



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

██████████  
Docket No. 7407-25  
Ref: Signature Date

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

Subj: REVIEW OF NAVAL RECORD ICO ██████████, USN RET,  
XXX-XX-██████████

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

Encl: (1) DD Form 149 w/attachment  
(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 ██████████, ██████████, and ██████████ reviewed Petitioner's allegations of error and injustice on 12 March 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. On 15 May 1993, Petitioner entered active duty and resigned her commission to attend school on 1 August 1994.

b. On 2 August 1994, Petitioner accepted an inactive commission for participation in the Armed Forces Health Professions Scholarship Program and accepted an active commission on 29 May 1998 and entered active duty.

c. On 11 March 2005, Petitioner married spouse [██████████.] and thereafter had three children: [██████████.] born on ██████████; [██████████.] born on ██████████; and [██████████.] born on ██████████.

d. On 10 April 2025, Petitioner's spouse signed DD Form 2656, Data for Payment of Retired Personnel before a notary witness concurring with Petitioner's SBP election; however, Petitioner

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XXX-XX [REDACTED]

did not sign the form until 16 April 2025.

e. On 30 June 2025, Petitioner transferred to the Retired List effective 1 July 2025 and automatically enrolled in SBP Spouse and Child coverage as a result of spouse signing the DD Form 2656, Data for Payment of Retired Personnel prior to Petitioner.

f. On 12 January 2026, Petitioner, and her spouse both 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 sufficient SBP information/counseling and completed DD Form 2656, however, it is not on file at the Defense Finance and Accounting Service-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 her and spouse's desire to decline SBP coverage prior to transferring to the Retired List. Although the proper administrative requirement was 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 July 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.

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.

4/4/2026

