



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

██████████
Docket No. 7563-25
Ref: Signature Date

██████████
████████████████████
████████████████████
Dear ████████████████████,

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 19 March 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.

The Board determined your personal appearance, with or without counsel, would not materially add to their understanding of the issues involved. Therefore, the Board determined a personal appearance was not necessary and considered your case based on the evidence of record.

You requested to establish eligibility to participate in Survivor Benefit Plan (SBP) Child only coverage. The Board, in its review of your entire record and application, carefully weighed all potentially mitigating factors, to include your assertions. However, the Board concluded you do not meet the eligibility criteria to participate in SBP Child only coverage in accordance with Department of Defense Financial Management Regulation 7000.14-R. Specifically, the policy indicates a member that refuses coverage for a dependent child, and elects coverage for spouse only, is barred from electing child coverage at a later date.

A review of your record indicates you signed DD Form 2656, Data for Payment of Retired Personnel and elected SBP Spouse only coverage on 27 February 1997. On 28 February 1997, you transferred to the Fleet Marine Corps Reserve and SBP Spouse only premium deductions began on 1 March 1997. At the time of retirement, you were married and had two dependent children. Thereafter, you divorced your second spouse on 1 November 2006 and the Final

Decree of Divorce directed you to designate her as the sole beneficiary under SBP. Your second former spouse passed away on 27 March 2025 and SBP coverage discontinued. Despite your former spouse passing away, your youngest child, born on 4 August 2020 remains an ineligible SBP beneficiary per the aforementioned policy. Therefore, the Board determined that a change to your record is not warranted.

The Board noted your Retiree Account Statements reflect that your youngest child was previously erroneously designated as an SBP beneficiary. You may submit a request for a refund of premiums paid on the Defense Finance and Accounting Service website:
<https://www.dfas.mil/dfas/AskDFAS/>.

In the absence of sufficient new evidence for reconsideration, the decision of the Board is final, and your only recourse would be to seek relief, at no cost to the Board, from a court of appropriate jurisdiction.

Sincerely,

4/4/2026

