



DEPARTMENT OF THE NAVY

BOARD FOR CORRECTION OF NAVAL RECORDS

701 S. COURTHOUSE RD

ARLINGTON, VA 22204

██████████
Docket No. 5009-25

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 22 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.

Your request to decline Survivor Benefit Plan (SBP) coverage and receive a refund of premiums is denied. This decision is based on Department of Defense regulations that require an irrevocable SBP election with notarized spousal consent *before* retirement. Since this was not completed, full spouse coverage was automatically enacted, and premiums were correctly charged. You requested to retroactively decline SBP coverage and be refunded for premiums paid since 1 July 2024. Governing Regulations state: Irrevocable Election: Per DoD Financial Management Regulation 7000.14-R, the decision to participate in or decline SBP coverage made before retirement is final and spousal consent to decline or reduce coverage, a member must provide a notarized statement of concurrence from their spouse before retirement. The Board found no evidence that your spouse provided the required notarized consent to decline SBP coverage prior to your transfer to the Fleet Reserve on 30 June 2024. As a result, full SBP spouse coverage was automatically established on 1 July 2024, in accordance with regulations.

Because your beneficiary was fully covered from the time of enrollment, a refund of premiums is not warranted. You have the option to terminate your SBP coverage by submitting DD Form 2656-2, *Survivor Benefit Plan (SBP) Termination Request* to the Defense Finance and Accounting Service. This form can only be submitted during a specific window: between 25 and 36 months after your retirement date. Your submission window is from 1 July 2026 to 30 June 2027.

In the absence of sufficient new evidence for reconsideration, the decision of the Board is final, and your only recourse would be to seek relief, at no cost to the Board, from a court of appropriate jurisdiction.

Sincerely,

2/13/2026

