



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

[REDACTED]
Docket No. 6834-25
Ref: Signature Date

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

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED].
[REDACTED], XXX XX [REDACTED] USMC RET

Ref: (a) Title 10 U.S.C. § 1552
(b) DoD 7000.14-R FMR, Volume 7B, Chapter 43
(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 his naval record be corrected to show Petitioner declined participation in the Survivor Benefit Plan (SBP).
2. The Board, consisting of [REDACTED], [REDACTED], and [REDACTED] reviewed Petitioner's allegations of error and injustice on 26 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. Before applying to this Board, Petitioner exhausted all administrative remedies available under existing law and regulations within the Department of the Navy. The Board, having reviewed all the facts of record pertaining to Petitioner's allegations of error and injustice finds as follows:
 - a. Petitioner was discharged with an honorable character of service and was issued a Certificate of Release or Discharge from Active Duty (DD Form 214) for the period of 25 May 1999 to 31 January 2010 upon accepting commission or warrant in same branch of service.
 - b. In March 2003, Petitioner married [REDACTED]. In [REDACTED], Petitioner's dependent child [REDACTED] was born. In [REDACTED], Petitioner's dependent child [REDACTED] was born.
 - c. Petitioner's Data for Payment of Retired Personnel (DD Form 2656) listed the following: Part III (Survivor Benefit Plan) Section IX (Dependency Information), block 31a (Spouse) [REDACTED], block 34 (Dependent Children) [REDACTED] and [REDACTED]. Section X (Survivor Benefit Plan (SBP) Election), block 36 (SBP Beneficiary Categories) I elect not to participate in SBP. Part IV (Certification), Section XI (Certification), block 41c (Date signed) 9 May 2025, block 42 (Witness) 9 May 2025. Part V (Spouse SBP Concurrence), Section XII (SBP Spouse

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Concurrence), block 43e (Date Signed) 16 May 2025, and block 44 (Notary Witness) dated 16 May 2025.

d. Petitioner retired with an honorable character of service and was issued a Certificate of Release or Discharge from Active Duty (DD Form 214) for the period of 1 February 2010 to 31 May 2025 upon having sufficient service for retirement.

e. On 24 June 2025, BCNR received Petitioner's Application for Correction of Military Record (DD Form 149).

f. Defense Finance and Accounting Service (DFAS) HUNT system listed the following: CURR ELEC – SPS & CHD DT 20250601, ORIG ELEC - AUTO DT 20250601, MONTHS PAID 4, COSTS SPOUSE 375.64, CHILD 0.12, CURRENT COST 375.76, and CURRENT ANTNT [REDACTED].

g. On 3 February 2026, Petitioner, and his spouse signed an SBP Affidavit indicating that they desired Petitioner's SBP election to be changed to reflect that he declined SBP coverage. Petitioner indicated that he received sufficient SBP information/counseling and completed the DD Form 2656, however, it is not on file at the Defense Finance and Accounting Service (DFAS) Cleveland or was received and is invalid.

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 concluded Petitioner provided sufficient evidence to reflect his and spouse's desire to decline SBP coverage prior to transferring to the Retired List and noted his timely request for corrective action. Although the proper administrative requirements were not completed, the Board determined that under this circumstance, 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 Retired List effective 1 June 2025.

Note: The DFAS will complete an audit of Petitioner's pay records to determine amounts due, 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

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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.

3/9/2026

