



DEPARTMENT OF THE NAVY

BOARD FOR CORRECTION OF NAVAL RECORDS

701 S. COURTHOUSE RD

ARLINGTON, VA 22204

██████████  
Docket No. 4607-25

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) DoD 7000.14-R FMR, Volume 7B, Chapter 43

(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 show Petitioner declined participation in the Survivor Benefit Plan (SBP).

2. The Board, consisting of ██████████, ██████████, and ██████████ reviewed Petitioner's allegations of error and injustice on 12 February 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 Subject's naval record, and applicable statutes, regulations, and policies.

3. Before applying to this Board, Petitioner exhausted all administrative remedies available under existing law and regulations within the Department of the Navy. The Board, having reviewed all the facts of record pertaining to Petitioner's allegations of error and injustice finds as follows:

a. In November 1998, Petitioner married ██████████.

b. In October 1999, Petitioner's dependent child ██████████ was born.

c. Petitioner retired with an honorable character of service and was issued a Certificate of Release or Discharge from Active Duty (DD Form 214) for the period of 2 February 1993 to [28 February] 2025 upon having sufficient service for retirement.

d. Petitioner's Data for Payment of Retired Personnel (DD Form 2656) listed the following: Part III (Survivor Benefit Plan) Section IX (Dependency Information) block 31a (Spouse) ██████████. Section X (Survivor Benefit Plan (SBP) Election) block 36 (SBP Beneficiary Categories) Blank, block 37 (SBP level of coverage) Elect coverage with a reduced base amount

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XXX-XX-[REDACTED]

of ...No coverage. Part IV (Certification) Section XI (Certification) block 41c (Date signed) 3 February 2025, block 42 (Witness) Blank. Part V (Spouse SBP Concurrence) Section XII (SBP Spouse Concurrence) block 43e (Date Signed) 4 February 2025, and block 44 (Notary Witness) dated 4 February 2025.

e. Petitioner's Data for Payment of Retired Personnel (DD Form 2656) listed the following: Part III (Survivor Benefit Plan) Section IX (Dependency Information) block 31 (Spouse [M.E.C.]. Section X (Survivor Benefit Plan (SBP) Election) block 36 (SBP Beneficiary Categories) I elect not to participate in SBP, block 37 (SBP level of coverage) Blank Part IV (Certification) Section XI (Certification) block 41c (Date signed) 24 April 2025, block 42c (Date Signed) 24 April 2024. Part V (Spouse SBP Concurrence) Section XII (SBP Spouse Concurrence) block 43e (Date Signed) 25 April 2025, and block 44 (Notary Witness) dated 25 April 2025.

f. The Defense Finance and Accounting Service HUNT system listed the following: CURR ELEC - SPOUSE DT 20250301, ORIG ELEC - AUTO DT 20250301, MONTHS PAID 10, COSTS SPOUSE 449.82, CURRENT COST 449.82, and CURRENT [REDACTED]

g. On 17 January 2026, 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 insufficient SBP information/counseling prior to [his] date of retirement.

## 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 Retired List. Although the proper administrative requirements were not completed, the Board 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 Retired List effective 1 March 2025.

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.

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.

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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.

2/17/2026

