



## **Survivor Benefit Plan (SBP) Open Season: Reserve Component SBP (RCSBP) Enrollment Fact Sheet**

### **OVERVIEW**

The National Defense Authorization Act (NDAA) of FY 2023 authorized a Survivor Benefit Plan (SBP) Open Season until January 1, 2024. Army Reserve/National Guard Soldiers and Gray Area Retired Soldiers not participating in RCSBP, as of December 22, 2022, are authorized to **enroll in RCSBP coverage during this open season**. Enrollment will require payment for the RCSBP coverage once you start receiving retired pay as if you had enrolled at the earliest opportunity.

A Letter of Intent (LOI) must first be completed and returned to either the Human Resources Command, Gray Area Retirements (HRC-GAR) or your servicing Retirement Services Officer (RSO). This will allow either HRC-GAR or your RSO to provide an estimate of your future monthly RCSBP and SBP costs. If you choose to continue with the enrollment, you must submit a completed enrollment form to HRC-GAR. The LOI, the enrollment form, and details are available on the NDAA 2023 SBP Open Season special focus webpage <https://www.dfas.mil/sbpopenseason23> and the <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>.

**PLEASE NOTE:** This Fact Sheet **ONLY provides information for Army Reserve/National Guard Soldiers and Gray Area Retired Soldiers**. Go to <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan> to find the Fact Sheet for **Retired Soldiers in receipt of retired pay**.

Retired Soldiers receiving retired pay should submit their letters of intent and enrollment forms to DFAS. Currently serving **Army Reserve/National Guard Soldiers and Gray Area Retired Soldiers** (not yet receiving retired pay) **should submit their LOI and enrollment forms to the Army Human Resources Command, Gray Area Retirements Branch (HRC-GAR) at:**

**(Preferred method is email)**

[usarmy.knox.hrc.mbx.RPMD-ord-sbp-regulatory-and-policy-team@army.mil](mailto:usarmy.knox.hrc.mbx.RPMD-ord-sbp-regulatory-and-policy-team@army.mil)

or mail

**ATTN: RPMD-ROR-GAR  
Human Resources Command  
1600 Spearhead Division Avenue Dept 482  
Ft Knox, KY 40122-5402**

## THINGS TO CONSIDER

If you are deciding whether to enroll in RCSBP coverage, consider the following:

1. The RCSBP annuity is inflation protected because of the yearly cost of living adjustments.
2. Tax benefit – your monthly premiums are deducted from your retired pay before it is taxed, lowering your taxable income.
3. Your premiums only pay about half of the benefit and the **government pays the other half**.
4. Your health is **NOT** considered in the premium cost.
5. In most cases, your **survivor will recoup** in benefits what you paid in the program in **less than three years**.

Make sure you consider your specific financial situation carefully. Here are a few things to think about:

1. What is your combined household income?
2. What are your total expenses and anticipated future expenses (i.e., college tuition, mortgage)?
3. What do you have in your retirement account(s)?

**The Key Financial Question:** In the event of your death, will your survivors be able to cover the family expenses with the loss of all the income you were bringing into the household (retired pay, yearly salary, VA disability compensation, etc.)? If the answer is no, how are they going to cover that gap? Will your retirement accounts be enough? If not, you may need other tools like SBP, life insurance, or both. If you plan to rely solely on life insurance, remember that the payout is not inflation protected and depending on your health condition and age, you may not be able to find an affordable plan for what you need.

**Speak to a personal financial counselor and your Retirement Services Officer (RSO) about enrolling in RCSBP coverage.** The Resources section provides links to SBP Financial Tools, Facts Sheets, and contact information for your nearest Army Financial Counselor and RSO.

## RESOURCES

SBP Financial Tools - <https://actuary.defense.gov/Survivor-Benefit-Plans/>

Army SBP webpage - <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>

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Look for an Army Financial Counselor under the Army Community Service, Financial Readiness Program page at your nearest installation - <https://home.army.mil/imcom/index.php/garrisons>

Locate an RSO - <https://soldierforlife.army.mil/Retirement/rso?maps=all>

## **QUESTIONS AND ANSWERS**

### **Enrolling in RCSBP COVERAGE – FOR Army Reserve/National Guard Soldiers and Gray Area Soldiers**

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[Can I increase my coverage from reduced to full or decrease my coverage from full to reduced?](#)

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[Can I be court ordered to elect former spouse coverage during the open season?](#)

[I am a former spouse with a court order for former spouse RCSBP. Can I deem an RCSBP election during the open season?](#)

[If I enrolled in "Spouse" or "Spouse and Child\(ren\)" RCSBP and later divorced after retirement, can I make an open season election to cover my former spouse?](#)

[If I had coverage for my child\(ren\) but they have aged out, can I elect coverage for a spouse or former spouse during the open season?](#)

[If I had coverage for a spouse but I no longer have a spouse, can I elect coverage for child\(ren\) during the open season?](#)

[If I wasn't married or didn't have a child at my Notification of Eligibility for Non-regular Retirement \(NOE\) but now want to elect coverage for my spouse, how far back will I have to pay premiums for?](#)

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**FOR GRAY AREA RETIRED SOLDIERS AND  
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**Q1. Who can enroll in RCSBP coverage?**

*A. Army Reserve/National Guard Soldiers and Gray Area Retired Soldiers not participating in RCSBP, as of December 22, 2022, may elect RCSBP for any type of coverage that they would have been eligible to elect but declined, or failed to elect, at their first opportunity.*

**NOTE:** *If you discontinue coverage in RCSBP during this Open Season, you are NOT eligible to re-enroll during this Open Season.*

*Retired Soldiers, check out the **Survivor Benefit Plan (SBP) Open Season: Survivor Benefit Plan (RCSBP) Enrollment Fact Sheet** located at <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan> for more information.*

**Q2. How do I enroll in RCSBP coverage?**

*A. Enrollment is a four-step process:*

**STEP 1.** *Complete and submit the Letter of Intent (LOI) to either HRC-GAR or your servicing RSO. The LOI can be found on DFAS's SBP Open Season special focus webpage at <https://www.dfas.mil/sbpopenseason23>. The LOI can also be found at <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>.*

**STEP 2.** *HRC-GAR or your RSO will send you an estimate of your monthly RCSBP and SBP premium costs that will be charged upon reaching age of eligibility for retired pay and you start to receive retired pay, based on the information provided.*

*Costs may also change if there are changes to the information submitted.*

**STEP 3.** *If after considering the costs you want to officially enroll, submit the enrollment form to HRC-GAR.*

**STEP 4.** *HRC-GAR will confirm your enrollment. You are allowed 30 days from the date you sign your enrollment form to cancel your enrollment – cancellation must be in writing and received within the 30 days.*

**Q3. How much will it cost?**

*A. You will owe the monthly RCSBP and SBP premiums when you start receiving retired pay. This cost will be based on coverage as if it were from your first opportunity to receive coverage.*

*You can check out your estimate by using the MyArmyBenefits SBP Premium Calculator at <https://myarmybenefits.us.army.mil/Benefit-Calculators/SBP-Premium-Calculator>. Make sure to use the "Non-Regular (Reserve Service)" Calculator.*

**Q4. How long will it take to process my Letter of Intent (LOI) to enroll in RCSBP coverage?**

A. Normal processing time is 30 days from the date HRC-GAR receives a valid LOI containing all the necessary information.

**Q5. What type of information do I need in my enrollment form?**

A. To process an enrollment request and determine the future monthly premium costs, HRC-GAR needs information and documentation for your eligible dependents. Some examples include:

**"Spouse Only" or "Former Spouse" election:** marriage certificates, divorce decrees, and court orders for all events that have taken place since you were first eligible to elect coverage through present day.

**\*\*NOTE:** For an Army Reserve/National Guard Soldier or Gray Area Retired Soldier who has had more than one marriage since Notice of Eligibility for Retirement (NOE), we also need the date of marriage and the spouse's date of birth for their first spouse at NOE.

**"Child Only," "Spouse and Child" or "Former Spouse and Child" election:** Birth certificates, adoption documents, court appointed guardian documents, and supporting medical documentation if a child is incapacitated.

**"Natural Interest Person" election:** Birth certificate.

**Q6. If I submit an enrollment form, when will it be effective?**

A. Enrollment will be effective the first day of the first calendar month following the date a valid enrollment form is received by HRC-GAR.

**Q7. Can I change my coverage from "Child only" to "Spouse and Child" or from "Spouse and Child" to "Child only"?**

A. No. The 2023 NDAA SBP Open Season does not allow for changes to existing RCSBP coverage. Instead, the 2023 Open Season allows only for enrollment by those who are not participating in the Plan, or for discontinuation of coverage for those currently enrolled in the Plan. Further, an Army Reserve/National Guard Soldier or Gray Area Retired Soldier may not discontinue coverage during SBP Open Season for one category of beneficiary and then re-enroll in a different category. The 2023 Open Season enrollment is only for those eligible members who were NOT enrolled in the RCSBP or SBP as of December 22, 2022.

**Q8. Can I increase my coverage from reduced to full or decrease coverage from full to reduced coverage?**

*A. No. The 2023 NDAA SBP Open Season does not allow for changes to the level of RCSBP coverage. Instead, the 2023 Open Season allows only for enrollment by those who are not participating in the Plan, or for discontinuation of coverage for those currently enrolled in the Plan. Further, an Army Reserve/National Guard Soldier or Gray Area Retired Soldier may not discontinue coverage during the SBP Open Season and then re-enroll for a different level of coverage. The 2023 Open Season enrollment is only for those eligible members who were NOT enrolled in RCSBP as of December 22, 2022.*

**Q9. Can I change the annuity payout option from immediate to deferred or deferred to immediate?**

*A. No. The 2023 NDAA SBP Open Season does not allow for changes to the RCSBP annuity payout options. Instead, the 2023 Open Season allows only for enrollment by those who are not participating in the Plan, or for discontinuation of coverage for those currently enrolled in the Plan. Further, an Army Reserve/National Guard Soldier or Gray Area Retired Soldier may not discontinue coverage during the SBP Open Season and then re-enroll for a different level of coverage. The 2023 Open Season enrollment is only for those eligible members who were NOT enrolled in RCSBP as of December 22, 2022.*

**Q10. Can I be court ordered to elect former spouse coverage during the open season?**

*A. No. The 2023 NDAA SBP Open Season specifically states that enrollment in the Plan must be voluntary on the part of the eligible member. It further specifies that no court order may require an eligible member to make an open season election pursuant to section 643, P.L. 117-263. Details regarding the law surrounding former spouse enrollment and court orders are found on the Letter of Intent found on the SBP Open Season special focus website - <https://www.dfas.mil/sbpopenseason23>.*

**Q11. I am a former spouse with a court order for former spouse RCSBP. Can I deem an RCSBP election during the open season?**

*A. No. The 2023 NDAA SBP Open Season does not provide for a beneficiary to "deem" an election. Further, it specifically states enrollment in the Plan must be voluntary on the part of the eligible member. It specifies that no court order may require an eligible member to make an SBP Open Season election pursuant to section 643, P.L. 117-263.*

*However, that does not prevent a Former Spouse from deeming an election using the normal process (the request must be submitted within one year of the court order requiring Former Spouse RCSBP coverage) during the time period of the Open Season. See the following webpage for information:*

*<https://www.dfas.mil/Garnishment/FormerSpouseSBPDeemedElection/>.*

**Q12. If I enrolled in "Spouse" or "Spouse and Child(ren)" RCSBP and later divorced after retirement, can I make an open season election to cover my former spouse?**

*A. No. If you failed to change "Spouse" or "Spouse and Child(ren)" to "Former Spouse" or "Former Spouse and Child(ren)," you have suspended "Spouse" RCSBP and therefore a participant in RCSBP. Participants in RCSBP cannot change the election category or level of coverage during the NDAA 2023 SBP Open Season.*

**Q13. If I had coverage for my child(ren) but they have aged out, can I elect coverage for a spouse or former spouse during the open season?**

*A. No. If you previously had coverage for your child(ren) but your child(ren) aged out, you are still considered a participant in RCSBP. Your coverage is suspended because you do not currently have an eligible beneficiary for that election category. If you later gain eligible child(ren), you can reinstate child(ren) coverage for future eligible child(ren).*

**Q14. If I had coverage for a spouse but I no longer have a spouse, can I elect coverage for child(ren) during the open season?**

*A. No. If you previously had coverage for a spouse but no longer have a spouse, you are still considered a participant in RCSBP. Your coverage is suspended because you do not currently have an eligible beneficiary for that election category. If you later gain an eligible spouse, you can reinstate spouse coverage for a future eligible spouse.*

**Q15. If I wasn't married or didn't have a child at retirement but now want to elect coverage for my spouse, how far back will I have to pay premiums for?**

*A. You will be charged premiums based on coverage back to the first opportunity you could have participated in RCSBP. For a spouse gained after NOE, it will be from the date of your one-year anniversary, or the birth of a child born of that marriage, whichever is earlier. You will not be required to pay RCSBP premiums for the RCSBP coverage received until you start receiving retired pay at age 60 or earlier if you are eligible for a reduced age retirement. Since the RCSBP election category and level of coverage become your future SBP election, you will be charged for SBP coverage while you are receiving coverage once you start receiving retired pay.*

**Q16. Do I need to get spouse (or other beneficiary) concurrence for an open season election for RCSBP?**

*A. Yes. If on December 22, 2022, you have received your NOE and not participating in RCSBP you will need to have spouse concurrence to make an open season election that is not for full level of coverage and immediate annuity payout option for your spouse or*

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*spouse and child(ren). The only exception is for a "Former Spouse" or "Former Spouse and Child(ren)" RCSBP.*

**Q17. What is the "First Opportunity to Participate"?**

*Congress enacted this open season to allow members, who could have elected coverage on an earlier date (but did not) to now, essentially, "change" that decision retroactively. However, if a member had made an "earlier" decision to participate, then premiums will be charged for those periods of coverage at once you start receiving retired pay. In general, the first opportunity to participate is the beginning of the first month that the person was able to participate in RCSBP if they had not declined coverage (i.e., the one-year anniversary of the first marriage after NOE, birth of a child, or date the member became a guardian of a child).*

*However, each member's circumstance is different and the "first opportunity to participate" must be determined on a case-by-case basis.*

**Q18. Where can I find information about discontinuing RCSBP coverage during the open season?**

*A. You can find more information on discontinuing RCSBP coverage during the 2023 SBP Open Season on the SBP Open Season Discontinuing RCSBP Fact Sheet on the Army SBP page at <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>.*

**Q19. Where can I find information about SBP enrollment options for Retired Soldiers in receipt of retired pay?**

*A. You can find information on SBP enrollment in the SBP Open Season Enrollment Fact Sheets on the NDAA 2023 SBP Open Season special focus webpage <https://www.dfas.mil/sbpopenseason23> and at <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>.*

**Q20. Can I change my mind after I make an open season election?**

*A. Yes. You have 30 days from making your RCSBP enrollment election (from signing the open season enrollment form) to let HRC-GAR know in writing that you have changed your mind.*