



DEPARTMENT OF THE NAVY

BOARD FOR CORRECTION OF NAVAL RECORDS

701 S. COURTHOUSE RD

ARLINGTON, VA 22204

█  
Docket No. 3510-25

Ref: Signature Date

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Dear █

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 15 January 2026. 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.

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.

You requested a waiver for Survivor Benefit Plan (SBP) coverage debt of \$6,973.82. The Board, in its review of your entire record and your application, carefully weighed all potentially mitigating factors, to include your assertions. The Board concluded that Department of Defense Financial Management Regulation 7000.14-R outlines the requirements for SBP elections. Specifically, SBP elections must be made prior to retired pay becoming payable and the election to participate in or decline SBP is irrevocable. An election for a natural person with an insurable interest may be made only when the member is not married and does not have any dependent children upon becoming eligible to participate in SBP. A member must elect full coverage when electing for a natural person with an insurable interest. A member who is participating in SBP with coverage for a natural person with an insurable interest (not a former spouse) may voluntarily terminate their participation in SBP. However, no refund of any premiums properly collected will be made.

A review of your record shows that you entered active duty on 9 September 2009. On 27 June 2022, you transferred to the Temporary Disability Retired List and SBP Natural Insurable Person (NIP) coverage and premium accrual began. The retired pay system reflects your SBP NIP coverage discontinued on 14 June 2024. You were issued a notification from the Defense Finance and Accounting Service on 3 March 2025 indicating you had a delinquent balance due to unpaid SBP premiums on your retired military pay account in the amount of \$6,973.82.

The Board could not find, nor did you provide sufficient evidence to refute your enrollment in SBP NIP coverage, thereby rendering you responsible for the unpaid premiums. Therefore, the Board determined that a change to your record was 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,

2/11/2026

