

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](#).

Remarriage of Retiree

There are several options available to a retiree participating in SBP for spouse or spouse and child coverage when the spouse is lost through death, divorce, or annulment, and the member later remarries (unless former-spouse coverage is elected as part of a divorce -- see Former-Spouse SBP Coverage). The member can either:

- Resume the prior level of spouse coverage.
- Elect not to resume spouse SBP coverage. This election will not affect existing child coverage, if any. This election is irrevocable.
- If the original election was for reduced coverage, the retiree may request that the base amount be increased up to and including full retired pay. If this option is elected, the retiree must pay the Defense Finance and Accounting Service the difference between the SBP cost previously paid and the costs, with interest, which would have been paid if the higher level of coverage had originally been elected. This additional payment must be completed prior to the first anniversary of marriage. If payment is not completed prior to the first anniversary of marriage, the election is null and void, and spouse coverage will be resumed at the previous level. If partial payment has been made on the amount due for increased coverage, a refund of the partial payment will be made.

The retiree **MUST** notify the DFAS (Defense Finance and Accounting Service, U.S. Military Retirement Pay, 8899 E 56th St, Indianapolis IN 46249-1200) of the desired election (see the three options above) **WITHIN ONE YEAR** of the new marriage **OR** the first option above automatically takes effect the date the new spouse becomes an eligible beneficiary (see Eligibility of New Spouse, below). DFAS should be promptly notified of the remarriage to avoid a large debt for unpaid premiums. Remember, getting a military dependent ID card and entering the new spouse in the Defense Enrollment Eligibility Reporting System, or DEERS, does not update your pay records at DFAS.

The following additional rules apply:

- The member may not add child coverage by virtue of the remarriage alone if child coverage was previously bypassed.
- Child coverage may not be eliminated based upon a remarriage.
- The level of coverage may not be reduced upon remarriage.

Note:

A member married at retirement, who declines SBP spouse coverage, cannot later enroll in the plan on behalf of that spouse or any future spouse unless during a Congressionally approved open enrollment period (normally penalties and extra charges are assessed during these periods).

Eligibility of New Spouse

A spouse married to the member after retirement becomes an eligible beneficiary on the first anniversary of marriage or the birth of a child of the marriage, if earlier. As an exception, a spouse divorced from the member who later remarries the member becomes an eligible beneficiary immediately upon remarriage if:

- The member retired after Sept. 20 1972 and initially elected coverage for that spouse at retirement, or
- The member retired before Sept. 21 1972 and elected coverage for that spouse during the initial enrollment period for retired members (Sept. 21, 1972 to March 20, 1974).

Procedure to Notify DFAS

The retiree must send the DFAS (Defense Finance and Accounting Service, U.S. Military Retirement Pay, 8899 E 56th St, Indianapolis IN 46249-1200), a copy of the marriage certificate together with either:

- A properly completed DD Form 2656-6, Survivor Benefit Plan Election Change Certificate attachment; or
- A letter (the DD Form listed above is not a requirement) providing his/her complete name, Social Security number, and an explanation of the request. Include the new spouse's name, Social Security number, and date of birth in the letter.

Costs

If the original level of spouse coverage is resumed, costs will be the same as they were under the original election, as increased by Cost-of-Living Adjustments, or COLAs, that occurred while SBP coverage was suspended. No costs will be attributed to the period of time during which there was no eligible beneficiary.

If the member elects to terminate spouse coverage, no deduction for spouse coverage will be applied.

If the member elects to increase the base amount, the member must pay DFAS (before the first anniversary of the marriage) the difference between the SBP costs incurred and the costs, with interest, that would have been incurred if the new level of coverage had been originally elected. An election under this provision becomes effective when the new spouse becomes an eligible beneficiary (see Eligibility of New Spouse above) and any increase in premiums, with interest, has been paid. The new monthly premium will be those that would apply if the increased coverage had been in effect since the original election. If payment of the premium difference and interest is not complete before the first

anniversary of the marriage, the election for increased coverage is null and void, and spouse coverage is reinstated at the original level. If partial payment has been made on the amount due for increased coverage, a refund of the partial payment will be made.

Effect of Child Coverage

When the spouse becomes ineligible under a spouse and child election, and coverage is changed to child-only coverage, costs are recomputed based upon the age of the member and youngest child at that time. If the member later remarries and the coverage reverts back to spouse and child (unless the member elects not to resume spouse coverage), the child costs are again recomputed based upon the new spouse's age, the retiree's age, and the age of the youngest child at the time the election becomes effective.

A Single Member at Retirement Who Later Marries

A member, who is unmarried at retirement, may provide SBP coverage for the first spouse acquired after retirement; however, the election request (see Procedure to Notify DFAS above) must arrive at DFAS prior to the first anniversary of the marriage. DFAS cannot honor a request received after the first anniversary of the marriage. For more information, see "Spouse Acquired After Retirement When No Spouse at Retirement" at Spouse-only SBP Coverage.