



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

██████████
Docket No. 10340-25
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) DoD 7000.14-R FMR, Volume 7B, Chapter 43

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 add spouse to Survivor Benefits Plan (SBP) coverage.

2. The Board, consisting of ██████████, ██████████, and ██████████ reviewed Petitioner's allegations of error and injustice on 23 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. 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. In November 2005, Petitioner married first spouse, ██████████ and had two children: ██████████ born in January 2006 and ██████████ born in August 2007.

b. On 8 June 2018, Petitioner divorced first spouse, ██████████. Judgement of Dissolution did not order SBP Former Spouse coverage.

c. Petitioner was transferred to the Fleet Reserve 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 June 1998 to 30 June 2018 upon having sufficient service for retirement.

d. In May 2021, Petitioner married current spouse, ██████████ and acquired a stepchild, ██████████ born in May 2016.

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED], USN RET,
XXX-XX [REDACTED]

e. Petitioner had two additional children: [REDACTED] born in November 2022 and [REDACTED] born in May 2024.

f. As of 28 March 2026, Defense Finance and Accounting Service (DFAS) HUNT system listed the following: CURR ELEC – CHILD DT 20180701, ORIG ELEC - AUTO DT 20180701, MONTHS PAID 93, COSTS SPOUSE 0.00, CHILD 3.44, CURRENT COST 3.44, and CURRENT ANTNT [S], [REDACTED].

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 that Petitioner was divorced from his first spouse when he transferred to the Fleet Reserve and he was not required to provide former spouse coverage under SBP, however he was auto enrolled in child SBP coverage. Petitioner provided sufficient evidence to reflect his desire to add SBP Spouse coverage for his current spouse, however failed to notify DFAS of marriage to [REDACTED] within 1 year of their nuptials. Although Petitioner did not complete the proper administrative requirements in a timely manner, the Board determined that relief is warranted.

RECOMMENDATION

That Petitioner's naval record be corrected, where appropriate, to show that:

Petitioner elected SBP Spouse and Children coverage naming [REDACTED], [REDACTED], [REDACTED] as beneficiaries at the full retired pay level of coverage within 1-year of marriage on 28 May 2021.

Note: Waiver of unpaid premiums will NOT be granted.

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.

5/9/2026

[REDACTED]