



DEPARTMENT OF THE NAVY

BOARD FOR CORRECTION OF NAVAL RECORDS

701 S. COURTHOUSE RD

ARLINGTON, VA 22204

██████████
Docket No. 6732-25
Ref: Signature Date

From: Chairman, Board for Correction of Naval Records

To: Secretary of the Navy

Subj: REVIEW OF NAVAL RECORD ICO ██████████, USNR
██████████

Ref: (a) Title 10 U.S.C. § 1552

(b) DoDFMR, Vol 7B

(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 her naval record be corrected to reflect declined participation in the Survivor Benefit Plan (SBP).

2. The Board, consisting of ██████████ reviewed Petitioner's allegations of error and injustice on 29 January 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 Petitioner's naval record, and applicable statutes, regulations, and policies.

3. The Board, having reviewed all the facts of record pertaining to Petitioner's allegations of error and injustice, found that, before applying to this Board, she exhausted all administrative remedies available under existing law and regulations within the Department of the Navy. The Board made the following findings:

a. In accordance with reference (b), SBP elections must be made prior to retired pay becoming payable and the election to participate in or decline SBP is irrevocable. If not all requirements for an election needing the spouse's concurrence have been satisfied prior to retirement, for whatever reason, full spouse costs, and coverage will be implemented, regardless of any request by the member to do otherwise. Any change in SBP election subsequent to retirement will be done through an administrative correction of records as permitted by law.

b. Reference (c) stipulates the Service member's witness cannot be a spouse or dependent child or any other beneficiary listed on this form or anyone under the age majority. Additionally, date of the spouse's signature must not be before the date of the member's signature, or on or after the date of retirement listed in Part I, Section I, Item 4. The spouse's signature must be notarized.

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED], USNR
[REDACTED]

- c. On [REDACTED], Petitioner's child, [REDACTED] was born.
- d. On 18 April 2008, Petitioner enlisted in the Navy Reserve under the New Accession Training Program, completed Initial Active Duty for Training from 28 May 2008 to 20 October 2008, released from active duty and transferred to the Navy Reserve. Petitioner gained to Selected Reserve unit effective 31 October 2008.
- e. On 8 September 2009, Petitioner married spouse [REDACTED]
- f. On 12 December 2024, Petitioner authorized transfer to the Permanent Disability Retired List (PDRL) effective 31 January 2025.
- g. On 30 January 2025, Petitioner transferred to the PDRL and SBP premiums began to accrue.
- h. On 21 May 2025, Petitioner signed DD Form 2656, Data for Payment of Retired Personnel and elected to decline SBP coverage with notarized spousal concurrence.
- i. As of 5 January 2026, Petitioner's [REDACTED] account reflected SPB premium debt of \$390.78.
- j. On 21 January 2026, Petitioner, and her spouse signed an SBP Affidavit indicating that they desired Petitioner's SBP election to be changed to reflect that she declined SBP coverage. Petitioner indicated that she "received insufficient SBP information/counseling prior to [her] 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 determined Petitioner was medically retired from Naval service. The Board found that a junior service member would not have enough knowledge of the SBP program without in-depth training on the subject matter and would have relied on her administrators to assist her with the proper completion of her retirement documents. Therefore, the Board concluded 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 PDRL effective 31 January 2025.

Note: The Defense Finance and Accounting Service 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.

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED] USNR
[REDACTED]

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.

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.

3/2/2026

[REDACTED]