

RAO Newsletter #2023-3 – NDAA 2023 Survivor Benefit Plan (SBP) Open Season

Congress provided for a Survivor Benefit Plan Open Season in the 2023 National Defense Authorization Act (NDAA). The SBP Open Season began on December 23, 2022 and ends on **January 1, 2024**.

SBP Open Season Enrollment Information:

The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who **were NOT enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) **as of December 22, 2022** to enroll. For a member who enrolls during the SBP Open Season, the law generally requires that the member will be responsible to pay retroactive SBP premium costs that would have been paid if the member had enrolled at retirement (or enrolled at another earlier date, depending on the member's family circumstances).

SBP Open Season Discontinuance Information:

The SBP Open Season also allows eligible members and former members who **were enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) **as of December 22, 2022** to permanently discontinue their SBP coverage. The law generally requires the covered beneficiaries to concur in writing with the election to discontinue. Previously paid premiums will not be refunded.

Enrollment during the SBP Open Season is a four-step process:

STEP 1. Submit the Letter of Intent to Enroll (LOI) including all required information and the type of enrollment.

STEP 2. DFAS will send you an estimate of your monthly premium costs going forward, as well as the one-time "buy-in premium," based on the information provided.

Your final enrollment costs, both monthly premium and buy-in premium may change if there is a time gap between when you receive the estimate and the time you submit your final enrollment form. Costs may also change if there are changes to the information submitted.

STEP 3. After considering the costs, if you want to officially enroll, submit the enrollment form, including your choice for how you will pay for the buy-in premium. Payments can be made in a lump sum or through 12 equal monthly installments or a combination of the two.

STEP 4. DFAS will confirm your enrollment, including your final costs, and provide instructions on how to submit payment. You are allowed 30 days from the date you sign your enrollment form to cancel enrollment – cancellation must be in writing and received within the 30 days

Letter of Intent to Enroll During the SBP Open Season

[Download the "Letter of Intent to Enroll during the SBP Open Season" – Right Click here and choose "Save link as..." to save it to your computer.](#)

PLEASE NOTE: To be valid, the form must be properly signed and dated. Once complete, signed, and dated, the form can be submitted directly through askDFAS online upload tool or via fax or email.

OR Mail to:

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

SOURCE: Defense Finance and Accounting Service – March 2023