



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

██████████
Docket No. 6784-25
Ref: Signature Date

From: Chairman, Board for Correction of Naval Records
To: Secretary of the Navy

Subj: REVIEW OF NAVAL RECORD ICO ██████████, USN RET,
██████████

Ref: (a) Title 10 U.S.C. § 1552
(b) DoDFMR, Vol 7B
(c) DD Form 2656

Encl: (1) DD Form 149
(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 reflect 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 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, he exhausted all administrative remedies available under existing law and regulations within the Department of the Navy. The Board made the following findings:

- a. On 2 August 2001, Petitioner entered active duty.
- b. On 24 March 2011, Petitioner married first spouse, ██████████, and acquired a step-child, ██████████ born on 12 December 2007.
- c. On 9 January 2013, Petitioner divorced first spouse, ██████████. Final Judgment of Dissolution of Marriage did not order SBP Former Spouse coverage. Additionally, step-child, ██████████ dependency terminated.
- d. On 11 November 2016, Petitioner married second spouse, ██████████.

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED], USN RET,
[REDACTED]

e. On 18 June 2020, Petitioner signed DD Form 2656, Data for Payment of Retired Personnel and elected not to participate in SBP coverage.

f. On 20 June 2020, Petitioner's spouse signed DD Form 2656, Data for Payment of Retired Personnel; however, her signature was not notarized.

g. On 26 June 2020, Petitioner's witness signed the DD Form 2656, Data for Payment of Retired Personnel.

h. On 28 August 2020, Petitioner transferred to the Temporary Disability Retired List.

i. On 29 August 2020, Petitioner automatically enrolled in SBP Spouse coverage as a result of Petitioner's signature not being properly witnessed and spouse's signature not being notarized.

j. On 6 August 2023, Petitioner's child, [REDACTED] was born.

k. On 16 January 2025, Petitioner divorced second spouse, [REDACTED]. Decree of Divorce A Vinculo Matrimonii did not order SBP Former Spouse coverage.

l. On 16 June 2025, Petitioner married current spouse, [REDACTED], and acquired step-child, [REDACTED] born on 5 November 2015.

m. As of 4 February 2026, Petitioner's HUNT account reflected SPB premium debt of \$11,835.54.

n. On 7 February 2026, Petitioner indicates [he] received insufficient SBP information/counseling prior to [his] date of retirement. Petitioner signed SBP Affidavit with spouse concurrence requesting SBP Spouse and Child(ren) coverage based on a reduced base amount of \$2,000.00.

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 the U.S. Navy. The Board found that the Petitioner would not have enough knowledge of the SBP program without in-depth training on the subject matter and would have relied on his administrators to assist him with the proper completion of his retirement documents. Therefore, 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 coverage with proper spousal concurrence prior to being transferred to the Temporary Disabled Retired List effective 29 August 2020.

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED], USN RET,
[REDACTED]

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.

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.

3/20/2026

