

This fact sheet provides information to help you understand the provisions of the Survivor Benefit Plan (SBP), but is not a contract document. The basic statutory provisions of the SBP law are in [Chapter 73, Title 10, United States Code](#).

Civil Service Retirement and SBP Coverage

The law governing the Survivor Benefit Plan stipulates that a member who retires from Civil Service and waives military retired pay to combine civilian and military service credits may not participate in both the Civil Service survivor annuity program and the SBP. At retirement from Civil Service, the member can:

- Drop the military SBP in favor of the Civil Service survivor annuity program
- or
- Keep SBP coverage, decline the Civil Service survivor annuity program, and pay SBP costs directly to the Defense Finance and Accounting Service.

A member who retires from Civil Service and does not waive military retired pay can have survivor coverage under both the SBP and the Civil Service survivor annuity program.

Notes:

If a member waives military retired pay to combine military and civilian service credits and elects to participate in the Civil Service survivor annuity program, no SBP annuity will be payable upon the member's death even if the member erroneously continues to pay SBP premiums.

Members who combine their military and civilian time, waive Air Force retired pay, and elect Civil Service survivor coverage, but erroneously continue to pay for the military SBP should send a copy of their SF 2801, Application for Retirement, Civil Service Retirement System, to the DFAS (Defense Finance and Accounting Service, U.S. Military Retirement Pay, 8899 E 56th St, Indianapolis IN 46249-1200) along with a signed letter of explanation to terminate the unauthorized SBP. If the SF 2801 cannot be located, he/she can write to Office of Personnel Management, Retirement Operations Center, PO Box 45, Boyers, PA 16017, to request a copy.