

RECORD OF PROCEEDINGS
AIR FORCE BOARD FOR CORRECTION OF MILITARY RECORDS

IN THE MATTER OF:

DOCKET NUMBER: BC-2012-01093
COUNSEL: NONE
HEARING DESIRED: NO

APPLICANT REQUESTS THAT:

He be reimbursed for Family Servicemember's Group Life Insurance (FSGLI) for the period of 1 Aug 11 thru 30 Nov 11.

APPLICANT CONTENDS THAT:

His military pay was terminated on 31 Jul 11 due to an error in processing his enlistment extension paperwork. When he requested correction to his records, the system automatically enrolled his wife into the FSGLI.

In support of his request, the applicant provides an e-mail communication and a copy of his Leave and Earning Statement on-Line Inquiry System printout.

His complete submission, with attachments, is at Exhibit A.

STATEMENT OF FACTS:

The applicant retired from the Regular Air Force on 1 Jan 12 in the grade of senior master sergeant.

FSGLI was implemented on 1 Nov 01 and made it possible for servicemembers to take out low cost insurance on their spouse for up to \$100,000.00 (charged a premium) and \$10,000.00 (no charge) life insurance for dependent children through the Office of Servicemembers' Group Life Insurance. The law mandated that coverage for spouses and dependent children automatically go into effect on the date of implementation so long as the member was insured under the SGLI program.

AIR FORCE EVALUATION:

AFPC/DPWC recommends approving the applicant's request for reimbursement for all premiums paid in the amount of \$100.00 as a result of the enlistment extension being processed improperly.

Further, although there is no FSGLI declination on file, his marriage was properly updated in the Defense Enrollment Eligibility Reporting System (DEERS) which means that his FSGLI coverage would have automatically began when the program was established. Therefore, they find it reasonable to assume that the applicant declined coverage after the program started.

The complete DPWD evaluation is at Exhibit B.

APPLICANT'S REVIEW OF AIR FORCE EVALUATION:

A copy of the Air Force evaluation was forwarded to the applicant on 11 May 12 for review and comment within 30 days. As of this date, this office has received no response.

THE BOARD CONCLUDES THAT:

1. The applicant has exhausted all remedies provided by existing law or regulations.
2. The application was timely filed.
3. Sufficient relevant evidence has been presented to demonstrate the existence of error or injustice. In this respect, we concur with the Air Force office of primary responsibility opinion and recommendation that it appears reasonable to believe that the applicant declined FSGLI coverage at the time the program was established otherwise the premiums would have automatically been deducted from his retired pay. In view of this and the fact that the applicant's enlistment extension was improperly executed, we find in the applicant's favor to unenroll his spouse in the FSGLI program and reimburse him of all premiums paid for FSGLI coverage. Therefore, we recommend that the records be corrected as indicated below.

THE BOARD RECOMMENDS THAT:

The pertinent military records of the Department of the Air Force relating to APPLICANT be corrected to show that he filed a Family Coverage Election, SGLV - 8286A on 1 August 2011, declining coverage for his spouse and is authorized reimbursement of the overcharged premiums from 1 August 2011 to 30 November 2011.

The following members of the Board considered AFBCMR Docket Number BC-2012-01093 in Executive Session on 6 Dec 12, under the provisions of AFI 36-2603:

All members voted to correct the records, as recommended. The following documentary evidence was considered:

- Exhibit A. DD Form 149, dated, w/atchs.
- Exhibit B. Letter, AFPC/DPWC, dated 24 Apr 12.
- Exhibit C. Letter, SAF/MRBR, dated 11 May 12.

Panel Chair