

## New Child SBP Coverage

A Retired Soldier with no eligible children at retirement may elect child SBP within one year of gaining the first eligible child after retirement. Follow the procedures outlined in the section, "Notifying DFAS of SBP Election Changes." Failure to request SBP for the first dependent child following retirement closes the child SBP category. If the Retired Soldier already has child SBP coverage, the Soldier should notify DFAS-CL that he/she has an additional dependent child and provide the documentation to verify the child's legal dependency.

## Changing Insurable Interest Beneficiary

Within 180 days of the death of his/her insurable interest beneficiary, a Retired Soldier may elect in writing a new insurable interest beneficiary. For this election to be valid, the Retired Soldier must live two years past the effective date of the election. If the Retired Soldier dies before the end of the two years, the election is invalid and any premiums paid for the new insurable interest election will be paid to the Retired Soldier's SBP beneficiary. The premium for the new insurable interest beneficiary will be based on the age of the new beneficiary. Any premium increases due to age difference between the Retired Soldier and the new beneficiary will be applied retroactively to the entire period of the insurable interest election.

## SBP Termination/Withdrawal

Retired Soldiers may terminate SBP coverage between the 25th and 36th month following the date they began to receive retired pay with spouse or former spouse concurrence. No SBP premiums paid will be refunded, no annuity will be payable upon death, and SBP participation may not be resumed under any circumstance. Reserve Component Soldiers who

terminate SBP under this provision will continue to pay RCSBP premiums for RCSBP coverage previously received. Requests for termination between the 25th and 36th month following the date of receipt of retired pay will be submitted to DFAS on a DD Form 2656-2 (SBP Termination Request).

Retired Soldiers may withdraw if they have been rated by the VA as 100% service-connected disabled for ten or more continuous years or not less than five continuous years from the last date of active duty. Withdrawal is allowed because the Veterans Administration (VA) will presume the Retired Soldier's death is service connected and the surviving spouse will receive VA Dependency and Indemnity Compensation. A request for withdrawal requires the written consent of the beneficiary. When the Retired Soldier dies, the surviving spouse will be entitled to a refund of all SBP premiums paid.

Retired Soldiers that combine their military and Federal civilian retirement may do one of the following: (1) drop military SBP in favor of the Civil Service Survivor Annuity; (2) keep military SBP, decline the Civil Service Survivor Annuity, and pay SBP costs directly to DFAS.

A Retired Soldier with insurable interest coverage may voluntarily terminate coverage at any time without the beneficiary's concurrence with the exception of an insurable interest election for former spouse prior to November 8, 1985.



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# MAINTAINING YOUR SURVIVOR BENEFIT PLAN ELECTION AFTER RETIREMENT



You are responsible for updating your SBP election after retirement! Every issue of *Army Echoes* reminds Retired Soldiers to update their Survivor Benefit Plan (SBP) election within one year of events that change their dependents such as a new child, marriage, divorce, or death. Ignoring this reminder can result in a Retired Soldier or surviving spouse accumulating a substantial debt or, in some cases, losing SBP coverage for a dependent.

## WHAT YOU NEED TO DO!



## Notifying DFAS of SBP Election Changes



To change an SBP election, unless otherwise noted, submit a DD Form 2656-6 (SBP Election Change Certificate) to the Defense Finance and Accounting Service (DFAS) with supporting documentation (divorce decree, marriage certificate, death certificate, birth certificate, adoption decree, or guardianship decree). The address is listed in the DD Form 2656-6 instructions.

You can contact the nearest Retirement Services Officer (RSO) for assistance. RSO contact information is available at <https://soldierforlife.army.mil/retirement/rso>.

## SBP Premiums When You Have No Eligible Beneficiary

SBP premiums are suspended when DFAS is properly notified there is no eligible SBP beneficiary for an SBP category. However, a Retired Reserve Soldier will continue to pay child RCSBP premiums for the RCSBP coverage previously received.

## Marriage or Remarriage after Retirement

Within one year of remarriage, a Retired Soldier with suspended spouse SBP coverage must choose one of three options: (1) *decline coverage for the new spouse and any future spouse*; (2) *increase coverage if the previous SBP election was for reduced spouse coverage*; or (3) *resume previous spouse coverage*.

The Retired Soldier must inform DFAS of the remarriage and choice of spouse SBP coverage by the first anniversary of the remarriage or, by law, the new spouse is automatically enrolled with the previous level of SBP coverage. The new spouse is the SBP beneficiary on the first anniversary of the marriage and the Retired Soldier owes SBP premiums from that date.

## No Spouse at Retirement

A Retired Soldier, who was unmarried at retirement, is eligible to elect spouse SBP coverage during retirement. However, the Retired Soldier must provide DFAS an SBP election for the new spouse within one year of the marriage or the spouse SBP category is closed for that spouse and any future spouse. SBP premiums for the new spouse election start on the first anniversary of the marriage.

## Marriage after Retirement Spouse Eligibility

When a Retired Soldier marries after retirement, the spouse is not an eligible SBP beneficiary until the first anniversary of the marriage. There are two exceptions that provide the spouse immediate SBP coverage: (1) *marriage is to the same spouse the Retired Soldier elected spouse coverage for at retirement or during the 21 Sep 72 - 20 Mar 74 SBP open enrollment (SBP coverage and costs are effective immediately)*; (2) *Retired Soldier remarries and has a child of that marriage, the new spouse is an eligible SBP beneficiary and premiums start effective at the birth of the child or at the one year anniversary of the marriage, whichever is first*.

## Retired Soldier SBP Actions at Divorce

If the Retired Soldier had spouse SBP coverage, the court may award former spouse SBP coverage in the divorce. The Retired Soldier has one-year from the date of the divorce to request voluntary or court-ordered former spouse SBP coverage. Former spouse SBP requests must be submitted to DFAS on a DD Form 2656-1 (SBP Election Statement for Former Spouse Coverage) with the divorce decree and any subsequent court orders. Former spouse SBP premiums are retroactive to the date of divorce. If the Retired Soldier takes no action within one year of divorce,

the Retired Soldier is precluded by law from changing the SBP to former spouse.

Retired Soldiers who do not want to change their SBP elections to former spouse, either voluntarily or court ordered, must submit a DD Form 2656-6 (Survivor Benefit Plan Election Change Certificate) to DFAS with a copy of the divorce decree. DFAS will change the spouse SBP to suspended spouse coverage and stop the spouse SBP premiums retroactive to the date of divorce.

## Former Spouse "Deemed" SBP Election

If the court awarded former spouse SBP, the former spouse has one year from the date of the first court order that awarded the former spouse SBP coverage to request that the coverage be transferred. Requesting the SBP coverage allows the former spouse to ensure the SBP election is changed to former spouse.

The Retired Soldier can only change the SBP election within one year of the divorce. If the court order awarding former spouse SBP is one year or more after the date of the divorce, only the former spouse can change the SBP election by requesting former spouse coverage.

To request former spouse SBP coverage, the former spouse must submit a DD Form 2656-10 (SBP/RCSBP Request for Deemed Election) to DFAS with a copy of the divorce decree and court order awarding former spouse SBP, or if a written agreement, provide the written agreement awarding former spouse SBP and the court order incorporating, ratifying, or approving the written agreement.

