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](#).

Effect on SBP if New Child(ren) Gained

If you acquire a new child(ren) after you retired, that child is automatically covered under the SBP if you elected either Child-only Coverage or Spouse and Child Coverage at retirement. There will not be a change in the child portion of your costs unless the child costs had already been suspended because all your other children already lost eligibility. If the child portion of your costs had already been suspended when you acquire a new child, the new child portion of the premium will be recomputed using your current age and the current age of your new youngest child (and your spouse if the election is for Spouse and Child Coverage). You should notify the Defense Finance and Accounting Service in writing with the new child's name, Social Security number, and date of birth, and provide a copy of the birth certificate.

If you did not have any eligible children when you retired, you may elect coverage for a new child acquired after you retire; however, you must notify DFAS in writing and request coverage for the new child within one year of acquiring the child. You must supply the child's name, Social Security number, and date of birth, and provide a copy of the birth certificate. Inform DFAS that you did not have any eligible children when you retired and this is the first eligible child you have acquired since you retired. If you already have Spouse Coverage, the election will become Spouse and Child Coverage. Costs for the child portion of the coverage will be computed using your current age and the current age of your new youngest child (and your spouse if the election is for Spouse and Child Coverage).

(See Child-only SBP Coverage for information on the annuity payable. See SBP Coverage Costs for information on child costs).