

**VOLUME 7B, CHAPTER 54: “RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RCSBP)”**

**SUMMARY OF MAJOR CHANGES**

Changes are identified in this table and also denoted by [blue font](#).

Substantive revisions are denoted by an asterisk (\*) symbol preceding the section, paragraph, table, or figure that includes the revision.

Unless otherwise noted, chapters referenced are contained in this volume.

Hyperlinks are denoted by [bold, italic, blue, and underlined font](#).

The previous version dated [February 2020](#) is archived.

<b>PARAGRAPH</b>	<b>EXPLANATION OF CHANGE/REVISION</b>	<b>PURPOSE</b>
All	Updated chapter and format to comply with administrative instructions.	Revision
All	Renumbered the chapter sections and paragraphs to comply with administrative instructions.	Revisions
3.0 6.0	Extensively revised sections pursuant to DoD Instruction (DoDI) 1332.42, December 30, 2020.	Revision
3.6	Added section for same-sex spouses pursuant to DoDI 1332.42, subsection 4.3(d).	Addition
6.3	Added section for electing spouse coverage upon death of covered former spouse pursuant to DoDI 1332.42, section 4.5.	Addition
References	Updated references.	Revision

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**CHAPTER 54****RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RCSBP)**

## 1.0 GENERAL

## 1.1 Purpose

This chapter provides information for RCSBP. RCSBP extends eligibility to the Survivor Benefit Plan (SBP) to Reserve Component members who completed the years of service to be eligible to receive retired pay but have not yet reached retirement age. RCSBP allows members to provide an annuity based on their retired pay to qualified survivors.

## 1.2 Authoritative Guidance

The pay policies and requirements established by DoD in this chapter are derived primarily from, and prepared in accordance with the United States Code (U.S.C.). Due to the subject matter in this chapter, the list of authoritative sources is extensive. The specific statutes, regulations, and other applicable guidance that govern each individual section are listed in a reference section at the end of the chapter.

## 2.0 DEFINITIONS OF SPECIALIZED TERMS

## 2.1 Base Amount

The dollar amount selected by the member upon which the SBP premium and the annuity are calculated. A member may elect a full base amount or a reduced base amount. See paragraph 4.3 for base amount elections.

## 2.2 Date of Receipt of Election for RCSBP

The date of the receipt of the election by the member's records custodian, or the date of postmark on the envelope in which the records custodian received the election when the election intent may be prejudiced.

## 2.3 Date of Retirement

The first day the member is entitled to receive retired pay or the first day the member would have received pay if alive at retirement age.

## 2.4 The 90-Day Period

The 90-day period in which the member must complete an election for RCSBP begins on the date that the member receives notification that the member has completed the requisite years of service to be eligible for retired pay at a later age (usually age 60).

## 2.5 Eligible for Retired Pay

A member becomes eligible for non-regular retired pay upon completion of 20 qualifying years of satisfactory service. Often notification is provided by letter referred to as the “20-year letter” because it notifies the member that he or she has served the requisite years of service to be eligible for retired pay, but is not yet entitled to receive the pay because of his or her age. See Chapter 1, subparagraph 2.8.6.

## 2.6 Eligible to Participate in RCSBP

The date the member receives notice of eligibility for retired pay except for not having reached the age for entitlement to retired pay (usually age 60).

## 2.7 Entitled to Retired Pay

A person who has completed the requisite service and reached the requisite age (usually age 60) is entitled to receive retired pay for non-regular service.

## 2.8 Member

A member of a Reserve Component.

## 2.9 RCSBP

The RCSBP is a benefit plan that enables members who served in the Reserve Components to leave a benefit called an “annuity.” An annuity is a monthly payment that normally lasts the lifetime of the beneficiary after the member passes away. The amount of the monthly payment is a percentage of the retired pay, and that percentage depends upon the election the member made when the member signed up for RCSBP.

## 2.10 SBP

The SBP is for members of the Uniformed Services. NOTE: SBP (see Chapter 42) and RCSBP share many of the same terms. Chapter 42, section 2.0 provides additional terms not specifically defined in this section.

## 2.11 SBP Premium

SBP Premium is the combination of the “Standard Premium,” the “Reserve Component Premium,” and the “Survivor’s Annuity Premium Deduction.”

## 2.12 Standard Premium

Standard Premium is the reduction in retired pay made to provide the member with SBP coverage for the period after a member becomes entitled to retired pay. The Standard Premium is

described in Chapter 45. It is distinct and separate from the Reserve Component Premium and the Survivor's Annuity Premium Deduction which are described in paragraphs 2.13 and 2.14.

### 2.13 Reserve Component Premium

When a Reserve member participates in the RCSBP after first becoming eligible based on 20 qualifying years of satisfactory service, coverage for the member's survivors commences but premiums are not paid until the member first becomes actually entitled to retired pay (usually age 60). Note: See also Chapter 1, subparagraphs 3.8.6.1 through 3.8.6.5 which reduces the eligibility age below 60 years of age for a reservist to receive retirement pay. At that time, reductions in the member's retired pay are made that are specifically related only to the RCSBP coverage that was already provided while the member awaited the requisite age of entitlement to retired pay. These reductions are the Reserve Component Premium. They are made after the member begins receiving retired pay for the RCSBP coverage that was provided before the member received retired pay. They are distinct from the Standard Premium (in paragraph 2.12) which are reductions made for the SBP coverage that is provided after the member becomes entitled to retired pay. They are also distinct from the Survivor's Annuity Premium Deduction.

### 2.14 Survivor's Annuity Premium Deduction

When an RCSBP participant dies, any annuity payable to a survivor is reduced for the RCSBP coverage provided while the member awaited the requisite age of entitlement to retired pay. This reduction is unique to RCSBP coverage. The DoD Office of the Actuary, herein referred to as the Actuary, sets the rate of the reduction of the survivor's annuity and the rate is currently set at .0001 of the base amount. The reduction in the annuity is known as the Survivor's Annuity Premium Deduction. The Survivor's Annuity Premium Deduction is distinct from the Standard Premium and Reserve Component Premium described in paragraphs 2.12 and 2.13.

### 2.15 Reserve Components

The following is a listing of the Reserve Components:

- 2.15.1. The Army National Guard of the United States,
- 2.15.2. The Army Reserve,
- 2.15.3. The Navy Reserve,
- 2.15.4. The Marine Corps Reserve,
- 2.15.5. The Air National Guard of the United States,
- 2.15.6. The Air Force Reserve, and
- 2.15.7. The Coast Guard Reserve.

### \*3.0 ELIGIBLE BENEFICIARIES

Eligible beneficiaries under the RCSBP include spouse, child, former spouse, and natural person with an insurable interest. Members eligible to participate in RCSBP may elect coverage in one of the following coverage categories: spouse; spouse and child; child only; former spouse; former spouse and child; natural person with an insurable interest; or Special Needs Trust (SNT).

#### 3.1 Spouse (Including the Spouse of a Common-Law Marriage)

A spouse is an eligible beneficiary if **he or she**:

3.1.1. **Was** married to the member on the date that the member became eligible to participate in RCSBP and was continuously married to the member through the date when the member died;

3.1.2. Married the member after the date the member became eligible to participate in RCSBP and, as set forth in Section 6.0:

3.1.2.1. The member had a spouse at the time the member became eligible to participate in RCSBP and elected spouse coverage;

3.1.2.2. The original spouse became ineligible due to divorce or death;

3.1.2.3. The member did not choose within one year of the marriage to not elect coverage for the new spouse and has no eligible former spouse beneficiary (i.e., defaulted to resuming spouse coverage); and

3.1.2.4. The spouse and member were continuously married for at least one year on the date the member died or the spouse is a parent of a child from that marriage.

3.1.3. Married to the member **after** the date the member became eligible to participate in RCSBP and, as set forth in Section 6.0:

3.1.3.1. The member had elected to participate in RCSBP when eligible (Option B or Option C);

3.1.3.2. The member had no spouse at the time of becoming eligible for RCSBP, but **after marrying the spouse, the member elected spouse coverage** within one year of the marriage (or, where former spouse coverage had been previously elected, within one year of the former spouse's death if occurring after the marriage, as set forth in Section 6.2); and

3.1.3.3. The spouse and member were continuously married for at least one year on the date the member died or the spouse is a parent of a child from that marriage.

3.1.4. Married to a member who **completed the years of service required to be eligible for a non-regular service retirement but died before receiving notice of eligibility** or during the 90-day period **and** had not made an RCSBP election.



### 3.2 Children (Including Children of a Common-Law Marriage)

Children are eligible beneficiaries if they are:

3.2.1. Children of a member who elected child coverage when he or she initially became eligible to participate in RCSBP. Note: Child age requirements are described in Chapter 44, paragraph 2.2;

3.2.2. Children of a member who elected child coverage within one year of first acquiring a dependent child after initially becoming eligible to participate in RCSBP;

3.2.3. Children of a member who died after [meeting years of service requirements for a non-regular retirement](#), but before being notified of retirement eligibility or during the 90-day period immediately following such notification [without having made an RCSBP election](#); or

3.2.4. Children of a member who elected spouse and child or former spouse and child coverage, if the spouse or former spouse dies, remarries before age 55 or otherwise becomes ineligible. If former spouse coverage is in place, only the child(ren) who resulted from the marriage to the former spouse are eligible beneficiaries.

### 3.3 Former Spouse

The former spouse is an eligible beneficiary if he or she:

3.3.1. Is the member's former spouse when the member becomes eligible to participate in RCSBP and [was elected as the beneficiary by the member or an election of former spouse coverage was deemed to have been made](#) by the Secretary concerned upon [timely](#) request by the former spouse;

3.3.2. Was not the member's former spouse when the member became eligible to participate in RCSBP and a prior spouse election is changed to provide coverage for a former spouse in accordance with subparagraph 7.2.3. A former spouse must have been married to the member for at least one year or be a parent of a child born of the marriage; or

3.3.3. Was the former spouse for whom coverage was provided under the insurable interest category for an election made before November 8, 1985. The former spouse will remain an eligible beneficiary following a remarriage, unless the remarriage is to a member who is providing the former spouse coverage.

### 3.4 Natural Person With Insurable Interest

A member may make an election for a natural person with an insurable interest only when there is no eligible spouse or dependent child(ren). A member must elect gross retired pay as the base amount under an election for a natural person with an insurable interest. Pursuant to 10 U.S.C. § 1448(b), any Reserve member who is not married and does not have a dependent child, may elect to provide RCSBP coverage for a natural person with an insurable interest. Additionally, a member

who is unmarried but who has one dependent child may provide coverage for that child under the insurable interest provision. The natural person with an insurable interest is an eligible beneficiary if the beneficiary that member designated is:

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

3.4.2. 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.

NOTE: Proof of financial benefit from the continuance of the life of the member may be required.

### 3.5 Special Needs Trust (SNT)

The National Defense Authorization Act (NDAA) for Fiscal Year (FY) 2015, Public Law (PL) 113-291, amended 10 U.S.C. §§ 1448, 1450, and 1455, to give Military Service members and retirees the option to direct payment of an annuity for a dependent child to an SNT. See Chapter 46.

### \*3.6 Same-Sex Spouses

See [DoD Instruction \(DoDI\) 1332.42](#), Section 4.3(d), December 30, 2020 and Chapter 43, paragraph 4.2.

## 4.0 ELECTION TO PARTICIPATE

### 4.1 90-Day Period

Any member who is notified of his or her completion of the years of service required for retired pay eligibility for non-regular retirement may elect to participate in RCSBP before the end of the 90-day period. A member who is married or has a dependent child, and who receives notice of eligibility for retired pay, after January 1, 2001, is automatically an immediate participant in RCSBP unless the member elects (with spousal concurrence, if required) not to participate or to defer the decision or delay coverage before the end of the 90-day period. See subparagraph 5.2.7.

### 4.2 Annuity Options

A member electing to participate must designate an immediate election, a deferred election, or indicate a decision to delay the election until reaching retirement age. These are described as Options A, B, or C.

4.2.1. Option A. The member defers a survivor annuity election or declines coverage until retirement age. There is no coverage for the years between becoming eligible for retirement and

reaching retirement entitlement age. If a member dies before reaching retirement age, no survivor annuity is payable. At retirement age, regardless if that age is before age 60, the member may elect to participate in SBP as any other member becoming entitled to retired pay. If a married member chooses Option A, spousal concurrence is required. See subparagraph 5.2.7.

4.2.2. Option B. The member elects to provide a deferred survivor annuity that begins on the date that the member would have attained the age of 60, or on the day after the member's death, whichever is later. If a married member chooses Option B, spousal concurrence is required. See subparagraph 5.2.7.

4.2.3. Option C. The member elects to provide an immediate survivor annuity beginning on the day after the member's death, whether before or after reaching retirement age.

#### 4.3 Base Amount

A member who receives a 20-year notification of eligibility and who elects to participate in RCSBP must elect to cover:

4.3.1. One hundred percent of retired pay or a given dollar amount which is greater than or equal to \$300, but less than 100 percent of retired pay;

4.3.2. One hundred percent of retired pay, if member's full retired pay computed as of the effective date of election, is less than \$300.00;

4.3.3. One hundred percent of retired pay, if the member elects to cover a dollar amount greater than 100 percent of his or her retired pay as of the effective date of election; or

4.3.4. An elected dollar amount of retired pay, but which is not less than \$300.00. However, any dollar election is converted to a percentage of retired pay as of the effective date of the election. A member who elects less than full base amount should be advised that his or her election will be converted to a percentage of retired pay as would be payable if he or she were of retirement age on the date the RCSBP election becomes effective. The base amount is that same percentage of retired pay regardless of the changes in the retired pay that may occur because of pay rate increases, additional points accumulated, promotion or longevity step increases. Note: Spousal concurrence is required when member elects spousal coverage for less than the maximum coverage. See subparagraph 5.2.7.1.

#### 5.0 ELECTION DATA

##### 5.1 RCSBP Election Certificate

The [DoD \(DD\) Form 2656-5](#), Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate, is required for making an RCSBP election and is also required if the member defers the election under Option A in subparagraph 4.2.1.

## 5.2 Contents of DD 2656-5

The contents of the election document should show:

5.2.1. The member's name, Social Security number, date of birth, and date of retirement (if known);

5.2.2. If participating, the member has elected coverage for:

5.2.2.1. Spouse and/or children,

5.2.2.2. Former spouse or former spouse and children, or

5.2.2.3. Natural person with an insurable interest (at maximum level of coverage only);

5.2.3. If participating, the member has elected coverage amount or percentage;

5.2.4. If participating, the member's election must contain an election for Option B or Option C. See subparagraphs [4.2.2](#) or [4.2.3](#);

5.2.5. If participating, the member's designated beneficiary. Show the name, birth date, and Social Security number for each beneficiary named. If the coverage includes spouse, the member must furnish the date of marriage. Show the address and relationship when the beneficiary is a natural person with an insurable interest. For a natural person with an insurable interest, the member must provide a signed statement to show proof of financial benefit if the person designated is more distantly related than cousin;

5.2.6. The member must sign and date the election. The member's signature must be witnessed. The witness may not be the member's spouse or beneficiary. The witness should not be a minor, but minority of a witness will not necessarily invalidate the member's election. In the event a member is unable to complete his signature and instead makes his mark (such as an "X"), two disinterested persons must witness the election form. An addendum to DD 2656-5 will suffice in such situations. NOTE: An election made on behalf of the member through a power of attorney is not valid. Such an election is not binding and is without force or effect of law; and

5.2.7. Spousal concurrence in certain elections is a requirement. The spouse signature must appear on DD 2656-5, the spouse's signature must be notarized, and the spouse must sign after the member has signed the form. [If the spouse and member are not co-located, exception to the use of the DD 2656-5 to record the concurrence may be approved in accordance with DoDI 1332.42, Subsection 4.2.a.\(3\).](#)

5.2.7.1. A retirement eligible Reserve member who elects RCSBP spouse coverage for less than maximum coverage when the member becomes eligible to participate must obtain the concurrence of the spouse in writing. With respect to members who receive notification of retired pay eligibility pursuant to [10 U.S.C., Chapter 1223](#) after January 1, 2001, a retirement eligible

Reserve member must obtain the concurrence of the spouse in writing. Spousal concurrence is required if the member declines coverage (Option A), elects deferred coverage (Option B), elects coverage for spouse at less than the maximum level, or elects coverage for a dependent child but not for the spouse. Without spousal concurrence, an election for less than maximum coverage is invalid.

5.2.7.2. If a member marries during the 90-day period (see paragraph 4.1), spousal concurrence is not required, but the spouse must be notified of the member's election. Note: The failure to retain evidence that the spouse was notified of the member's election will not invalidate the member's election.

5.2.7.3. If former spouse coverage is elected or deemed, the spousal concurrence is not required; however, a reasonable attempt will be made to notify the spouse of the former spouse coverage. Note: The failure to retain evidence that the spouse was notified of an election for coverage for a former spouse will not invalidate the former spouse election.

5.2.7.3.1. To elect former spouse coverage, the member must complete a [DD Form 2656-1](#), Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage. If the member elects former spouse coverage, the election must include information setting forth whether the election was made pursuant to the requirements of a court order, or a voluntary written agreement previously entered into by the member as part of, or incidental to, a proceeding of divorce, dissolution, or annulment, and, if so, whether such agreement was incorporated, ratified, or approved by a court order.

5.2.7.3.2. In order for a former spouse to deem an election, the former spouse must, within one year of the date of the court order involved, complete and send a [DD Form 2656-10](#), Survivor Benefit Plan (SBP)/Reserve Component (RC) SBP Request for Deemed Election, and a copy of the court order, regular on its face, which requires the former spouse SBP election, or which incorporates, ratifies, or approves the voluntary, written agreement of such a person or a statement from the clerk of the court (or other appropriate official) that such agreement has been filed with the court in accordance with applicable State law. A deemed election will fail unless both the DD 2656-10 and a copy of the court order or written agreement are received in accordance with the applicable instructions in the form.

## \*6.0 CHANGES IN ELECTION AND COVERAGE

In some circumstances, a member may make a change in RCSBP election or coverage after first becoming eligible for RCSBP (at the time of receiving notice of eligibility (NOE) of meeting service requirements for a non-regular retirement) and making an initial election. See DoDI 1332.42, Section 4.4.

## 6.1 Later-Acquired Spouse and/or Child

6.1.1. **Remarriage of Participating Member.** If a member participating in RCSBP with spouse or spouse and child coverage loses the spouse beneficiary through death or divorce, the member may, within one year of remarriage, increase the level of coverage up to and including full-retired pay if a reduced base amount was previously elected, or elect not to resume spouse coverage (child coverage, if previously elected, remains irrevocable). If a member takes no action, spouse coverage will automatically resume upon the one year anniversary of the remarriage at the coverage amount originally elected. If the member elects not to resume spouse coverage or provides spouse coverage at a less-than-maximum level, the spouse must be notified. Note: The failure to retain evidence that the spouse was notified of the member's election will not invalidate the member's election.

6.1.2. **Marriage Where No Spouse at NOE.** A member who had no eligible spouse at NOE (and was not required to elect former spouse coverage) and later marries may elect RCSBP spouse coverage as follows.

6.1.2.1. **Member Participating.** If the member elected to participate in RCSBP at NOE (i.e., elected Option B or C for a child or insurable interest), the member may elect to add spouse coverage to child coverage or terminate an insurable interest beneficiary coverage in favor of spouse coverage. The election must be made on a DD Form 2656-6 and received within one year of the marriage. The level of coverage cannot be changed. The member is not required to have the concurrence of the new spouse to elect not to add spouse coverage. Failure to make the election within one year terminates eligibility for that spouse and any subsequent spouse. See section 6.3 regarding spouse elections where a former spouse election was made and the former spouse subsequently dies.

6.1.2.2. **Member Not Participating.** If the member deferred the SBP election and declined RCSBP coverage for a child at NOE (i.e., elected Option A), the member cannot elect RCSBP coverage for the spouse upon marriage. The one year election requirement in subparagraph 6.1.2.1 does not apply. The member cannot elect to cover the spouse until making an election for SBP coverage upon reaching the age of eligibility to receive retired pay. Once reaching eligibility age, the member may not without the concurrence of the spouse elect- (i) not to participate in the Plan; (ii) to provide an annuity for the spouse at less than the maximum level; or (iii) to provide an annuity for the dependent child but not for the spouse.

6.1.2.3. **Member Not Participating Because There Was Neither a Spouse Nor a Dependent Child at NOE.** If the member had neither a spouse nor a dependent child at NOE and made no election to participate in RCSBP at NOE, the member may elect to participate with spouse coverage. The election must be made on a DD Form 2656-6 and received within one year of the marriage. Failure to make the election within one year terminates eligibility for that spouse and any subsequent spouse. The decision to cover or not cover the new spouse is the member's unilateral decision; the new spouse is not required to concur.

6.1.3. **Dependent Child After NOE.** A member who had no eligible dependent child at NOE, but subsequently has a dependent child, may elect RCSBP child coverage as follows.

6.1.3.1. **Member Participating.** A member already participating in RCSBP (i.e., election Option B or C at NOE for a spouse) may elect to add child coverage using a DD Form 2656-6. The election must be received within one year of acquiring the dependent child. The level of coverage cannot be changed. Failure to make the election within one year terminates eligibility for that child and any subsequent child.

6.1.3.2. **Member Not Participating.** If the member deferred the SBP election and declined RCSBP coverage for a spouse at NOE (i.e., elected Option A), the member cannot elect RCSBP coverage for the newly acquired child and must wait to make an election for SBP coverage upon reaching the age of eligibility to receive retired pay. The one year election requirement in subparagraph 6.1.3.1 does not apply.

6.1.3.3. **Member Not Participating Because There Was Neither a Spouse Nor a Dependent Child at NOE.** If the member had neither a spouse nor a dependent child at NOE and made no election to participate in RCSBP at NOE, the member may elect to participate with child coverage. The election must be made on a DD Form 2656-6 and received within one year of acquiring the child. Failure to make the election within one year terminates eligibility for that child and any subsequent child.

6.1.3.4. **Member Who Had a Dependent Child at NOE.** A member who had a dependent child at NOE and who did not elect child coverage at that time cannot later elect child coverage for subsequent dependent children. Except as provided for in subparagraph 6.1.3.2, a member with no dependent child at NOE who subsequently acquires a dependent child and does not elect child coverage within one year may not later elect child coverage for subsequent dependent children unless otherwise provided by law.

## 6.2 Former Spouse or Former Spouse and Child Elections

### 6.2.1. General Rules.

6.2.1.1. A former spouse election prevents an annuity to the member's current spouse and child (other than a child beneficiary under a former spouse and child election).

6.2.1.2. If the member is married at the time of the former spouse election, a reasonable attempt must be made to notify the spouse of the member's election for the former spouse. Note: The failure to retain evidence that the spouse was notified of an election for coverage for a former spouse will not invalidate the former spouse election.

### 6.2.2. Former Spouse Elections When the Member Becomes Eligible to Participate.

6.2.2.1. A member who has a former spouse and/or dependent child when becoming eligible to participate may elect former spouse or former spouse and child coverage provided the child is the result of the member-former spouse marriage.



6.2.2.2. If there is no court order or voluntary written agreement requiring the member to elect former spouse coverage in place at the time the member makes the election, the former spouse's ability to retain former spouse coverage could be affected at a later date.

#### 6.2.3. Former Spouse Elections After the Member Becomes Eligible to Participate but Before the Member Meets Age Requirements.

A member who elected spouse or spouse and child coverage when becoming eligible to participate in the RCSBP, may within one year of the date of the decree of divorce, dissolution, or annulment of that marriage, change that election to provide the RCSBP annuity to the former spouse or the former spouse and child.

#### 6.2.4. Deemed Former Spouse Elections.

Upon written request of a former spouse or their legal representative, the Secretary concerned may deem an election for former spouse coverage when a member is ordered by a court or voluntarily enters into a written agreement, incidental to a proceeding of divorce, dissolution, or annulment, to elect former spouse SBP coverage, and the agreement has been incorporated in, or ratified or approved by the court, and the member fails or refuses to make the election. The provisions for deemed former spouse elections for SBP coverage contained in Chapter 43, paragraph 5.2 apply to RCSBP deemed former spouse elections.

#### \*6.3 Electing Spouse Coverage Upon Death of Covered Former Spouse

In accordance with Section 1448(b) of Title 10, U.S.C., as amended by Section 641 of Public Law (PL) 114-92, a retiree who is participating in SBP or RC-SBP with former spouse coverage, may, upon the death of that former spouse, elect to cover his or her spouse under certain conditions described in subparagraph 6.4.1 through 6.4.3.

##### 6.3.1. Remarried Before Death of Former Spouse on or After November 25, 2015.

6.3.1.1. If the covered participant was married to a new spouse before the death of his or her former spouse, the participant may elect to cover his or her spouse if the former spouse died on or after November 25, 2015.

6.3.1.2. The election to cover the new spouse must be made by the participant in writing to the Secretary concerned within 1 year of the death of the former spouse. Coverage is not automatic.

6.3.1.3. The covered participant may not change level of coverage already in place.

6.3.1.4. Coverage for the new spouse is effective as of the first day of the first month following the month of the death of the former spouse beneficiary, or the first anniversary of the marriage, whichever is later.



### 6.3.2. Remarried After Death of Former Spouse on or After November 25, 2015.

6.3.2.1. If the covered participant marries a new spouse after the death of his or her former spouse, the participant may elect to cover his or her spouse if the former spouse died on or after November 25, 2015.

6.3.2.2. The election to cover the new spouse must be made by the participant in writing to the Secretary concerned within 1 year of remarriage. Coverage is not automatic.

6.3.2.3. The covered participant may not change the level of coverage.

6.3.2.4. Coverage for the new spouse is effective as of the first day of the first month following the month in which the election is received by the Secretary concerned, or the first anniversary of the marriage, whichever is later.

### 6.3.3. Special Provisions When the Former Spouse Died Before November 25, 2015.

6.3.3.1. In the case of a covered participant who was already remarried before November 25, 2015, and whose former spouse beneficiary died before November 25, 2015, there is a 1 year window to designate the new spouse as beneficiary, in accordance with PL 114-92. The enrollment window for such participants ended on November 24, 2016. While the level of coverage was required to remain the same, the effective date of coverage depended on how long the covered participants was married to the new spouse in relation to the death of the former spouse:

6.3.3.1.1. If the covered participant was married to the new spouse for at least 1 year at the time of the death of the former spouse, the effective date of spouse coverage is the first day of the first month after the death of the former spouse.

6.3.3.1.2. If the covered participant married the new spouse within the year immediately before the death of the former spouse, or after the death of the former spouse, the effective date of spouse coverage is the first day of the first month following the first anniversary of the remarriage.

6.3.3.2. If the former spouse died before November 25, 2015, but the covered participant was not yet married to the new spouse as of November 25, 2015, that covered participant has 1 year from the date of marriage to elect coverage for the new spouse. Coverage is not automatic.

## 7.0 IRREVOCABLE ELECTIONS AND DISCONTINUED PARTICIPATION

### 7.1 90-Day Period

Elections filed during the 90 day period referred to in paragraph 4.1 are generally irrevocable unless revoked before the expiration of the 90 day period.

## 7.2 Exceptions

Exceptions to the general rule on irrevocability occur under the following circumstances:

7.2.1. The member discontinues participation as a totally disabled member as described in Chapter 43, paragraph 7.4.

7.2.2. A mentally incapacitated member is later determined to be mentally competent and revokes or changes the RCSBP election within 180 days after such determination of judgment. See Chapter 43, subparagraph 3.1.3;

7.2.3. The member elected less than maximum coverage without spousal concurrence and the member fails to establish to the Secretary of the Military Department concerned (or designee) that spousal concurrence was not required, either because the spouse's whereabouts cannot be determined or other exceptional circumstances prevent obtaining the spouse's concurrence. In this instance, the member's election is invalid. See subparagraph 5.2.7.1;

7.2.4. The Secretary concerned revokes an election when necessary to correct an administrative error. Revocation or correction based on administrative error is a Secretarial prerogative and, except when procured by fraud, is final and conclusive on all officers of the United States;

7.2.5. A member may change the beneficiary election to provide former spouse coverage or to remove former spouse coverage as described in section 6.0 and Chapter 43, section 6.0; or

7.2.6. The member voluntarily terminates RCSBP coverage for a natural person with an insurable interest who is not a former spouse.

## 7.3 Changed Retirement Eligibility

If a member elects RCSBP coverage and subsequently becomes eligible for retirement under another law, thereby losing eligibility, the RCSBP election remains effective until the member actually retires under the law. A member may at that time make a new election as any other retiring member.

## 8.0 PREMIUMS

The Government does not subsidize the cost of providing RCSBP coverage under the immediate or deferred annuity option, but the members and beneficiaries who potentially will benefit from the coverage share the cost. The cost to the retiree, known as the Reserve Component Premium, is in the form of an additional deduction from his or her retired pay beyond the Standard Premium. The RCSBP, unlike SBP, requires a reduction in the survivor annuity. That reduction, known as the Survivor's Annuity Premium Deduction, begins when the survivor begins to receive an annuity. The Reserve Component Premium and the Survivor's Annuity Premium Deduction increase at the same time and by the same percentage that retired pay increases by cost-of-living adjustments.

## 9.0 RCSBP COST RATE TABLES

The Actuary provides RCSBP rate tables to reflect military-specific death rates, to include remarriage and divorce rates and to incorporate dynamic actuarial assumptions. The tables are built on a “years younger or older than member” concept. The ages at the nearest birthday to date of election receipt are used. When ages expressed in years are the same, the table is determined by comparing months and days. Note: The tables for child only rates use the ages of the member and child; not years younger or older. **If a member elects spouse and child or former spouse and child, the premium is based only on the member and spouse ages in the RCSBP cost tables; i.e., there is no cost for the child coverage.**

## 10.0 CALCULATION OF THE RESERVE COMPONENT PREMIUM AND THE SURVIVOR’S ANNUITY PREMIUM DEDUCTION

### 10.1 Premium Description

The SBP Premium consists of a Standard Premium, Reserve Component Premium, and a Survivor’s Annuity Premium Deduction. The Standard Premium is the reduction in retired pay made to provide coverage for the period after a member becomes entitled to retired pay. The Reserve Component Premium is the reduction in retired pay made for the RCSBP coverage that was already provided while the member awaited the requisite age of entitlement to retired pay. The Survivor’s Annuity Premium Deduction is a premium applied to the survivor’s annuity for the RCSBP coverage provided while the member awaited the requisite age of entitlement to retired pay. The premiums described in paragraph 10.2 pertain only to the Reserve Component Premium and the Survivor’s Annuity Premium Deduction. The method to compute the Standard Premium may be found in Chapter 45. The amount of the Reserve Component Premium depends on the type of beneficiary option elected, the annuity type elected, and the ages of the member and the beneficiary.

### 10.2 Calculating the Premiums Based on RCSBP Coverage Amount

10.2.1. The member must elect a given dollar amount or full retired pay as the base amount. Convert any dollar election to a percentage of gross retired pay as of the effective date of an election to guarantee full indexing in proportion to member’s retired pay.

10.2.2. Address questions to the Actuary about the methods and assumptions used to determine the RCSBP rate in calculating the Reserve Component Premium. Go to <http://actuary.defense.gov> and select “Contact Us” and then “Survivor Benefit Plan.”

10.2.3. The following table serves as an example for calculating the premium based on the RCSBP coverage amount:

Information at RCSBP election:	Calculation:
Member's age =	52
Spouse's age =	45
Election type	Option C – Immediate Annuity, Spouse Coverage
Member's elected monthly base amount =	\$300.00
Member's estimated current monthly retired pay =	\$1,000.00
Ratio =	$300/1000 = .30$ (30 percent)
Eight years later:	
Member's monthly retired pay at age 60 =	\$2,000.00
Member's base amount at age 60 =	$.30$ (30 percent) x \$2,000.00 = \$600.00
RCSBP rate from RCSBP table =	.0161
Reserve Component Premium at age 60 =	\$9.66 ( $\$600.00 \times .0161$ )
Survivor's Premium rate (determined by Actuary)	.0001
Survivor's Annuity	\$330.00 ( $.55 \times \$600.00$ )
Survivor's Annuity Premium	\$0.03 ( $.0001 \times \$330.00$ )

10.2.3.1. If the dollar amount [elected by the member as the base amount](#) exceeds 100 percent of the member's retired pay on the effective date of the election, the base amount is 100 percent of the monthly retired pay. If the given dollar amount is less than 100 percent of gross retired pay, but greater than \$300.00 when computed against the retired pay, use the ratio against the gross retired pay entitlement at age 60, assuming the member has met age and service requirements.

10.2.3.2. To calculate the Reserve Component Premium, multiply the member's base amount at age 60 by the ratio of the elected base/retired pay of .30 (30 percent) and then by the [applicable](#) rate from the [Actuary RCSBP table for the election and coverage type, here](#) of 1.61 percent. See also subparagraph 10.2.2. The example in subparagraph 10.2.3 provides the member's base amount at age 60 as \$600.00 ( $\$2,000.00 \times .30$ ). Therefore, the Reserve Component Premium would be computed as follows:  $\$600.00 \times .0161 = \$9.66$ .

10.2.3.3. To calculate the Survivor's Annuity Premium Deduction, first multiply the member's base amount by .55 to compute the Survivor's Annuity, next multiply the Survivor's Annuity amount by the rate of .0001. The example in subparagraph 10.2.3 provides the calculation for the survivor's annuity and the survivor's annuity premium. Therefore, the survivor's annuity would be  $\$600 \times .55 = \$330$  and the Survivor's Annuity Premium would be  $\$330.00 \times .0001 = \$0.03$ .

## 11.0 INITIAL PREMIUM AND EFFECTIVE DATE OF THE RESERVE COMPONENT PREMIUM

### 11.1 Beginning Date

If a member has eligible beneficiaries, the Reserve Component Premium begins on the first day of the month after the member meets the age and service requirements necessary to be entitled to non-regular retired pay even if the member meets those age and service requirements before age 60. The payment of premiums will be required if the member chose Option B or Option C from paragraph 4.2. If the member meets the age and service requirements on the first day of the month, the premium is effective that month. If the member specifies a retirement date which is after the date the member meets age and service requirements, or if the member delays application for retirement, the premium is retroactive to the date that the member meets age and service requirements.

### 11.2 Member's Death

If a member who elected RCSBP (Option B or Option C) dies before [reaching](#) the age [required to receive retired pay](#), the Survivor's Annuity Premium Deduction for the pre-[eligibility age](#) coverage begins with the immediate or deferred annuity as an actuarial reduction of the survivor's annuity.

### 11.3 Coverage Change

In some instances, a member may change the type of coverage before [retired pay and premiums](#) begin. [See section 6.0 for allowable election changes](#). The initial premium for election changes is effective on the first day of the month after the member meets age and service requirements (or, if the member meets age and service requirements on the first day of the month, the premium is effective that month).

## 12.0 RESERVE COMPONENT PREMIUM

### 12.1 Changes in Reserve Component SBP Coverage

A change in the type of Reserve Component SBP coverage elected can impact the Reserve Component Premium that will be deducted from a member's retired pay. There are an extensive number of possible changes available under the law depending on changes to a member's individual family circumstances. The most prevalent election options and changes, and the impact of those elections and changes are reflected in Tables 54-1 and 54-2. Note: The premium deduction rules reflected on those tables pertain only to the Reserve Component Premiums.

### 12.2 RCSBP Premium Deductions

The Reserve Component Premiums are the deductions from the member's retired pay that are made for RCSBP coverage provided while the member waits to attain the requisite age necessary to become entitled to retired pay. [Tables 54-1 and 54-2](#) do not reflect the Standard

Premium which is the reduction in the member's retired pay made to provide coverage for the period after a member becomes entitled to retired pay. Chapter 45 provides the method to compute the Standard Premium. The tables also do not reflect the Survivor's Annuity Premium Deduction which is a further premium applied to the survivor's annuity for the RCSBP coverage provided while the member awaited the requisite age of entitlement to retired pay.

### 12.3 RCSBP Premium Deductions for Qualifying Reservist Retired Pay Before Age 60

Pursuant to [10 U.S.C. § 12731\(f\)](#), after January 28, 2008, the eligibility age for non-regular retiree's to receive retired pay may be reduced below 60 years of age. When this happens, a reduction factor at Figure 54-1 is applied to the RCSBP premium. See also [Chapter 1](#), subparagraph [3.8.6](#).

### 13.0 DEATH OF MEMBER ON INACTIVE DUTY TRAINING (IDT)

Effective December 23, 2016, section 642 of the NDAA for FY 2017 amended 10 U.S.C. §§ 1448, 1450, and 1451. The amendments changed the calculation of SBP annuities paid to the survivors of Reserve Component members who die in the "line of duty" while performing IDT to align that benefit with the annuity paid to the survivors of Reserve Component members who die on active duty. Additionally, the amendments allow the payment of an RCSBP annuity in certain circumstances to dependent children of covered Reserve Component members who die in the line of duty on IDT or after completing the years of service required for a non-regular retirement and clarifies how retired pay is calculated for those Reserve Component members who die after completing the years of service but prior to notification or prior to electing RCSBP coverage. See also Table 54-3 and Table 54-4.

### 13.1 Entitlement

A Reserve Component member who dies from injuries or illness incurred or aggravated while performing IDT in which the death is determined to have occurred in the line of duty is entitled to automatic coverage under the SBP program whether or not the member is retirement eligible.

#### 13.1.1. Death in the Line of Duty

13.1.1.1. The Secretary concerned will make a written determination as to whether the member's death occurred while in the line of duty while performing IDT. A member who is determined to have died in the line of duty is one who is in an authorized duty status and whose death is determined not to be the result of his or her own intentional misconduct or willful negligence. [A member is considered to be in a duty status as set forth in 37 U.S.C. § 204\(g\)\(1\)](#). The finding must describe the circumstances under which the member died.

13.1.1.2. In accordance with PL 114-328, the survivor of a Reserve Component member who died in the line of duty while performing IDT will receive an RCSBP annuity calculated as if the member was a fully-disabled retiree on the date of his or her death. Survivors of Reserve Component members who died in the line of duty on IDT prior to December 23, 2016, are entitled to prospective recalculation of future benefits beginning December 23, 2016, or the date the survivor annuity commenced, whichever is later. Note: These calculations are not retroactive for any payments made prior to December 23, 2016.

13.1.2. Not in the Line of Duty Death Prior to Retirement Eligibility. The death of a Reserve Component member who is not retirement eligible and whose death is determined to have occurred “not in the line of duty” does not qualify under this section.

13.1.3. Not in the Line of Duty Death After Retirement Eligibility But Before Notification. The survivor of a Reserve Component member whose death is determined to have occurred “not in the line of duty,” and who had completed 20 qualifying years of satisfactory service **but had not yet been notified of such completion as required by 10 U.S.C. §12731(d)**, is eligible for an RCSBP annuity. The annuity is computed based upon that member's or former member's years of service in accordance with 10 U.S.C. § 12733.

13.1.4. Not in the Line of Duty Death Within 90 Days of Notification. The survivor of a Reserve Component member whose death is determined to have occurred “not in the line of duty” after completing 20 qualifying years of satisfactory service **and within 90 days of notification of such completion as required by 10 U.S.C. § 12731(d) but before making an RCSBP election** is eligible for an SBP annuity. The annuity is computed based upon that former member's years of service **in accordance with 10 U.S.C. § 12733**.

## 13.2 Qualified Annuitants

In order of precedence, qualified annuitants are former spouse by court order, current spouse, and children.

13.2.1. Former Spouse by Court Order. The annuity is payable to the former spouse if the member was required under a court order or spousal agreement to provide an annuity to the former spouse upon becoming eligible to participate in the RCSBP or if the member has made an election to provide an annuity to the former spouse. **No deemed election under subparagraph 6.2.4 is necessary.**

13.2.2. Surviving Spouse. The annuity is payable to the current surviving spouse unless the annuity is payable to the former spouse.

### 13.2.3. Dependent Children

13.2.3.1. In the case the surviving spouse becomes ineligible to receive an annuity, the Secretary concerned may pay an annuity to the dependent children of that person under 10 U.S.C. §§ 1448(f)(2) and 1450(a)(2).



13.2.3.1.1. For deaths occurring prior to December 23, 2016, dependent children were not considered eligible annuitants if a surviving spouse lost entitlement to an annuity for a reason other than death. Note: Pursuant to NDAA FY 2017 and PL 114-328, December 23, 2016, dependent children became eligible annuitants if the surviving spouse lost entitlement to an annuity for reasons other than death.

13.2.3.1.2. For deaths occurring on or after December 23, 2016, if the annuity was suspended because the spouse became ineligible due to remarriage, that annuity may resume and be paid to a dependent child or children, if any. These payments may resume no sooner than December 23, 2016, or the date the annuity suspended, whichever is later.

13.2.3.2. If, in consultation with an eligible surviving spouse who has an eligible dependent child or children, the Secretary concerned determines it is more appropriate for the dependent child or children to receive the RCSBP annuity rather than the surviving spouse, the RCSBP annuity may be paid directly to a dependent child or children in lieu of payment to the eligible spouse.

### 13.3 Line of Duty Determination

The Secretary concerned will make a written determination as to whether the member's death occurred while in the line of duty while performing IDT. For the purpose of determining eligibility for SBP benefits, a service member's death will be generally considered being in the line of duty unless:

13.3.1. The death occurred while the member was not serving on IDT;

13.3.2. The death was the result of the member's own intentional misconduct or willful negligence; or

13.3.3. The death occurred from injuries or illness incurred or aggravated during a period of unauthorized absence.

## 14.0 ANNUITY AMOUNT

### 14.1 General

14.1.1. RCSBP Annuity. Compute the amount of RCSBP annuity payable to a surviving spouse, former spouse, or dependent child beneficiary in the same manner as the SBP (see Chapter 46) except that the annuity amount is 55 percent of the difference between the base amount and the cost of the Survivor's Annuity Premium Deduction. Compute the monthly annuity for a natural person with an insurable interest or former spouse (insurable interest category) as 55 percent of the member's retired pay as reduced by both the Insurable Interest premium (which continues for the lifetime of the annuitant) and the Survivor's Annuity Premium Deduction. The Actuary determines amount of the Survivor's Annuity Premium Deduction. See section 10.0. Round monthly RCSBP annuities, if not a multiple of \$1.00, to the next lower multiple of \$1.00.



14.1.1.1. If a member dies before attaining the eligibility age applicable to that member to begin receiving retired pay and elected the immediate annuity option, Option C, the initial annuity amount is payable beginning immediately following death and is computed on the basis of what the member's retired pay would have been on the date of the member's death using the basic pay rates on that date. Note: If a member retires before age 60 pursuant to 10 U.S.C. § 12731, and subsequently dies before what would have been his 60<sup>th</sup> birthday, the initial annuity amount is payable beginning immediately following death.

14.1.1.2. If a member dies before attaining the eligibility age applicable to that member to begin receiving retired pay and elected the deferred annuity option, Option B, the initial annuity amount is payable beginning the first day of the month following the date the member would have attained the age of 60. Compute the initial annuity amount based on the retired pay the member would have received [at age of eligibility](#).

14.1.2. RCSBP Annuity - Death in Line of Duty. An annuity paid to the survivor of a member who died or who dies in the line of duty while performing IDT will be 55 percent of the retired pay the member was or would have been entitled to on the day the member died, computed as if the member was retired with a total (100 percent) disability under 10 U.S.C. § 1201.

14.1.3. Age 62 Offset. Prior to March 31, 2008, a spouse or former spouse incurred a reduction of RCSBP at age 62 because of entitlement to Social Security benefits. The age 62 offset was eliminated effective April 1, 2008.

## 14.2 Eligible Annuitants and Amounts

14.2.1. Spouse or Former Spouse. See Chapter 46, Table 46-1. The RCSBP annuity may be less than 55 percent, depending on the Survivor's Annuity Premium Deduction, which is deducted in determining the annuity amount.

14.2.2. Children Only. If there is more than one eligible child, pay the annuity in equal shares. The annuity for children is not subject to Dependency and Indemnity Compensation (DIC) offset.

14.2.3. Spouse and Child or Former Spouse and Child. Pay annuity to the spouse or former spouse, as long as eligibility exists. If the surviving spouse or former spouse loses eligibility due to death or remarriage before age 55, or otherwise become ineligible, pay the annuity to the child annuitants. A former spouse and child election includes only the children of the member's marriage to the former spouse. See also Chapter 42 for definition of a surviving spouse.

14.2.4. Natural Person With an Insurable Interest. The annuity is payable only to the natural person with an insurable interest as designated by or on behalf of the member. The annuity is not transferable to another person.

### 14.3 Payment of Annuity

The provisions in Chapter 46 for making annuity payments to representative payees also apply to the RCSBP program.

### 15.0 OFFSETS TO THE ANNUITY

See Chapter 46 for DIC offsets paid to a surviving spouse by the Department of Veteran Affairs. [Public Law \(PL\) 116-92, Section 622 of the National Defense Authorization Act \(NDAA\) for Fiscal Year \(FY\) 2020, signed into law on December 20, 2019, amended 10 U.S.C. § 1450\(c\). This legislation created a multi-year phase out of the SBP-Dependency Indemnity Compensation \(DIC\) offset, beginning in FY 2021.](#) Note: The information in Chapter 46, excluding the minimum-income annuitant material, applies to the RCSBP annuitant.

### 16.0 TAXABILITY OF ANNUITY

The provisions of Chapter 46 regarding the taxability of annuities also apply to annuities under RCSBP.

Figure 54-1. RCSBP Reduction Factors

Age	Spouse	Child
59	.8516	.8739
58	.7216	.7635
57	.6080	.6657
56	.5097	.5803
55	.4259	.5052
54	.3554	.4402
53	.2967	.3835
52	.2477	.3340
51	.2066	.2904
50	.1722	.2516

Table 54-1. Reserve Component Premiums for Spouse, Former Spouse, and Child Only Coverage

The Premium deduction rules reflected on this table pertain only to the Reserve Component Premiums. The Reserve Component Premiums are the deductions from the member's retired pay that are made for RCSBP coverage provided while the member waited to attain the requisite age necessary to become entitled to retired pay. This table does not reflect the Standard Premium which is the reduction in the member's retired pay made to provide coverage for the period after a member becomes entitled to retired pay. The method to compute the Standard Premium may be found in Chapter 45. This table also does not reflect the Survivor's Annuity Premium Deduction which is a further premium applied to the survivor's annuity for the RCSBP coverage provided while the member awaited the requisite age of entitlement to retired pay. The method to compute the Survivor's Annuity Premium Deduction may be found in section 10.0.

<b>R U L E</b>	<b>If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP</b>	<b>and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:</b>	<b>then the below listed Reserve Component Premium deductions will be made from the member's retired pay:</b>
1	Spouse Coverage	the spouse upon whom the initial election was based is still an eligible spouse beneficiary	full spouse premium deductions will be made until the earlier of:  (a) the first day of the month in which the spouse is no longer eligible due to death, divorce, or annulment; or  (b) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months.
2	Spouse Coverage	the spouse upon whom the initial election was based is no longer an eligible beneficiary due to death	no spouse premium deductions will be made for spouse coverage previously provided before the spouse died, <a href="#">subject to Note 1 where the member remarried.</a>

Table 54-1. Reserve Component Premiums for Spouse, Former Spouse, and Child Only Coverage (Continued)

R U L E	If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP	and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:	then the below listed Reserve Component Premium deductions will be made from the member's retired pay:
3	Spouse Coverage	the spouse upon whom the initial election was based is no longer an eligible spouse beneficiary due to divorce or annulment	no spouse premium deductions will be made for the period that spouse RCSBP coverage was previously provided before the marriage ended; <a href="#">subject to Notes 1 where the member remarried</a> and <a href="#">Note 2 where former spouse coverage is elected</a> .
4	Former Spouse Coverage	the former spouse upon whom the initial election was based is still an eligible former spouse beneficiary	full former spouse premium deductions will be made until the earlier of :  (a) the first day of the month in which the former spouse is no longer eligible due to death,  (b) the first day of the month in which the former spouse coverage is suspended due to remarriage before age 55, or  (c) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months. Note 3.
5	Former Spouse Coverage	the former spouse upon whom the initial election was based is no longer an eligible beneficiary due to death	no former spouse premium deductions will be made for the former spouse coverage previously provided before the former spouse died.  Note 4.

Table 54-1. Reserve Component Premiums for Spouse, Former Spouse, and Child Only Coverage (Continued)

R U L E	If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP	and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:	then the below listed Reserve Component Premium deductions will be made from the member's retired pay:
6	Former Spouse Coverage	coverage for the former spouse upon whom the initial election was based was suspended due to remarriage before age 55	former Spouse premium deductions for the period that former spouse coverage was previously provided are suspended. No premium deductions are made during the period of suspension. Note 5.
7	Spouse and Child or Former Spouse and Child	the spouse or former spouse upon whom the initial election was based is no longer an eligible beneficiary	no spouse or former spouse premium will be deducted. Child premiums will be deducted. Child premiums will be deducted based on the ages of the member and youngest child at the time the spouse coverage was suspended until the earlier of:  (a) the first day of the month in which all children for whom RCSBP child only coverage was previously provided are no longer eligible due to death, or  (b) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months. Note 6.

Table 54-1. Reserve Component Premiums for Spouse, Former Spouse, and Child Only Coverage (Continued)

<b>R U L E</b>	<b>If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP</b>	<b>and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:</b>	<b>then the below listed Reserve Component Premium deductions will be made from the member's retired pay:</b>
8	Child Only Coverage	the member has any child who is still an eligible child beneficiary	child premium deductions will be made until the earlier of:  (a) the first day of the month in which all of the children for whom RCSBP child only coverage was previously provided are no longer eligible due to death, or  (b) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months. Note 6.
9	Child Only Coverage	the member has no living children for whom RCSBP coverage was provided	no child premium deductions will be made for the RCSBP child only coverage previously provided before the child(ren) died.

Table 54-1. Reserve Component Premiums for Spouse, Former Spouse, and Child Only Coverage (Continued)

<b>R U L E</b>	<b>If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP</b>	<b>and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:</b>	<b>then the below listed Reserve Component Premium deductions will be made from the member's retired pay:</b>
10	Child Only Coverage	all of the member's children have lost eligibility due to age or marriage	child premium deductions will be made until the earlier of:  (a) the first day of the month in which all of the children for whom RCSBP child only coverage was previously provided are no longer eligible due to death, or  (b) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months. Note 6.

## NOTES:

(a) If the member subsequently remarried (i.e. acquired a subsequent spouse) before meeting the age and service requirements to become actually entitled to receive retired pay and spouse coverage was established for the subsequent spouse, full spouse premium deductions will be made in accordance with Rule (1) in Table 54-1. The premium rate is based on the ages of the member and the spouse for whom the initial election is made. If the base amount was increased, the premium rate is applied against the increased base amount.

(b) If, after the divorce from the spouse upon whom the initial election was based, former spouse coverage is elected by the member (or deemed to be elected by the former spouse) before the member meets the age and service requirements to become actually entitled to receive retired pay, full former spouse premium deductions will be made from the member's retired pay in accordance with Rule (4) in Table 54-1.



Table 54-1. Reserve Component Premiums for Spouse, Former Spouse, and Child Only Coverage (Continued)

(c) If premiums are suspended because the former spouse loses eligibility due to remarriage before age 55, in the event that marriage ends due to death or divorce, the former spouse regains eligibility and deductions will be restarted and made until the earlier of (a) the first day of the month in which the former spouse is no longer eligible due to death; (b) the first day of the month that the former spouse coverage is suspended again due to remarriage before age 55; or (c) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months.

(d) If, after the former spouse died and before the time the member met the age and service requirements to become actually entitled to receive retired pay, the member had a spouse for whom and spouse coverage was established, full spouse premium deductions will be made from the member's retired pay for the spouse [in accordance with Rule 1](#).

(e) If premiums are suspended because the former spouse lost eligibility due to remarriage before age 55, in the event that the former spouse's marriage ends due to death or divorce, the former spouse regains eligibility and deductions will be started and made until the earlier of (a) the first day of the month in which the former spouse is no longer eligible due to death; (b) the first day of the month that the former spouse coverage is suspended again due to remarriage before age 55; or (c) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months.

(f) As long as one of the children for whom RCSBP coverage was provided is still living, premium deductions will be made until member has retired pay reduced for a total of 360 months. The child only deductions are made even after the child(ren)'s eligibility is lost due to age or marriage. See the "Special Rule for Certain RCSBP Participants" in 10 U.S.C. § 1452(b)(3). If a member acquires a new youngest child, the original Reserve Component Premium will remain.

Table 54-2. Reserve Component Premiums for Insurable Interest Coverage

The Premium deduction rules reflected on this table pertain only to the Reserve Component Premiums. The Reserve Component Premiums are the deductions from the member's retired pay that are made for RCSBP coverage provided while the member waits to attain the requisite age necessary to become entitled to retired pay. This table does not reflect the Standard Premium which is the reduction in the member's retired pay made to provide coverage for the period after a member becomes entitled to retired pay. The method to compute the Standard Premium may be found in Chapter 45. This table also does not reflect the Survivor's Annuity Premium Deduction which is a further premium applied to the survivor's annuity for the RCSBP coverage provided while the member awaited the requisite age of entitlement to retired pay. The method to compute the Survivor's Annuity Premium Deduction may be found in section 10.0.

<b>R U L E</b>	<b>If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP</b>	<b>and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:</b>	<b>and after the member started to receive retired pay, the below listed condition occurs:</b>	<b>then the below listed Reserve Component Premium deductions will be made from the member's retired pay:</b>
1	Insurable Interest Coverage	the insurable interest beneficiary upon whom the initial election was based is still an eligible insurable interest beneficiary	no changes are made to the insurable interest coverage	full insurable interest premium deductions will be made until the earlier of:  (a) the first day of the month in which the insurable interest beneficiary dies, or  (b) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months.

Table 54-2. Reserve Component Premiums for Insurable Interest Coverage (Continued)

<b>R U L E</b>	<b>If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP</b>	<b>and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:</b>	<b>and after the member started to receive retired pay, the below listed condition occurs:</b>	<b>then the below listed Reserve Component Premium deductions will be made from the member's retired pay:</b>
2	Insurable Interest Coverage	the insurable interest beneficiary upon whom the initial election was based is still an eligible insurable interest beneficiary	the insurable interest beneficiary dies	full insurable interest premium deductions will be made until the earlier of:  (a) the first day of the month in which the insurable interest beneficiary dies, or  (b) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months.

Table 54-2. Reserve Component Premiums for Insurable Interest Coverage (Continued)

<b>R U L E</b>	<b>If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP</b>	<b>and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:</b>	<b>and after the member started to receive retired pay, the below listed condition occurs:</b>	<b>then the below listed Reserve Component Premium deductions will be made from the member's retired pay:</b>
3	Insurable Interest Coverage	the insurable interest beneficiary upon whom the initial election was based is still an eligible insurable interest beneficiary	the member voluntarily elected to terminate/discontinue insurable interest coverage under 10 U.S.C. § 1448(b)(1)(B)	full insurable interest premium deductions will be made until the earlier of : (a) the first day of the month in which the insurable interest beneficiary dies, or (b) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months.

Table 54-2. Reserve Component Premiums for Insurable Interest Coverage (Continued)

<b>R U L E</b>	<b>If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP</b>	<b>and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:</b>	<b>and after the member started to receive retired pay, the below listed condition occurs:</b>	<b>then the below listed Reserve Component Premium deductions will be made from the member's retired pay:</b>
4	Insurable Interest Coverage	the insurable interest beneficiary upon whom the initial election was based is still an eligible insurable interest beneficiary	the member voluntarily elects to change the insurable interest election to provide an annuity to a spouse or dependent child under 10 U.S.C. § 1450(f).	full insurable interest premium deductions will be made until the earlier of:  (a) the first day of the month following the month in which the member voluntarily elects to change the insurable interest election to provide an annuity to a spouse or dependent child under 10 U.S.C. § 1450(f), or  (b) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months.

Table 54-2. Reserve Component Premiums for Insurable Interest Coverage (Continued)

<b>R U L E</b>	<b>If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP</b>	<b>and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:</b>	<b>and after the member started to receive retired pay, the below listed condition occurs:</b>	<b>then the below listed Reserve Component Premium deductions will be made from the member's retired pay:</b>
5	Insurable Interest Coverage	the insurable interest beneficiary upon whom the initial election was based is no longer an eligible beneficiary due to death	no subsequent changes are made to the insurable interest coverage	no insurable interest premium deductions will be made for the RCSBP insurable interest coverage previously provided before the insurable interest beneficiary died.

Table 54-2. Reserve Component Premiums for Insurable Interest Coverage (Continued)

<b>R U L E</b>	<b>If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP</b>	<b>and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:</b>	<b>and after the member started to receive retired pay, the below listed condition occurs:</b>	<b>then the below listed Reserve Component Premium deductions will be made from the member's retired pay:</b>
6	Insurable Interest Coverage	the insurable interest beneficiary upon whom the initial election was based is no longer an eligible beneficiary because the member voluntarily elected to terminate/discontinue insurable interest coverage under 10 U.S.C. § 1448(b)(1)(B)		<p>prorated insurable interest premium deductions will be made until the earlier of:</p> <p>(a) the first day of the month in which the insurable interest beneficiary dies, or</p> <p>(b) the first day of the month following the month in which the member has retired pay reduced for a total of 360 months.</p> <p>The deductions will be prorated based on the number of months that coverage was in effect in accordance with the Note.</p>

Table 54-2. Reserve Component Premiums for Insurable Interest Coverage (Continued)

<b>R U L E</b>	<b>If the member made the below listed RCSBP election (Options B or C) when first eligible to participate in the RCSBP</b>	<b>and at the time the member met the age and service requirements to become actually entitled to receive retired pay, the below listed condition also existed:</b>	<b>and after the member started to receive retired pay, the below listed condition occurs:</b>	<b>then the below listed Reserve Component Premium deductions will be made from the member's retired pay:</b>
7	Insurable Interest Coverage	the insurable interest beneficiary upon whom the initial election was based is no longer an eligible beneficiary because the member voluntarily elected to change the insurable interest election to provide an annuity to a spouse or dependent child under 10 U.S.C. § 1450(f)		premiums will be deducted for the spouse or dependent child coverage that was elected under 10 U.S.C. § 1450(f). The premiums will be established in accordance with Table 54-1 and will be based on the ages of the member, spouse and/or child at the time the coverage is elected. Additionally, deduction for Insurable Interest coverage will be deducted and prorated based on the number of months that coverage was in effect in accordance with the Note.



Table 54-2. Reserve Component Premiums for Insurable Interest Coverage (Continued)

Note: An RCSBP participant who voluntarily terminates coverage for a natural person with an insurable interest (not a former spouse) before the member meets the age and service requirements to become actually entitled to receive retired pay, will pay a prorated Reserve Component Premium based on the number of months for which coverage was effective. To calculate the prorated premium, multiply the original RCSBP rate by the number of full months during which the member had coverage, dividing the result by the number of full months the member would have had coverage if coverage had not terminated before age 60. The result, rounded to 4 decimal places, will serve as the member's prorated Reserve Component Premium.

$$\begin{array}{rcccl} \text{Revised} & & \text{Original} & & \\ \text{RCSBP} & = & \text{RCSBP} & \times & \text{No. of months} \\ \text{Rate} & & \text{rate} & & \text{member had} \\ & & & & \text{pre-age 60} \\ & & & & \text{coverage} \\ & & & & \div \\ & & & & \text{No. of months} \\ & & & & \text{member would} \\ & & & & \text{have had pre-} \\ & & & & \text{age 60} \\ & & & & \text{coverage} \end{array}$$

Table 54-3. RCSBP – General Information

<b>R U L E</b>	<b>A reservist who is</b>	<b>and dies in the line of duty, then</b>	<b>dies not in the line of duty, then</b>
1	serving on Active Duty with fewer than 20 creditable years of service	the RCSBP annuity is calculated as if the member is totally disabled in accordance with 10 U.S.C. § 1201, or	the member is not eligible to participate in the RCSBP.
2	serving on Active Duty with more than 20 creditable years of service	the RCSBP annuity is calculated as if the member is totally disabled in accordance with 10 U.S.C. § 1201, or	the RCSBP annuity is calculated based on years of active service in accordance with 10 U.S.C. § 1451 (c)(1)(A)(ii).
3	serving on Inactive Duty with fewer than 20 creditable years of service	the RCSBP annuity is calculated as if the member is totally disabled in accordance with 10 U.S.C. § 1201, or	the member is not eligible to participate in the RCSBP.
4	serving on Inactive Duty with more than 20 creditable years of service	the RCSBP annuity is calculated as if the member is totally disabled in accordance with 10 U.S.C. § 1201, or	the RCSBP annuity is calculated based on years of active service in accordance with 10 U.S.C. § 12733.

Table 54-4. Reservist Who Dies Not in the Line of Duty or Not in a Duty Status

<b>R U L E</b>	<b>If a reservist, who is not in the line of duty or not in a duty status, dies</b>	<b>and</b>	<b>then</b>
1	after completing 20 years of service	has not yet received a letter of notification of eligibility to retire (NOE),	the RCSBP annuity is calculated based on years of active service in accordance with 10 U.S.C. § 12733.
2	after completing 20 years of service	within 90 days of receiving NOE, has not yet elected RCSBP coverage,	the RCSBP annuity is calculated based on years of active service in accordance with 10 U.S.C. § 12733.
3	after completing 20 years of service	received NOE and elected to participate in RCSBP,	the RCSBP annuity is calculated based on years of active service in accordance with 10 U.S.C. § 12733.
4	having not yet completed 20 years of service		the member is not eligible to participate in RCSBP.

## \*REFERENCES

**CHAPTER 54 - RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RCSBP)**

## 2.0 - DEFINITIONS OF SPECIALIZED TERMS

- 2.1 10 U.S.C. § 1447(6)(B)  
 10 U.S.C. § 101(c)  
 10 U.S.C. Chapter 1223

## 3.0 - ELIGIBLE BENEFICIARIES

- 10 U.S.C. § 1450
- 3.1.1 Manuscript (MS) Comptroller (Comp) General (Gen)  
 B-195349, January 10, 1980  
 Defense Office of Hearings and Appeals  
 Claims Case No. 96070219 (1997)  
 MS Comp Gen B-229248, December 19, 1989
- 3.1.2 10 U.S.C. § 1447(7),(8)  
 10 U.S.C. § 1448(a)(5)  
[DoD Instruction \(DoDI\) 1332.42, Subsection 4.4.b,  
 and 4.4.c, December 30, 2020](#)
- 3.1.3 10 U.S.C. § 1447(7),(8)  
[DoDI 1332.42, Subsections 4.4.d and 4.4.a.\(4\),  
 December 30, 2020](#)
- 3.2 10 U.S.C. § 1448(a)(5)  
 10 U.S.C. § 1448(a)(2)(B)  
 10 U.S.C. § 1450(f)(1)
- 3.3.1 10 U.S.C. § 1448(b)(2)
- 3.3.2 10 U.S.C. § 1448(b)(3)
- 3.3.3 10 U.S.C. § 1448, Note
- 3.4 10 U.S.C. §§ 1448, 1450, 1447(7)

## 4.0 - ELECTION TO PARTICIPATE

- 4.1 10 U.S.C. § 1448(a)(2)(B)  
 PL 106-398, section 655, October 30, 2000
- 4.2 [10 U.S.C. § 1448\(a\)\(2\)\(B\)](#)  
[10 U.S.C. § 1448\(e\)](#)  
[DoDI 1332.42, Section 4.3, December 30, 2020](#)
- 4.3 10 U.S.C. § 1447(6)(B)
- 4.4 10 U.S.C. § 1448(a)(5)
- 4.5 10 U.S.C. § 1448(b)  
 Comp Gen, B-179465, July 19, 1974

## REFERENCES (Continued)

## 5.0 - ELECTION DATA

- 5.1 DoDI 1332.42, Subsection 1.3.b.(4),  
December 30, 2020
- 5.2.4 10 U.S.C. § 1448(e)
- 5.2.7 10 U.S.C. § 1448(a)(3)(B)  
DoDI 1332.42, Subsection 4.2.a,  
December 30, 2020  
PL 106-398, section 655, October 30, 2000
- 5.2.7.3 DoDI 1332.42, Subsection 5.1.d,  
December 30, 2020
- 5.2.7.3.1 10 U.S.C. § 1448(b)(2)-(3)  
DoDI 1332.42, Subsection 5.3.a,  
December 30, 2020
- 5.2.7.3.2 10 U.S.C. § 1450(f)(3)  
DoDI 1332.42, Subsection 5.3(b),  
December 30, 2020

## 6.0 - CHANGES IN ELECTION AND COVERAGE

- 6.1 10 U.S.C. § 1448(a)(5)  
DoDI 1332.42, Subsection 4.4(c),  
December 30, 2020
- 6.1.1. DoDI 1332.42, Subsection 4.4.d. and 4.4.e,  
December 30, 2020
- 6.1.2. 10 U.S.C. §§ 1448(a)(6) and 1448(g)  
10 U.S.C. §§ 1448(a)(6) and 1448(g)  
DoDI 1332.42, Subsection 4.4.b.(3),  
December 30, 2020
- 6.1.2.1 DoDI 1332.42, Subsection 4.4. d(1)-(c), 4.4.a.(4),  
3.1.d.(2), December 30, 2020
- 6.1.2.2 DoDI 1332.42, Subsection 4.4. d.(1)(d),  
December 30, 2020
- 6.1.3. 10 U.S.C. § 1448(a)(2)  
DoDI 1332.42, Subsection 4.4.e.(2),  
December 30, 2020
- 6.1.5 10 U.S.C. § 1448(a)(6)
- 6.1.6 10 U.S.C. § 1450(f)
- 6.1.7 10 U.S.C. § 1450(f)
- 6.2 10 U.S.C. § 1450(f)(2)
- 6.2.1.1 10 U.S.C. § 1448(b)(2)(B)
- 6.2.2.1 10 U.S.C. § 1448(b)(2)

## REFERENCES (Continued)

6.2.2.2	10 U.S.C. § 1450(f)(1)
6.2.3.1	10 U.S.C. § 1448(b)(3)
6.3	10 U.S.C. § 1448(b)(1)(A)
	10 U.S.C. §1451(b)
6.4	DoDI 1332.42, Section 4.5, December 30, 2020

## 7.0 - IRREVOCABLE ELECTIONS AND DISCONTINUED PARTICIPATION

7.1	10 U.S.C. § 1448(a)(4)(B)
7.2.2	10 U.S.C. § 1449
7.2.4	10 U.S.C. § 1454
7.2.6	10 U.S.C. § 1448(b)(1)(B)

## 8.0 – PREMIUMS

	10 U.S.C. §§ 1451, 1452
	DoDI 1332.42, Section 9, December 30, 2020
	10 U.S.C. § 1452(h)

## 9.0 - RCSBP COST RATE TABLES

9.1	DoDI 1332.42, Section 9, December 30, 2020
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## 10.0 - CALCULATION OF THE RESERVE COMPONENT PREMIUM AND THE SURVIVOR'S ANNUITY PREMIUM DEDUCTION

10.1	10 U.S.C. §§ 1451, 1452
	PL 101-189, section 1402, November 29, 1989
10.2	10 U.S.C. §§ 1451, 1452
	PL 101-189, section 1402, November 29, 1989

## 11.0 - INITIAL PREMIUM AND EFFECTIVE DATE OF THE RESERVE COMPONENT PREMIUM

	DoDI 1332.42, Section 9, December 30, 2020
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## 12.0 - RESERVE COMPONENT PREMIUM

	DoDI 1332.42, Section 9, December 30, 2020
	10 U.S.C. § 1448(b)
	10 U.S.C. § 1450(b)
	10 U.S.C. § 1452(a)
	10 U.S.C. § 12731(f)

## REFERENCES (Continued)

## 13.0 - DEATH OF MEMBER ON INACTIVE DUTY TRAINING (IDT)

PL 114-328, section 642, December 23, 2016

10 U.S.C. § 1448

10 U.S.C. § 1450

10 U.S.C. § 1451

Assistant Secretary of Defense Memorandum,

April 26, 2017, Subject: Amendments to Survivor

Benefit Plan for Reserve Component Members

13.1.4

10 U.S.C. § 12731

## 14.0 - ANNUITY AMOUNT

14.1

DoDI 1332.42, [Subsection 9.1.d](#),[December 30, 2020](#)DoDI 1332.42, [Section 10](#), [December 30, 2020](#)

10 U.S.C. § 1452(c)

DoDI 1332.42, [Subsection 10.4.c](#),[December 30, 2020](#)

10 U.S.C. §1451(a)(B)

10 U.S.C. § 1451(f)

14.2

DoDI 1332.42, [Section 10](#), [December 30, 2020](#)

10 U.S.C. § 1451

## 15.0 - OFFSETS TO THE ANNUITY

10 U.S.C. § 1450(c)

10 U.S.C. § 1450(e)

## Table 54-1 RESERVE COMPONENT PREMIUMS FOR SPOUSE, FORMER SPOUSE, AND CHILD ONLY COVERAGE

DoDI 1332.42, [Section 9](#), [December 30, 2020](#)

10 U.S.C. § 1448(b)

10 U.S.C. § 1450(b)

10 U.S.C. § 1452(a)

## REFERENCES (Continued)

Table 54-2. RESERVE COMPONENT PREMIUMS FOR INSURABLE INTEREST  
COVERAGE

DoDI 1332.42, [Section 9](#), December 30, 2009  
10 U.S.C. § 1448(b)  
10 U.S.C. § 1450(a)(4)  
10 U.S.C. § 1452(c)(3)

## Table 54-3 RCSBP – GENERAL INFORMATION

PL 114-328, section 642, December 23, 2016  
10 U.S.C. § 1448  
10 U.S.C. § 1450  
10 U.S.C. § 1451  
Assistant Secretary of Defense Memorandum,  
April 26, 2017, Subject: Amendments to Survivor  
Benefit Plan for Reserve Component Members

Table 54-4 RESERVIST WHO DIES NOT IN THE LINE OF DUTY OR NOT IN A  
DUTY STATUS

PL 114-328, section 642, December 23, 2016  
10 U.S.C. § 1448  
10 U.S.C. § 1450  
10 U.S.C. § 1451  
Assistant Secretary of Defense Memorandum,  
April 26, 2017, Subject: Amendments to Survivor  
Benefit Plan for Reserve Component Members