

Family Servicemembers' Group Life Insurance (SGLI) Coverage

1. In November 2001, Family Servicemembers' Group Life Insurance (SGLI) coverage was extended to include spouses of Soldiers. This program is known as FSGLI. This is an automatic benefit for all Soldiers' spouses, and premiums are automatically deducted from the pay of the Soldier, unless he or she chooses to decline the \$100,000.00 coverage. Soldiers may reduce or decline spousal coverage by submitting a signed SGLI Form 8286A, Family Coverage Election and Certificate, to their personnel office.

a. Recent analyses by both the Department of Veterans Affairs (DVA) and Defense Finance and Accounting Service (DFAS) indicate that a number of Soldiers are receiving FSGLI coverage but are not paying premiums as required. This situation is almost entirely due to incomplete Defense Enrollment Eligibility Reporting System (DEERS) documentation. As DEERS is the data source to determine enrollment for FSGLI, accurate dependent data is vital. Soldiers must report all dependents in DEERS, including a spouse who is also a military member, even though each spouse is already enrolled in DEERS in his or her own right as a military member.

b. Indications are that the DVA may be owed as much as \$25 million in back premiums because of incomplete DEERS data. The DVA has requested that the Department of Defense (DoD) assist in ensuring spouses are properly registered in DEERS and assist with the collection of back premiums. Collection of premiums owed will be accomplished by DFAS as members with unregistered spouses are identified.

c. In support of the DoD effort to return the FSGLI program to a financially sound status, the Army is committed to ensuring the spouses of our Soldiers are properly enrolled in DEERS. By cross-checking the Army's personnel data with DEERS and the Soldiers' pay files, we've identified Soldiers whose marital status is inconsistent with spouse registration in DEERS. DA has compiled this information in three data bases organized by component (Active, Reserve, and National Guard). We need your support in working through these data bases.

3. The DEERS enrollment will automatically initiate FSGLI premium deduction from the Soldier's pay.

a. If a premiums were not previously collected, premiums will be collected from the effective date (Nov 01 or date of marriage, whichever is later) to current date.

b. If the Soldier does not want FSGLI for his/her spouse, the Soldier must initiate a SGLV 8286A to terminate the coverage.

c. Soldiers not desiring FSGLI coverage, who just signed the SGLV 8286A and have not paid a premium, may consider completing a debt forgiveness or waiver application through the chain of command to the servicing finance office to prevent the collection of the back dated premiums.

(1) Officers will complete a DD Form 2789.

(2) Enlisted will complete a DA Form 3508-R.

3. For more information about FSGLI, please go to:
<http://www.insurance.va.gov/sqliSite/FSGLI/sqlifam.htm>.