

Survivor Benefit Plan

The Survivor Benefit Plan (SBP) is a benefit designed to support surviving spouses and/or children after the death of a service member. After retirement, participation becomes voluntary; however, enrollment is automatic if an election is not made. The election is made on the second page of DD form 2656. The cost of SBP is based on type of election. The election is time sensitive and declining coverage requires spousal consent. It must be forwarded to DFAS at least 30 days prior to your retirement date. SBP coverage will not be cancelled or revoked due to any illness you may have or your age. Whether you retire at age 45 or 80, you or your spouse’s age or health will never be considered a liability and never impact the cost of the program.

The SBP provides eligible beneficiaries with an annuity, which is a monthly payment for the lifetime of the beneficiary. The SBP is provided at no cost while on active duty.

What Beneficiary Options Do I Have?

Spouse Only	Surviving spouses can receive SBP benefits for life. Remarriage before age 55, however, would suspend his or her eligibility to receive benefits; if that marriage later ends by death or divorce, eligibility to receive benefits is restored, regardless of how many years pass.
Child Only	Children are eligible to receive benefits until age 18, and if they go on to college, until age 22. If they were to become incapable of self-support due to a physical or mental disability, either before age 18 or between the ages of 18 and 22 while attending college, they would be eligible to receive benefits for life, as long as they remain unmarried and incapable of self-support. The 55 percent SBP annuity is divided equally among all eligible children.
Spouse and Child	The SBP annuity would be paid to a surviving spouse. If the surviving spouse dies or loses eligibility to receive benefits by remarrying before age 55, the benefits are paid to the surviving children.
Former Spouse	A former spouse can be designated as the beneficiary. If enrolled in SBP with Spouse coverage and then divorced after retirement, the Marine may change from Spouse coverage to Former Spouse coverage, but must do so within one year of the date of divorce. Former spouses remarrying before age 55 lose eligibility, just as a surviving spouse does.
Former Spouse and Child	Only children acquired during the marriage to the former spouse may be included. If the spouse has children from previous relationships whom are not adopted, they are not covered.
Insurable Interest	Unmarried Marines with no dependent children may enroll in SBP with an “Insurable Interest” beneficiary. An Insurable Interest beneficiary is someone who has a financial interest in the Marine’s continued life. Unlike other elections, an Insurable Interest election can be terminated at any time.

Applies to:

- Marines transferred to the temporary disability retired list (TDRL) or permanent disability retired list (PDRL) who receive disability retirement pay.
- Marines retired with at least 20 years of service.
- Marines approved for retirement through the Temporary Early Retirement Authority (TERA)

Information:

www.dfas.mil/retiredmilitary/provide/sbp.html

Related Fact Sheets

- SGLI / VGLI
- TRICARE
- Combat Related Special Compensation
- Retirement Checklist

Wounded Warrior Call Center 24/7—1.877.487.6299

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