

SBP FACT SHEET

MEMBER REMARRIAGE

This fact sheet is designed to supplement the Department of Defense brochure:



You should become familiar with the general provisions outlined in the main brochure before reading this fact sheet.

The main brochure also lists other fact sheets that are available.

This fact sheet provides information to help you understand the provisions of SBP, but it is not a contract document.

The basic statutory provisions of SBP law are in chapter 73, title 10, United States Code.

SUSPENDED SPOUSE COVERAGE

If spouse coverage is elected and the spouse is lost through death or divorce, the cost of SBP coverage is suspended. If the member remarries and has not converted to former spouse coverage, three options are available. The member must notify the finance center of the desired option within one year of the new marriage. If the member fails to notify the finance center, option one below will automatically take effect on the first anniversary of the remarriage and the member will be responsible for premium costs beginning the first day of the 13th month. The three options are:

1. Resume the original level of spouse coverage.
2. Elect not to resume spouse SBP coverage, in which case the spouse will be notified and the election cannot be changed.
3. Elect to cover an increased portion of retired pay.

The associated impacts on monthly spouse premium amounts are:

1. Resume original coverage: Costs will be the same as they would have been under the original election, as increased by COLAs, had that election remained in effect since it was first made. In other words, premiums will be increased by the adjustments that occurred while SBP was suspended.
2. Terminate SBP spouse coverage: No deduction will be taken from retired pay for SBP coverage.

3. Increase level of covered retired pay: Retroactive payments must be made **WITHIN ONE YEAR** of the new marriage. These payments will be computed as if the increased coverage had been in effect from the date of the original election until the costs were suspended, minus all costs actually paid to that date. Interest charges will apply. No costs will be attributed to the period during which SBP was suspended. The new monthly costs will be those that would apply if the increased coverage had been in effect since retirement.

NO SPOUSE AT RETIREMENT AND FIRST REMARRIAGE AFTER RETIREMENT

A member who did not have a spouse at retirement and remarries for the first time following retirement, has **one year** from the remarriage to notify the finance center changing their SBP election to add spouse coverage. If the member elects SBP for their spouse within one year of marriage, on the first anniversary of the marriage the spouse becomes an eligible beneficiary and the member will be responsible for SBP premium costs. If the member takes no action, the SBP category spouse is closed on the first anniversary of the marriage for that spouse and all future spouses.

FORMER SPOUSE TO SPOUSE COVERAGE

In some instances former spouse coverage may be changed to spouse coverage. See the Former Spouse coverage fact sheet for more information.

EFFECT OF CHILD COVERAGE

If the original SBP election was for spouse and child coverage, the spouse cost will be as described above. The cost of the child's coverage will be based on the new spouse's age, the member's age and the age of the youngest child at the time the election becomes effective (1st anniversary of the new marriage). Contact the finance center or your personnel counselor for further explanations.

EFFECTIVE DATES

Coverage and costs for an election for a new spouse are effective after one year of marriage or upon the birth of a child of that marriage, whichever occurs first. If remarried to the spouse for whom you elected coverage at the time of retirement (or during the 21 Sep 72 - 20 Mar 74 open enrollment period), coverage and costs are effective immediately.

Current as of Dec 13