



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

██████████
Docket No. 6525-25
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 19 February 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 your personal appearance, with or without counsel, would not materially add to their understanding of the issues involved. Therefore, the Board determined a personal appearance was not necessary and considered your case based on the evidence of record.

You requested to change your record to reflect declined participation in Reserve Component Survivor Benefit Plan (RCSBP). The Board, in its review of your entire record and application, carefully weighed all potentially mitigating factors, to include your assertions. You completed 20 total years of qualifying service for non-regular retirement on 11 September 1998, and Navy Personnel Command issued your Notification of Eligibility to Receive Retired Pay at Age 60 and Participate in the RCSBP on 9 March 1999. The notification provided you with information on the RCSBP, an Election Certificate, and direction on making an election within 90 days of receiving the letter. You assert that you don't believe that you ever made the election for RCSBP and to continue to pay for this coverage when you never had it or never knew you had it is unjust. However, the Board concluded that on 3 June 1999, you signed NRPC 1772/3, Reserve Component Survivor Benefit Plan and elected Option C (Immediate Annuity), Spouse only coverage at the full retired pay level of coverage. On 1 November 2002, you transferred to the Retired Reserve without pay and thereafter transferred to the Retired Reserve with pay

effective 19 August 2016. Upon transferring to the Retired Reserve with pay, premium deductions began for RCSBP and Survivor Benefit Plan (SBP) coverage in accordance with the Department of Defense 7000.14-R, Financial Management Regulation. The Defense Finance and Accounting Service (DFAS) granted your request to decline SBP coverage for your spouse effective 1 January 2024. You were notified they were no longer charging you for your base SBP cost, however by law they must continue deducting the RC cost for the RCSBP coverage you received prior to attaining age 60. The DFAS replied to Senator Kaine's inquiry on 16 May 2025, reiterating the RCSBP requirements and your RCSBP premium responsibility. The Board determined that you elected RCSBP coverage. As such, you received RCSBP coverage from 3 June 1999 through 18 August 2016 and SBP coverage from 19 August 2016 through 31 December 2023 and your spouse would have received an annuity if something happened to you during this time. Therefore, the Board determined a change to your record is not warranted.

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,

3/2/2026

