



Docket No. 10290-25
Ref: Signature Date

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

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

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 her 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 14 May 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. 23 Apr 2021, Petitioner married [REDACTED].
- b. 21 Aug 2024, Petitioner signed DD Form 2656, Section X, declining SBP participation.
- c. 24–26 Aug 2024, Spouse signed the concurrence (24 Aug), followed by notary validation (26 Aug).
- d. 29 Sep 2024, Petitioner retired (Honorable/Disability—Permanent, IDES).
- e. 30 Sep 2024, Defense Finance and Accounting Service (DFAS) system (HUNT) auto-enrolled Petitioner in SBP due to signature date discrepancies on the DD Form 2656.

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f. 16 Mar 2026, Petitioner and spouse submitted an affidavit reaffirming the intent to decline coverage, noting that the original DD Form 2656 was either missing from DFAS files or deemed invalid.

CONCLUSION

Upon review of the record, the Board finds an injustice warranting corrective action. Although the DD Form 2656 contained administrative dating inconsistencies that triggered an automatic enrollment, the Petitioner's intent to decline SBP coverage—supported by the spouse's notarized concurrence—was established prior to retirement. The Board concludes that the clear intent of the Petitioner outweighs the clerical errors in this instance, and relief is warranted to reflect the declination of SBP coverage.

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 Permanent Disability Retired List effective 30 September 2024.

Note: The DFAS 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.

5/20/2026

