



DEPARTMENT OF THE NAVY  
BOARD FOR CORRECTION OF NAVAL RECORDS  
701 S. COURTHOUSE RD  
ARLINGTON, VA 22204

██████████  
Docket No. 4054-25  
Ref: Signature Date

From: Chairman, Board for Correction of Naval Records  
To: Secretary of the Navy

Subj: REVIEW OF NAVAL RECORD ICO ██████████, USN RET,  
XXX-XX-██████████

Ref: (a) Title 10 U.S.C. § 1552  
(b) DODFMR, Vol 7B<sup>1</sup>  
(c) DD Form 2656-2<sup>2</sup>

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 Survivor Benefit Plan.

2. The Board, consisting of ██████████, ██████████ and ██████████ 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, 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 2 August 2004, Petitioner married ██████████ and entered active duty on 24 August 2004. Petitioner had two children, ██████████ ] born on 9 January 2009 and ██████████ born on 11 February 2011.

b. On 22 August 2024, Petitioner and spouse signed DD Form 2656-2, Survivor Benefit Plan (SBP) Termination Request form. Spouse's signature was notarized.

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<sup>1</sup> SBP elections must be made prior to retired pay becoming payable and the election to participate in or decline SBP is irrevocable. However, 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.

<sup>2</sup> Specifies that this form is used to voluntarily discontinue participation in SBP. In accordance with Section 1448a of Title 10 United States Code a participant in SBP may elect to discontinue participation during the 25th through the 30th month after commencement of payment of retired pay.

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XXX-XX [REDACTED]

c. On 31 August 2024, Petitioner transferred to the Fleet Reserve and was automatically enrolled in SBP Spouse coverage as a result of Defense Finance and Accounting Service not receiving a DD Form 2656, Data for Payment of Retired Personnel prior to Petitioner's retirement date.

d. On 19 November 2025, Petitioner and his spouse signed an SBP Affidavit indicating that they desired Petitioner's SBP election to be changed to reflect that he declined SBP coverage. Petitioner indicated that he "received sufficient SBP information/counseling and completed a DD Form 2656, however, it is not on file at the Defense Finance and Accounting Service-Cleveland or was received 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 surmised that Petitioner initially elected SBP coverage, however, prior to retirement with spouse concurrence he decided not to participate in SBP. The Board concluded that without in-depth training on the subject matter, Petitioner would have relied on administrators to assist him with the proper SBP forms to decline coverage prior to his transfer to the Fleet Reserve. Therefore, the Board determined that under this circumstance, relief is warranted.

## RECOMMENDATION

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

Petitioner properly elected to decline participation in SBP with spousal concurrence prior to transferring to the Fleet Reserve effective 1 September 2024. Note: The Defense Finance and Accounting Service 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 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.

12/31/2025

