

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](#).

## **Frequently Asked Questions about SBP**

**Question:** Can an SBP election be changed?

**Answer:** Elections are generally permanent and irrevocable. Premiums continue as long as there is an eligible beneficiary. Costs are suspended if a spouse is lost to death or divorce. If a subsequent spouse is acquired, coverage resumes automatically at the first anniversary unless the retiree makes a written request to decline resumption before that date. Child costs stop when the youngest child exceeds 18 years old (or 22 if unmarried, a full time student and not in the Uniformed Services).

**Q:** Can I terminate my participation in the SBP because I have decided to I no longer need the coverage?

**A:** Not unless you are within the 25th through the 36th month after commencement of your retired pay. You must send a completed DD Form 2656-2 to the Defense Finance and Accounting Service-Cleveland. Your spouse must concur in your request to terminate spouse coverage and the concurrence must be notarized.

**Q:** Will I ever have my SBP coverage "paid-up"?

**A:** Congress has authorized a law which is not effective until Oct. 1, 2008, that will end the payment of SBP premiums when a retiree is age 70 and has paid into the SBP for 360 months (30 years). If a retiree with less than maximum coverage increased the level of coverage during an open enrollment period or after remarriage, the premiums will continue for the portion that represents the increased coverage even after termination of premiums for the original coverage. Paid-up participants will see their retired pay increase the month following full enactment (i.e., Nov. 1, 2008) or the month following completion of 360 months' of payment, whichever is later.

**Q:** I wasn't married when I retired, so if I get married after retirement, may I elect SBP coverage for my spouse?

**A:** Yes. You may elect SBP spouse coverage for the first spouse you acquire after retirement; however, you must elect the coverage before the first anniversary of your marriage. Complete a DD Form 2656-6 requesting SBP coverage for your spouse, and provide your spouse's name, Social Security number, date of birth and a copy of the marriage certificate. You should also certify that you have not been married from the date that you retired through the day before marriage to your current spouse. A valid election for SBP coverage will become effective on the first anniversary of the marriage. The SBP cost will start effective with the first full month after the first anniversary.

**Q:** I declined SBP for my spouse when I retired, can I elect spouse coverage now?

**A:** No. If you were married at retirement and you declined SBP coverage, there is no authority to elect spouse coverage after retirement, unless Congress authorizes an open enrollment period.

**Q:** My divorce decree requires that I keep SBP coverage for my ex-spouse. What do I have to do?

**A:** A spouse loses eligibility as a spouse beneficiary on the date of divorce, automatically under the law, even if the DFAS-CL is not advised of your divorce. If you want -- or are ordered -- to provide SBP for your former spouse, send DFAS-CL a copy of the divorce decree and a DD Form 2656-1, SBP Election Statement for Former Spouse Coverage, within one year of the date of your divorce.

**Q:** I am a surviving spouse who has been receiving SBP annuity payments and I want to remarry. What affect will the remarriage have on my annuity payment?

**A:** If you remarry before age 55, the SBP annuity stops the first of the month in which you remarry and coverage is suspended. If your subsequent marriage ends because of death, annulment or divorce, your annuity will be reinstated. If you remarry after age 55, the SBP annuity will continue to be paid. You should forward a copy of your marriage certificate to DFAS when a remarriage occurs.