

(UNCLASSIFIED)

EXECUTIVE SUMMARY

(U) Updated Guidance on Personnel Who Have Not Been Paying Premiums for Family Servicemembers' Group Life Insurance (FSGLI) Coverage.

Effective immediately Army G1 has directed Soldiers who have been identified as not paying premiums for spousal coverage under FSGLI due to improper Defense Enrollment Eligibility Reporting System (DEERS) enrollment **not** to update their DEERS information to reflect their spouses. In most cases, personnel who fall into this category are dual military couples. Of the 334 personnel in Eighth US Army identified as having to update DEERS enrollment for their spouses due to unpaid SGLI premiums, more than 70 personnel have complied. Soldiers can expect Defense Finance and Accounting Service (DFAS) to collect back-due payments the first month following update. Maximum collection is \$960 for a premium of \$20 for 48 months.

Eighth Army G1 initially sent out guidance on 20 September 2005 regarding unpaid FSGLI premiums IAW with guidance in ALARACT Message 177/2005, Family Service Members' Group Life Insurance (FSGLI) dated 14 September 2005. In this message, Army G1 advised all MACOMs to scrub their DEERS databases to ensure spouses were properly enrolled and military personnel were paying FSGLI premiums. Eighth Army G1 provided guidance to the command's G1s and S1s to determine which Soldiers were receiving coverage and not paying premiums and to have these Soldiers enroll their spouses in DEERS as soon as possible.

Army G1 in the next 45 days will: obtain legal advice on whether the Army can pay off the FSGLI Soldier debt ; obtain the Army leadership approval; coordinate with DFAS to include a message on the Leave and Earns Statement saying Soldiers who owe back-due payments can have payment prorated for six months.

Eighth Army G1 expects further guidance from Army G1 in the next 45 days. In the meantime, G1s and S1s will continue to notify Soldiers to **hold off** on enrolling their spouses in DEERS until we receive additional guidance.

Endstate – Resolve all discrepancies with little or no hardship to the Soldiers.

LTC Kevin A. Hyde/724-8639

