



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

██████████
Docket No. 8581-25
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/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 ██████████, ██████████, and ██████████ reviewed Petitioner's allegations of error and injustice on 9 April 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) specifies the Witness cannot be a spouse or dependent child or any other beneficiary listed on this form or anyone under the age of majority and the Witness date must match the member's date.

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c. Petitioner served on active duty from 16 December 2002 to 24 May 2012, and released from active duty to Accept Commission or Warrant in Same Branch of Service.

d. On 25 May 2012, Petitioner accepted an active commission and entered active duty.

e. On 23 December 2013, Petitioner married spouse, [REDACTED] and had two children: [REDACTED] born on 30 May 2015; and [REDACTED] born on 15 May 2017.

f. On 10 January 2025, Petitioner initially digitally signed DD Form 2656, Data for Payment of Retired Personnel and elected not to participate in SBP; however, failed to answer whether she had eligible dependents under the plan (block 36.g.).

g. On 17 March 2025, Petitioner signed the aforementioned DD Form 2656 with spouse's notarized concurrence; however, the witnesses relationship to retiring member (block 42.d.) was left blank.

h. On 30 July 2025, Petitioner issued notification from Defense Finance and Accounting Service indicating the DD Form 2656 was received but deemed invalid due to "Spousal Concurrence improperly dated." The letter also provided direction to Petitioner on signing a new DD Form 2656 and submitting prior to retirement to be considered valid.

i. On 31 July 2025, Petitioner redated the initial DD Form 2656 that reflects election not to participate in SBP with proper witness signature and notarized spousal concurrence; however, failed to answer whether she had eligible dependents under the plan (block 36.g.).

j. Petitioner transferred to the Retired List effective 1 August 2025 and automatically enrolled in SBP Spouse and Child coverage.

k. On 6 April 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 a 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 requirements were not completed, the Board determined that under these circumstances, relief is warranted.

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XXX-XX-[REDACTED]

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 August 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.

5/5/2026

