Insurable Interest (continued) RCSBP, you must live for one year for the annuity to be effective. If you die within one year of retirement, the cause of death cannot be related to a reason you were medically retired. The one exception is for a dependent not otherwise covered by the program but authorized a Military ID card as your dependent under USC, Title 10, Section 1072(2). The annuity is calculated by subtracting the premium from the base amount and 55 percent of the remainder becomes the RCSBP annuity.

LEVEL OF COVERAGE (BASE AMOUNT)

After choosing either Option B or C and a dependent category, you must elect the level of coverage. By law, you can select between $300 and your full retired pay. The premium costs and the RCSBP annuity will be based on the level of coverage you select. The annuity is 55% of the selected base amount with the exception of insurable interest.

SPOUSE CONCURRENCE

If your NOE is dated on or after January 1, 2001, you must have your spouse's concurrence if you elect less than the full spouse RCSBP coverage allowable under the law. Any RCSBP election other than Option C, Spouse or Spouse and Child full base amount requires spouse concurrence within 90 days of the date of the NOE. Your spouse's concurrence on the DD Form 2656-5 must be witnessed by a notary public and the date cannot be before the date of your signature. Without spouse concurrence, you will receive automatic Option C Spouse or Spouse and Child full base amount RCSBP.

AUTOMATIC RCSBP COVERAGE

If your NOE is dated on or after January 1, 2001, you will receive automatic RCSBP coverage if you have a dependent Spouse and or children and fail to properly complete the DD Form 2656 -5 within 90 days of receiving your NOE. You will receive

Automatic RCSBP Coverage (continuted) full immediate (Option C) RCSBP coverage for the dependents you had on the date of your NOE. You are responsible for maintaining your automatic RCSBP election prior to your retirement and for updating the automatic RCSBP election with any election changes. Your automatic RCSBP election and any updates due to dependent changes will become your SBP election at retirement.

DISPOSITION OF THE DD FORM 2656-5

Army Reserve Soldiers should return their completed DD Form 2656-5 to: **Commander, HRC; ATTN: AHRC-PDP-TR; 1600 Spearhead Division Avenue; Ft. Knox, KY 40122**

Army National Guard Soldiers should return their completed DD Form 2656-5 to their **State RPAM Administrator.**

FOR MORE INFORMATION ON RCSBP

- Contact information for USAR Retirement Services Officers (RSO) is available at **http://SoldierForLife.army.mil/Retirement/ReserveComponent.**
- Contact information for Army National Guard RSOs is available from state Joint Forces Headquarters.
- Contact information for the Human Resources Command Reserve Retirements Branch is: **(502) 613-8950**
- The DA RCSBP Soldier and Spouse Brief is available on the Soldier for Life (SFL) Army Retirement Services Office (RSO) website at: **https://SoldierForLife.army.mil/Retirement/ReserveComponent.**

THIS PAMPHLET WAS PREPARED BY THE SFL-RSO AND MAY BE REPRINTED BY ARMY RETIREMENT SERVICES OFFICERS. IT IS ALSO POSTED ON THE ARMY RETIREMENT SERVICES WEBSITE AT **HTTP://SOLDIERFORLIFE.ARMY.MIL/RETIREMENT/SBP**
DATED: AUGUST 2015

MAKING YOUR INITIAL

RESERVE COMPONENT SURVIVOR BENEFIT PLAN

ELECTION

WHAT IS RCSBP?

RCSBP is the sole means for Reserve Component Soldiers with 20 qualifying years of service for retirement to provide a portion of their future retired pay to survivors if they die before they receive retired pay at their Non-Regular Reserve Retirement.

MAKING YOUR INITIAL RCSBP ELECTION

The RCSBP election must be made within 90 days of the date of your Notification of Eligibility (NOE) for Retired Pay (20-year letter). US Army Reserve (USAR) Soldiers will receive the NOE from the US Army Human Resources Command (HRC) and Army National Guard Soldiers from their State Joint Force Headquarters. When you receive the NOE, a DD Form 2656-5, RCSBP Election Certificate, will also be provided to enable you to make your initial RCSBP election.

THE DECISION TO PARTICIPATE IN RCSBP.

You must first decide whether or not to participate in RCSBP. You must select an RCSBP election option.

RCSBP ELECTION OPTIONS

Option A: No RCSBP coverage and no RCSBP premiums with the option to elect SBP coverage when you're eligible to receive retired pay. You must make an SBP election at retirement.

Option B: RCSBP coverage with a deferred annuity that begins when you would have turned age 60. You pay for the RCSBP coverage you have already received when you start receiving retired pay. You will also pay premiums for SBP coverage that begins at the same time as your retired pay. Your RCSBP election will become your SBP election.

Option C: RCSBP coverage with an annuity that begins immediately upon your death. You pay for the RCSBP coverage you have already received when you start receiving retired pay. You will also pay premiums for SBP coverage that begins at the same time as your retired pay. Your RCSBP election will become your SBP election.

NO RCSBP ELIGIBLE DEPENDENTS AT NOE:

If you are not married, have no eligible children, and do not elect for an insurable interest or former spouse, you cannot elect an RCSBP Option. However, you can elect coverage under Option B or C for your first eligible spouse and or child following the NOE. Your RCSBP election must be made within one year of acquiring the first eligible dependent or your election reverts to Option A and a SBP election will be required at retirement.

TYPE OF COVERAGE (RCSBP ELECTION CATEGORIES)

If you elected RCSBP Option B (deferred annuity) or Option C (immediate annuity), you must now elect the dependent category for your RCSBP coverage. Your eligibility for the following election categories is based on your dependents on the date of your NOE.

Spouse: The spouse on the date of the NOE is eligible as a RCSBP beneficiary. The RCSBP annuity is paid for the life of the spouse, but stops if the surviving spouse remarries before age 55 (and can be resumed if the remarriage ends).

Spouse & Child(ren): The spouse is the primary beneficiary and eligible children only receive the annuity if the spouse dies or remarries before age 55. The annuity is divided equally among all the eligible children. See Children Only for child eligibility.

Child(ren) Only: Eligible children are the primary beneficiaries. If you die while your child is eligible, the annuity continues until your child exceeds the age of eligibility 18, or 22 if a full time student. "Eligible children" include the following children living in a parent-child relationship: adopted, stepchildren, wards, and other children where you are the legal guardian or custodian. Your natural children of all relationships are eligible beneficiaries under this election. Child coverage for incapacitated children is payable to them for life. The mental or physical incapacity must have occurred while the child was eligible for RCSBP.

Note: *You should research the impact that RCSBP for a fully disabled child may have on other benefits the child is receiving or will receive. Federal law allows payment of RCSBP to a special needs trust for incapacitated children.*

Former Spouse: This option can be elected voluntarily, by written agreement, or be required by a state court. Former spouse and spouse costs and benefits are identical. The same remarriage limitations apply. Former spouse coverage precludes an election of spouse coverage.

Former Spouse & Child(ren): This is identical to the "spouse and children" election category in costs and benefits, except that only children of the marriage to the former spouse are eligible beneficiaries.

Insurable Interest: If you are unmarried and have no children or only one dependent child, you may select this option. The insurable interest must be someone with a financial interest in your life. If the person is a relative related more closely to you than a cousin, no proof of the financial interest is required. All other insurable interest elections require proof of financial interest. If you are medically retired and elect insurable interest

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