision by an opt-in eligible member to enroll in the BRS is irrevocable."

“Training on BRS. a. Navy members who are eligible to enroll in the BRS must complete mandatory opt-in training available on Navy e-Learning and Joint Knowledge Online prior to opting into the BRS. b. Navy members who are enrolled in the BRS automatically by virtue of their DIEMS date must complete mandatory new accessions training during their respective accession pipeline training via classroom-delivery by a facilitator who is familiar with the course content.”

“Procedures for Enrollment a. The enrollment period will be open from 1 January 2018 thru 31 December 2018. b. The decision to elect to enroll in the BRS is irrevocable. c. Enrollment in the BRS must be completed on the “myPay” Web site at: <https://mypay.dfas.mil/> according to procedures separately promulgated by the DFAS. d. Prior to making the election to enroll in the BRS, members of the Navy who are eligible to opt-in and choose to enroll in the BRS must affirm on the myPay Web site that they have completed the mandatory opt-in training and that they acknowledge and understand that the decision to enroll in the BRS is irrevocable.”

In accordance with DoD 7000.14-R FMR Volume 7A, “[a]ny member of the Uniformed Services, not enrolled in BRS as prescribed in section 4.0, may elect to participate in TSP. A member choosing to participate in TSP is required to contribute at least 1-percent of the member’s basic pay or inactive-duty pay. Members participating, not under BRS, are not eligible for agency automatic and matching contributions. These members, otherwise, remain subject to the contribution limits outlined in section 3.0.”

Navy Standard Integrated Personnel System (NSIPS) Blended Retirement Opt-In listed the following information: DIEMS 4 May 2017. PEBD 21 February 2019. BRS Status: Opt-In Period Expired. 1st Day Eligibility to Elect: 5 March 2019. Last Day Eligibility to Elect: 28 May 2019. BRS Opt-In Eligibility Date 26 February 2019.

On 20 March 2019, you completed and signed a Thrift Savings Plan (TSP-U-1) with an effective date of 1 April 2019. Furthermore, you chose the amount of your contributions under Roth (After-Tax) Contributions All Services of 3 %.

Electronic Service Record (ESR) Navy Service School/Military Training Courses listed the following: BRS (Your Retirement System) was completed 27 April 2019.

On 2 July 2024, Thrift Savings Plan issued you a statement listing contributions and earnings (You 100% and Employer 0%).

You were released from active duty and transferred to the Navy Reserve with an Honorable character of service and was issued a Certificate of Release or Discharge from Active Duty (DD Form 214) for the period of 21 February 2019 to 20 October 2024 upon completion of required active service.

You requested to establish eligibility to elect Blended Retirement System (BRS) and to receive retroactive match to payments to your TSP) account. The Board, in its review of your entire record and application, carefully weighed all potentially mitigating factors, to include your

assertions. The Board concluded that Navy Administration messages, training courses, and Military Personnel Manual Article (MILPERSMAN) 1810-080 were released outlining eligibility, processing, and reference information germane to enrolling in the BRS. These policies specified all Navy members whose date initially entered into military service (DIEMS) on or before 31 December 2017 were grandfathered under the legacy retirement plan and would not be enrolled in BRS without making the election to opt-in. The Board could not find, nor did you provide evidence of receiving improper counseling or system constraints that prevented you from enrolling in the BRS within your election window, thereby rendering you ineligible for service automatic and matching TSP contributions. Therefore, the Board determined that a change to your record is not warranted. In this connection, the Board substantially concurred with the comments contained in the aforementioned advisory opinion.

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,

4/7/2025

