

**SUMMARY OF MAJOR CHANGES TO  
DoD 7000.14-R, VOLUME 7B, CHAPTER 44  
"SURVIVOR BENEFIT PLAN (SBP) – BENEFICIARIES"**

All changes are denoted by blue font

Substantive revisions are denoted by a ★ preceding the section,  
paragraph, table, or figure that includes the revision

Hyperlinks are denoted by *underlined, bold, italic, blue font*

PARAGRAPH	EXPLANATION OF CHANGE/REVISION	PURPOSE
Multiple	This chapter is being updated with hyperlinks and formatted to comply with current administrative instruction.	Update
Multiple	Removed historical references and information that are no longer applicable.	Delete

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## CHAPTER 44

**SURVIVOR BENEFIT PLAN (SBP) – BENEFICIARIES**4401 **BENEFICIARIES IN GENERAL**

The eligible beneficiaries under the SBP are the spouse and/or dependent children, a former spouse and/or dependent children, or a natural person with an insurable interest, providing they meet certain eligibility requirements. The election, if required, must be received within the time period allowed. An individual may not receive more than one annuity as the surviving spouse or former spouse of different members (see [Chapter 46](#) of this volume); however, an individual may be the recipient of two or more annuities concurrently, so long as only one is a spouse or former spouse annuity. For example, the child of two members could receive an annuity from each parent, or an individual who was a spouse beneficiary of one member could also be a beneficiary of another member under the insurable interest category.

4402 **ELIGIBLE BENEFICIARIES**

440201. **Spouse (Including the Spouse of a Common-Law Marriage)**. The spouse is an eligible beneficiary if:

A. The spouse is married to a retiree on date of retirement. Unless the member elects otherwise before retirement, the spouse and/or children are automatically designated as the beneficiaries even though the beneficiary data is not received before date of retirement.

B. The spouse is married to the member after the date of retirement, with the member having elected spouse coverage at retirement, and the spouse previously covered by the Plan has become ineligible due to death or divorce. Spouse coverage is resumed upon the first anniversary of remarriage or birth of a child of that remarriage, whichever is earlier, unless the member elects not to resume spouse coverage within 1 year of the remarriage.

C. The spouse is married to the member after the date of retirement and the member did not have a spouse at retirement and did not elect insurable interest coverage. The member must elect to provide spouse coverage within 1 year of the marriage and spouse coverage is effective on the first anniversary of the marriage or birth of a child of that marriage, whichever is earlier.

D. The spouse is married to a retiree at the time of retirement and member elected spouse coverage, divorced, and later remarried the same spouse. The spouse becomes eligible immediately upon remarriage provided spouse coverage was resumed. The member has up to 1 year after remarriage to decide whether to resume spouse coverage.

E. The spouse is married to a retiree after date of retirement, divorced, and later remarried to the member. A spouse becomes eligible upon first anniversary of remarriage or date of the birth of child of that remarriage. The election must be received within 1 year of the remarriage.

F. The spouse is married to a member who dies in the Line-of-Duty while on active duty or to a retirement eligible member, regardless of the Line-of-Duty determination. See [Chapter 46](#) of this volume.

G. A member may change election coverage from a natural person with insurable interest to coverage for a spouse within 1 year of marriage. The spouse becomes an eligible beneficiary upon the first anniversary of the marriage or the date of birth of child of that marriage, whichever is earlier, provided the member changes to spouse coverage. Until the spouse and/or child are eligible, the previously elected class of beneficiary remains eligible.

H. A member may change election coverage from former spouse to coverage for a spouse in accordance with [paragraph 430702](#) at any time following remarriage. If the election change is requested more than 1 year from the date of the member's marriage, then the spouse becomes an eligible beneficiary on the date of the election receipt and the associated premium is effective on the first day of the month following election receipt.

440202. Children (Including Children of a Common-Law Marriage)

A. The child is an eligible beneficiary only if the child is:

1. Unmarried; and
2. Under age 18 (including a child serving on active duty in the Uniformed Services); or at least 18 but under 22 and pursuing a full-time course of study in a recognized educational institution; or incapable of self-support because of physical or mental incapacity, which existed before the 18th birthday or was incurred before age 22 while pursuing a full-time course of study. (Note: A child whose 22nd birthday occurs before July 1 or after August 31 of a calendar year is considered to have become 22 years of age on the 1st day of July after that birthday. Child eligibility terminates for school nonattendance. If the child resumes school attendance, then eligibility is reinstated. See Chapter 46. Child eligibility terminates by marriage of the child, regardless of whether the child is an incapacitated child entering into a valid marriage with another incapacitated individual. The termination of a child's marriage by death or divorce does not serve as a basis for reinstating child coverage, regardless of age or school attendance. An annulment of the child's marriage, however, which renders the marriage void or invalid, or by a judicial decree by a court of competent jurisdiction declaring the marriage void, would serve as a basis for reinstating child coverage.)

3. A child of the member, including:

- a. An adopted child.

b. A stepchild, foster child, or recognized natural child, if that stepchild, foster child, or recognized natural child lived with the retiree in a regular parent-child relationship. (Note: A foster child must have resided with the retiree at time of death, received over one-half of his or her support from the retiree, and not be cared for under a social agency contract. A relative of the member (such as a grandchild) may qualify as an eligible child beneficiary if a foster parent/foster child relationship exists. Adoption of a grandchild is not required for the member to designate that child as an eligible child beneficiary.)

B. A child of the member and the former spouse is an eligible child beneficiary, if the member elects former spouse and child coverage. A change to former spouse and child coverage may only be made if the former spouse coverage was provided under the spouse category.

C. A child of a member who died on active duty is an eligible beneficiary provided [there is no eligible former spouse and there is no eligible surviving spouse](#). See [Chapter 46](#) of this volume.

[440203](#). Spouse and Children. Eligibility requirements are as shown in paragraphs 440201 and 440202. The spouse is the primary beneficiary with coverage passing to the children if the spouse remarries before age 55, dies, or otherwise becomes ineligible. If the annuity is payable because the member dies on active duty and there is no eligible spouse, the annuity shall be paid to any dependent children. In the case of a surviving spouse and children, the service secretary may pay the annuity to the member's dependent children [in lieu of an annuity to the spouse](#).

[440204](#). Former Spouse or Former Spouse and Child. A former spouse is an eligible beneficiary if:

A. The former spouse is the member's former spouse when the member became eligible to participate in the Plan and [the member elected the former spouse as beneficiary or the former spouse submits a valid deemed election](#). See [paragraph 430503](#).

B. The former spouse was not the member's former spouse at the time of retirement or when the member became eligible to participate in the Plan, and the prior spouse election is changed to provide coverage for the former spouse or the former spouse submits a valid deemed election pursuant to [paragraph 430503](#) of this volume. A former spouse acquired after the member became eligible to participate in the Plan [may be](#) an eligible beneficiary if married to the member for at least 1 year or the parent of issue of the marriage.

C. If coverage includes child, then the former spouse is the primary beneficiary with coverage passing to the children if the former spouse remarries before age 55, dies, or otherwise becomes ineligible. The child is an eligible beneficiary provided the conditions in subparagraph 440202.A are met and the child resulted from the member-former spouse marriage.

440205. Natural Person With Insurable Interest. An eligible person is:

A. A person who has a reasonable and lawful expectation of pecuniary benefit from the continued life of the member. This category may include parents, stepparents, grandparents, grandchildren, aunts, uncles, sisters, brothers, half-sisters, half-brothers, dependent or non-dependent child or stepchild, or any other person more nearly related than cousin; or

B. Any individual having a reasonable and lawful basis, founded upon the relationship of parties to each other, either pecuniary or of blood or affinity, to expect some benefit or advantage from the continuance of the life of the retiree. Proof of financial benefit from the continuance of the life of the member is required for persons other than those listed in subparagraph 440205.A.

C. In the case of a member who dies on active duty and no other beneficiary is eligible to receive an annuity, a person who is, as determined by the Secretary concerned, a dependent of that member as defined in [Title 10, United States Code, section 1072\(2\)](#).

**BIBLIOGRAPHY****CHAPTER 44 – SURVIVOR BENEFIT PLAN (SBP) – BENEFICIARIES**4401 – [BENEFICIARIES IN GENERAL](#)

440101                      10 U.S.C. 1447  
                                  10 U.S.C. 1450(a), (b)

4402 – [ELIGIBLE BENEFICIARIES](#)

[440201.A](#)                      10 U.S.C. 1448(a)(2)

[440201.B.](#)                      [DoDI 1332.42, June 23, 2009](#)

[440201.C.](#)                      10 U.S.C. 1447(7), (8)  
                                  10 U.S.C. 1448(a)(6)

[440201.D.](#)                      10 U.S.C. 1448(a)(6)  
                                  10 U.S.C. 1447(7), (8)

[440201.E.](#)                      53 Comp Gen 470, 847  
                                  55 Comp Gen 854

[440201.G.](#)                      10 U.S.C. 1447(7), (8)  
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[440202.B.](#)                      [DoDI 1332.42, June 23, 2009](#)  
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- 440203                    Public Law 99-661, section 643,  
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