



Subj: REVIEW OF NAVAL RECORD ICO [REDACTED]

[REDACTED] XXX XX [REDACTED]

d. On 4 June 2024, the DFAS notified Petitioner that, “[y]our enrollment form for the 2023 Survivor Benefit Plan Open Season was received and processed. You previously indicated that you wish to pay the "buy-in premium" over time by establishing a Voluntary Payment Plan (instead of making a one-time full payment for the total amount of the "buy-in premium". The election reflected in the attached Enrollment Confirmation is based on the information you previously submitted. Please review to ensure your election is properly reflected on the attached enrollment confirmation. If it is not, please notify DFAS immediately because your "buy-in premium" and monthly cost may be incorrect and need to be recalculated.

Fill out, sign, date and return the enclosed SBP 2023 Open Season Voluntary Payment Plan immediately. We must receive this Voluntary Payment Plan no later than 30 days from the date of this letter. Please keep a copy for your records.

If you owe a partial payment or direct installment payment, fill out and return a photocopy of the SBP Open Season Payment Verification/Instructions.

If you owe a partial payment or direct payment installment, ensure we receive your payment, your SBP 2023 Open Season Voluntary Payment Plan, and a photocopy of your SBP Open Season Payment Verification/Instructions no later than 30 days from the date of this letter. Failure to do so will result in the accrual of additional interest.

You will not receive a monthly payment reminder for future payments. If you choose to submit monthly direct installment payments, you must submit the payment amount provided on your enrollment confirmation, no later than the 15th of month or additional interest will accrue. Please fill out and return a photocopy of the SBP Open Season-Direct Installment Payment Voucher each time you make a payment and be sure to include your Do DID# and DoDLOA on your check or money order.”

e. On 24 December 2024 at 0536, the DFAS notified Petitioner that, “[t]he documentation you submitted has been COMPLETED. Your work item ID is 53378109. Please reference this number in any communication about your inquiry.”

f. On 24 December 2024 at 0556, the DFAS notified Petitioner that, “[t]he status of your submission is: The request/documentation you submitted was ASSIGNED to be processed. When there is an update on the status of your submission, you will be notified via email. Your work item ID is 53378109. Please reference this number in any communication about your request.”

g. On 27 March 2025, Petitioner notified the DFAS that, “[d]uring Dec 2023, I submitted the required paperwork for the 2023 Survivor Benefit Open Season to INQUIRE about the cost of enrolling in the program, specifically, how much would the buy-in premium cost? I was advised by someone at DFAS (800-827-1000) that the only way I can find out how much it will cost me for the program is to fill out the application and submit all the paperwork. If I elect to NOT join the SBP program, then simply do not sign and return the documents to start the program.”

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h. On 3 April 2025, the DFAS notified Petitioner that, “[w]e received your request to cancel your Open Season enrollment in the Survivor Benefit Plan (SBP). After review, we have found that your request to cancel your enrollment is not valid.

Once a member submits an open enrollment election to participate, the member may cancel the election by notifying DFAS in writing within 30 days of making the election. To be effective, the cancellation notice must be in writing, must be signed and dated (to include notarized signatures of beneficiaries who are required to concur in the election to discontinue), and must be received by DFAS within 30 days of the date of the member's signature on the Open Season enrollment form. Elections that are not cancelled within the time periods described above become final and irrevocable and will result in the collection of required premiums.

Please see below for the reason why your request to cancel your SBP Open Season enrollment is not valid. Please reach out to your board of corrections for assistance.”

i. The DFAS Service HUNT system listed the following: CURR ELEC- SPOUSE DT 20231227, ORIG ELEC - AUTO DT 20041101, MONTHS PAID 254, COSTS SPOUSE 386.15, CURRENT COST 386.15, and CURRENT [C.R.D.].

j. On 20 January 2026, Petitioner and spouse signed 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 prior to [his] retirement, however [he] did not understand the program.”

## 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 of his intent to cancel his 2023 SBP Open Season Enrollment. Although the proper administrative requirements were not completed, the Board determined that the untimely notification by DFAS on the premium did not afford Petitioner the opportunity to cancel the coverage within 30 days of election. 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 elected to cancel his 2023 SBP Open Season Enrollment within 30 days of making the election.

Note: The 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.

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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-entitled 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.

2/3/2026

[REDACTED]

Deputy Director

Signed by: [REDACTED]