



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

Docket No. 6606-25
Ref: Signature Date

Dear [REDACTED],

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 26 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.

You requested to decline participation in the Survivor Benefit Plan (SBP). The Board, in its review of your entire record and application, carefully weighed all potentially mitigating factors, to include your assertions. The Board concluded that in accordance with DoD 7000.14-R FMR, "[e]very retiring member who is married at retirement is automatically enrolled in SBP for full coverage unless the spouse consents in writing to reduced coverage or no coverage before the first day of eligibility to receive retired pay." The Board could not find, nor did you provide evidence of declining SBP coverage with your spouse's notarized concurrence, prior to retirement. Furthermore, DoD 7000.14-R FMR states that Retirees may withdraw from the plan within 25 to 36 months after receiving retired pay; when the retiree loses an eligible beneficiary to death or divorce; when their disability rating remains 100% for at least 10 years (or 5 years from the date of retirement); or during an applicable open season. Previously paid premiums will not be refunded. The most recent open season was from 23 December 22 to 1 January 2024. The Board noted that upon retirement, retirees receive a monthly Retiree Account Statement that outlines pay descriptions to include SBP coverage information. Consequently, the Board determined you would have been reasonably aware that you were enrolled in SBP coverage and had ample opportunity to terminate coverage in the voluntary discontinuation period of 25 to 36

months after retirement or during the Fiscal Year 2023 open season. Therefore, the Board determined that under these circumstances, a change to your record is not warranted.

You are entitled to have the Board reconsider its decision upon submission of new matters, which will require you to complete and submit a new DD Form 149. New matters are those not previously presented to or considered by the Board. In this regard, it is important to keep in mind that a presumption of regularity attaches to all official records. Consequently, when applying for a correction of an official naval record, the burden is on the applicant to demonstrate the existence of probable material error or injustice.

Sincerely,

3/9/2026

