



DEPARTMENT OF THE AIR FORCE  
WASHINGTON, DC

JUL 28 1998

Office of the Assistant Secretary

AFBCMR 97-02962

MEMORANDUM OF CONSIDERATION OF APPLICATION BEFORE THE AFBCMR

SUBJECT: [REDACTED]

Having carefully reviewed this application, we agree with the recommendation of the Air Force office of primary responsibility and adopt the rationale expressed as the basis for our decision that the applicant has been the victim of either an error or an injustice. Therefore, under the authority delegated in AFI 36-2603, the applicant's records will be corrected as set forth in the accompanying Memorandum for the Chief of Staff signed by the Executive Director of the Board or his designee.

*Martha Mavet*  
Panel Chair

Attachment:  
Ltr, HQ AFPC/DPPT, dtd Oct 3, 1997,  
w/Atchs



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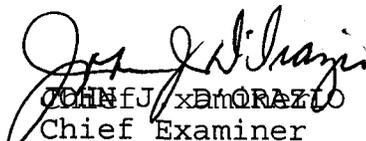
Office of the Assistant Secretary

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MEMORANDUM FOR THE CHIEF OF STAFF

Under the authority of Section 1552, Title 10, United States Code and Air Force Instruction 36-2603, and having assured compliance with the provisions of the above regulation, the decision of the Air Force Board for Correction of Military Records is announced, and it is directed that:

The pertinent military records of [redacted] Department of the Air Force relating to [redacted] be corrected to show that, on 30 June 1988, he elected Survivor Benefit Plan (SBP) spouse and child coverage based on full retired pay.

  
JOHN J. MORAN  
Chief Examiner

v Air Force Board for Correction  
of Military Records



DEPARTMENT OF THE AIR FORCE  
HEADQUARTERS AIR FORCE PERSONNEL CENTER  
RANDOLPH AIR FORCE BASE TEXAS

1 JUL 1998

MEMORANDUM FOR AFBCMR

FROM: HQ AFPC/DPPTR  
550 C Street West Ste 11  
Randolph AFB TX 781504713

SUBJECT: Application for Correction of Military Records

Reference: [REDACTED]

Requested Correction: The applicant is requesting corrective action to show he elected spouse and child coverage based on full retired pay under the Survivor Benefit Plan (SBP) prior to retiring. He has provided a statement indicating his willingness to pay all premiums that accrue if his request is approved.

Basis for Request: The applicant claims that an administrative error on the part of the Defense Finance and Accounting Service (DFAS) resulted in coverage not being established.

Backaround: When DFAS fails to receive a valid SBP election prior to a member's retirement, the law requires coverage to be established for all eligible beneficiaries.

Facts: Records indicate the member and Betty were married 15 Aug 53 and he completed an SBP election for spouse and child coverage, maximum annuity, prior to his 1 Jul 88 retirement. Nevertheless, the DFAS-Denver Center (DFAS-DE) erroneously established his retired pay account to show he had declined SBP coverage. Subsequently, a copy of the original election was located in the applicant's retired pay record, but the DFAS-Cleveland Center (DFAS-CL) refused to establish the coverage because of the ten-year delay and the significant retroactive debt.

Discussion: We have been unable to determine why DFAS-DE failed to accept the member's election for spouse and child coverage. Furthermore, the member's record contains no evidence of a valid election to decline SBP coverage. Although it is each member's responsibility to ensure their SBP coverage has been properly established and although the applicant has offered no explanation for his failure to question why SBP premiums were not being deducted from his pay, the finance center erred by its failure to implement the coverage the member elected. Furthermore, the DFAS error was compounded when it failed to establish the coverage required by law if there is no valid SBP election on record.

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**Recommendation:** We recommend the member's record be corrected to reflect on 30 Jun 88 he elected spouse and child coverage based on full retired pay. Approval should be contingent upon recovery of appropriate costs.



**PAT PEEK, DAFC  
Chief, Retiree Services Branch  
Directorate Pers Prog Management**

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