



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

[REDACTED]  
Docket No. 2452-25  
Ref: Signature Date

[REDACTED]

Dear [REDACTED],

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 18 September 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 N130/25U0497 of 12 August 2025, which was previously provided to you for comment.

In accordance with Public Law 114-92 § 631(a) published on 25 November 2015, 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 through 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.

On 1 August 2017, you/witness signed an Armed Forces Health Professions Scholarship Program Medical Students. Dental Students, and Medical Service Corps; Students (1975X, 1985X, and 1995X) Service Agreement (NAVCRUIT 1131/131).

On 13 July 2017, you were issued an Officer Appointment Acceptance and Oath of Office (NAVPERS 1000/4) with a designator code of 1985 (An Unrestricted Line Officer under instruction in the Armed Forces Health Professions Scholarship Program (Dental)) in the inactive U.S. Naval Reserve listing block 13 (Permanent grade) ENS, block 14 (Permanent grade date) 1 August 2017, block 15 (Present Grade) ENS, and block 16 (Present grade date) 1 August 2017. You/witness signed this form on 1 August 2017.

In accordance with MILPERSMAN 1810-080 published on 15 November 2018. Per P.L. 114-92, Section 631-635, National Defense Appropriation Act of Fiscal Year 2016, P.L. 114-328 Section 631-633 National Defense Appropriation Act of Fiscal Year 2017, DoD memo Guidance for Implementation of the BRS for the Uniformed Services of 27 Jan 17, DON memo Implementation of the Blended, Retirement System of 26 Apr 2017, NAVADMIN 217/16 Announcement of the BRS for the Uniformed Services, NAVADMIN 020/17 Notification of Availability of the BRS Opt-In Training, 37 U.S.C., 10 U.S.C., the BRS went into effect on 1 January 2018. All Navy Service members who have a DIEMS on or after 1 January 2018 will be automatically enrolled in the BRS.

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.

Extensions of the Enrollment Period. In certain cases, the Secretary of the Navy has the authority to extend the election time period for enrollment in the BRS for a member of the Navy who is eligible to opt-in to the BRS and was unable to enroll in BRS during the election period. a. Automatic Extensions. An automatic extension of 30 days may be granted and executed by any command upon determination by the local commander (O-6 or above or civilian equivalent) that the member of the Navy was: (1) A Navy member returning to AC, Individual Ready Reserve (IRR), or the Standby Reserve-Active who: (a) Was performing RC service as of 31 December 2017; (b) Is eligible to opt-in to the BRS, but did not perform duty in a paid status during the enrollment period.

On 12 June 2021, you were issued an Officer Appointment Acceptance and Oath of Office (NAVPERS 1000/4) with a designator code of 2200 (Staff Corps Officer billet requiring Dental specialty) in the active U.S. Navy listing block 18 (Permanent grade) LT, block 19 (Permanent grade date) 12 June 2021, block 20 (Present Grade) LT, and block 21 (Present grade date) 12 June 2021. You/witness signed this form on 12 June 2021.

Your first day eligible to elect BRS was 27 July 2021. Your last day eligible to elect BRS was 31 August 2021.

Defense Finance and Accounting Service Military Leave and Earnings Statements (LES) for the month of 1-31 January 2024 listed the following: DIEMS 1 August 2017, and RET PLAN High 3.

You requested to establish eligibility to elect BRS and Service automatic and matching contributions to your Thrift Savings Plan 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 MILPERSMAN 1810-080 outlined eligibility, processing, and reference information germane to enrolling in the BRS. These policies specified all Navy members whose 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. You accepted an inactive commission on 1 August 2017, which established your DIEMS and your eligibility to opt-in to the BRS. In accordance with MILPERSMAN 1810-080, the election window for opt-in eligible members was 1 January 2018 through 31 December 2018 and enrollment could only be accomplished on the myPay website after completing the BRS mandatory opt-in training. 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 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 on the myPay website. Additionally, this policy provides a 30-day extension period to enroll for those eligible to opt-in to the BRS but unable to enroll during the aforementioned election period. On 12 June 2021, you accepted an active commission and entered active duty. Your BRS eligibility window was open from 27 June 2021 through 31 August 2021.

You provided the Board with a copy of your January 2024 leave and earning statement reflecting your enrollment in the High 3 retirement plan, thereby evident to the Board that you were aware of your retirement plan long before petitioning to have your High 3 enrollment amended to BRS. 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 your ineligible for BRS enrollment and Service automatic and matching Thrift Savings Plan contributions. Therefore, in this connection, the Board substantially concurred with the comments contained in the advisory opinion and agreed 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,

9/26/2025

