



DEPARTMENT OF THE NAVY

BOARD FOR CORRECTION OF NAVAL RECORDS

701 S. COURTHOUSE RD

ARLINGTON, VA 22204

██████████
Docket No. 2775-25
Ref: Signature Date

From: Chairman, Board for Correction of Naval Records

To: Secretary of the Navy

Subj: REVIEW OF NAVAL RECORD ICO ██████████

██████████ USMC RET

Ref: (a) Title 10 U.S.C. § 1552

(b) DODFMR, Vol 7B¹

Encl: (1) DD Form 149 w/attachments

(2) Subject's Naval record

1. Pursuant to the provisions of reference (a), Subject, hereinafter referred to as Petitioner, filed enclosure (1) with the Board for Correction of Naval Records (Board), requesting that her naval record be corrected to reflect declined participation in the Survivor Benefit Plan (SBP).

2. The Board, consisting of ██████████ reviewed Petitioner's allegations of error and injustice on 18 December 2025 and pursuant to its regulations, determined that the corrective action indicated below should be taken on the available evidence of record. Documentary material considered by the Board consisted of the enclosures, relevant portions of Petitioner's naval record, and applicable statutes, regulations, and policies.

3. The Board, having reviewed all the facts of record pertaining to Petitioner's allegations of error and injustice, found that, before applying to this Board, she exhausted all administrative remedies available under existing law and regulations within the Department of the Navy. The Board made the following findings:

- a. On 13 November 2012, Petitioner entered active duty.
- b. On 24 March 2018, Petitioner married active duty spouse ██████████
- c. On 30 May 2018, Petitioner discharged with disability severance pay in the amount of \$32,799.60.
- d. On 14 March 2020, Petitioner's child ██████████ was born.

¹ SBP elections must be made prior to retired pay becoming payable and the election to participate in or decline SBP is irrevocable. If not all requirements for an election needing the spouse's concurrence have been satisfied prior to retirement, for whatever reason, full spouse costs, and coverage will be implemented, regardless of any request by the member to do otherwise. Any change in SBP election subsequent to retirement will be done through an administrative correction of records as permitted by law.

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e. On 30 July 2024, Petitioner issued Notification of Class Action Review Board Decision indicating she was found unfit to perform the duties of her office, rank, military occupational specialty, or rating due to a disability. The notification approved Petitioner to be retroactively transferred to the Permanent Disability Retired List (PDRL).

f. On 13 November 2024, Petitioner signed DD Form 2656, Data for Payment or Retired Personnel and elected SBP Spouse and Child(ren) coverage, but failed to elect the SBP level of coverage and her signature was not witnessed.

g. On 12 November 2024, Petitioner transferred to the Permanent Disability Retired List (PDRL) effective 30 May 2018 and SBP Spouse coverage retroactively commenced.

h. On 12 December 2024, Petitioner issued DD Form 215, Correction to DD Form 214, Certificate of Release or Discharge from Active Duty amending the Type of Separation to Retired vice Discharged and Narrative Reason for Separation to Disability, Permanent vice Disability, Severance Pay, Not Combat Related, IDES [Integrated Disability Evaluation System].

i. Petitioner's March 2025 SBP/Retired Serviceman's Family Protection Plan-Premium Bill indicated an SBP debt of \$7,913.26.

j. On 13 December 2025, Petitioner, and her spouse signed an SBP Affidavit indicating that they desired Petitioner's SBP election to be changed to reflect that she declined SBP coverage. Petitioner indicated that she "received insufficient SBP information/counseling prior to [her] retirement."

CONCLUSION

Upon review and consideration of all the evidence of record, the Board finds the existence of an error warranting the following corrective action. Petitioner was a Sergeant and was retroactively medically retired from the U.S. Marine Corps with 5 years, 6 months, and 18 days of total active duty service. The Board surmised a junior Marine would not have enough knowledge of the SBP program without in-depth training on the subject matter, therefore determined that under these circumstances, relief is warranted.

RECOMMENDATION

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

Petitioner elected to decline participation in SBP with proper spousal concurrence prior to transferring to the PDRL effective 30 May 2018.

Note: The Defense Finance and Accounting Service 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.

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[REDACTED] USMC RET

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.

1/29/2026

