



TSGLI INFORMATION



The Traumatic Injury Protection Under Servicemembers' Group Life Insurance (TSGLI) program is a rider to Servicemember's Group Life Insurance (SGLI). The TSGLI rider provides for payment to service members who are severely injured (on or off duty) as the result of a traumatic event and suffer a loss that qualifies for payment under TSGLI.

Congress directed that TSGLI would be retroactive to October 7, 2001, for members who incur a qualifying loss as a direct result of injuries incurred on or after October 7, 2001, through and including November 30, 2005, in Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF). For the purposes of TSGLI only, "incurred in Operation Enduring Freedom or Operation Iraqi Freedom" means that the member must have been deployed outside the United States on orders in support of OEF or OIF or serving in a geographic location that qualified the service member for the Combat Zone Tax Exclusion under the Internal Revenue Service Code.

TSGLI payments are designed to help traumatically injured service members and their families with financial burdens associated with recovering from a severe injury. TSGLI payments range from \$25,000 to \$100,000 based on the qualifying loss suffered. Every member who has SGLI also has TSGLI effective December 1, 2005.

Qualifying injuries include, but are not limited to:

- Total and permanent loss of sight, speech, hearing in both ears;
- Loss of a hand or foot by severance at or above the wrist or ankle;
- Loss of thumb and index finger of the same hand by severance at or above the metacarpophalangeal joints;
- Quadriplegia, paraplegia, or hemiplegia;
- Burns greater than second degree, covering 30% of the body or 30% of the face; and
- Coma or the inability to carry out the activities of daily living resulting from traumatic injury to the brain.

The premium for TSGLI is a flat rate of \$1 per month for most service members. Members who carry the maximum SGLI coverage of \$400,000 will pay \$29.00 per month for both SGLI and TSGLI.

To be eligible for payment of TSGLI, you must meet all of the following requirements:

- You must be insured by SGLI.
- You must incur a scheduled loss and that loss must be a direct result of a traumatic injury.
- You must have suffered the traumatic injury prior to midnight of the day that you separate from the uniformed services.
- You must suffer a scheduled loss within 2 years (730 days) of the traumatic injury.
- You must survive for a period of not less than seven full days from the date of the traumatic injury. (The 7-day period begins on the date and time of the traumatic injury, as measured by Zulu [Greenwich Meridian] time and ends 168 full hours later).

In order to make a claim for the TSGLI benefit, the member (or someone acting on his or her behalf) should:

1. Download the [SGLV-8600, Application for TSGLI Benefits](http://www.insurance.va.gov/sgliSite/forms/SGLV-8600.pdf), which can be downloaded from <http://www.insurance.va.gov/sgliSite/forms/SGLV-8600.pdf>. You can also obtain this form from the Office of Servicemembers' Group Life Insurance at 1-800-419-1473 or by email at osgli.claims@prudential.com.
2. Claimant's injury must also be certified by their attending physician, and HRC must complete the form and forward to OSGLI for payment.

For more information, you can also visit <http://www.insurance.va.gov/sgliSite/TSGLI/TSGLIFAQ.htm#gen1>.

Yongsan Client Legal Services Division, Office of the Staff Judge Advocate, Eighth US Army
Bldg 4106, room 229 (ACS building). Please call 738-8111 for an appointment.
Office hours: M, Tu, W, F 0900-1700 and Th 1300-1600.