

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](#).

### **When Children Lose Eligibility**

A child is no longer an eligible beneficiary when he/or she dies, marries, is between ages 18 and 22 and not attending school on a full-time basis, or reaches age 22. While pursuing a full-time course of study or training, a child whose 22nd birthday occurs before July 1 or after Aug. 31 of a calendar year, is considered to be 22 years of age on the first day of July after that birthday; therefore, child premiums will automatically be suspended effective July 1 when such a child is the last remaining eligible child. Coverage is not terminated, it is suspended until, or in the event, the member later acquires a new eligible child. See Child-only SBP Coverage for additional information on child coverage including for a handicapped child.

In order to suspend child coverage and premiums (other than automatically when the youngest child reaches age 22), the member must send DFAS (Defense Finance and Accounting Service, U.S. Military Retirement Pay, 8899 E 56th St, Indianapolis IN 46249-1200) either:

- (1) A properly completed DD Form 2656-6, Survivor Benefit Plan Election Change Certificate; or
- (2) A letter (the DD Form listed above is not a requirement) providing his/her complete name, Social Security number, and an explanation of what occurred (i.e., death of child, marriage of child, etc.)

The member should include a copy of the documentation that terminated the child's eligibility (i.e., copy of death certificate when reporting death of child, copy of marriage certificate to terminate a child's eligibility, letter from doctors stating previously disabled/handicapped child is no longer disabled/handicapped, etc.), or in the case of a child who loses eligibility because of non-school attendance, the member should include the date full-time school attendance was terminated. If the member gives the exact date of loss of last dependent child, the change in premium is effective the first of the month following the date provided. If the exact date is not given, DFAS will use the first day of the month after receipt of notification.

If the member later acquires an eligible child(ren), see Effect on SBP if New Child(ren) Gained for additional information/instructions.