



DEPARTMENT OF THE NAVY

BOARD FOR CORRECTION OF NAVAL RECORDS

701 S. COURTHOUSE RD

ARLINGTON, VA 22204

██████████  
Docket No. 3362-25  
Ref: Signature Date

From: Chairman, Board for Correction of Naval Records

To: Secretary of the Navy

Subj: REVIEW OF NAVAL RECORD ██████████ USN RET,  
██████████

Ref: (a) Title 10 U.S.C. § 1552

(b) DoDFMR, Vol 7B

(c) DD Form 2656

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 his 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 15 January 2026 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, he exhausted all administrative remedies available under existing law and regulations within the Department of the Navy. The Board made the following findings:

a. On 21 September 1983, Petitioner entered active duty.

b. On 8 March 1986, Petitioner married spouse, ██████████

c. On 2 September 2003, Petitioner's spouse signed DD Form 2656, Data for Payment of Retired Personnel. The spouse's signature was witnessed the same day.

d. On 12 September 2003, Petitioner signed DD Form 2656, Data for Payment of Retired Personnel and elected not to participate in SBP coverage. Petitioner's signature was witnessed the same day.

e. On 30 September 2003, Petitioner transferred to the Fleet Reserve.

Subj: REVIEW OF NAVAL RECORD [REDACTED] USN RET,  
[REDACTED]

f. On 15 October 2003, Petitioner issued Defense Finance and Accounting Service (DFAS) Summary of Retainer Pay Account indicating, "Survivor Benefit Plan – You have elected not to be covered by this program."

g. On 3 March 2025, Petitioner issued letter from DFAS advising him of a debt. Note: Audit worksheet specified in DFAS letter was not provided to the Board.

h. On 15 March 2025, Petitioner signed DD Form 2789, Waiver/Remission of Indebtedness Application for \$26,961.65 based on the DFAS letter dated 3 March 2025.

i. On 24 March 2025, Petitioner's Retiree Account Statement reflects old SBP cost of 140.89, new SBP cost of \$343.27, and debt of \$88.27.

j. On 6 December 2025, Petitioner's HUNT account reflects SBP debt of \$26,961.65 for period of 1 Oct 2003 to 28 Feb 2025 and debt deduction period from April 2025 to February 2035; \$81.28/month.

k. On 12 January 2026, Petitioner and spouse signed SBP Affidavit before notary witness requesting to decline SBP coverage. Petitioner indicates he received sufficient SBP information/counseling and completed a DD Form 2656, however, it is not on file at the DFAS-Cleveland or was receive and is invalid.

## CONCLUSION

Upon review and consideration of all the evidence of record, the Board finds the existence of an injustice warranting the following corrective action. The Board concluded Petitioner provided sufficient evidence to reflect his and spouse's desire to decline SBP coverage prior to transferring to the Fleet Reserve. Although the proper administrative requirements were not completed, the Board determined that under this circumstance, 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 Fleet Reserve effective 1 October 2003.

Note: DFAS will complete an audit of Petitioner's pay records to determine the amount of premium refund, 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

Subj: REVIEW OF NAVAL RECORD [REDACTED] USN RET,  
[REDACTED]

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.

2/13/2026

