

YOU MAY BE ELIGIBLE!!

Servicemembers' Group Life Insurance (SGLI)

Traumatic Injury Protection Program (TSGLI)

What Is TSGLI?

The Servicemembers' Group Life Insurance **Traumatic Injury Protection program (TSGLI)** is a rider to Servicemembers' 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. Web site: <http://www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm>

Who Is Covered Under TSGLI?

- **Effective 1 December 2005** – all service members covered under the basic SGLI are automatically covered with TSGLI.
- **Currently**, service members who were severely injured between October 7, 2001 and November 30, 2005, were qualified for a TSGLI payment only if their injury was incurred during Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF).
- **As a result of the Veterans' Benefit Improvement Act of 2010, - effective 1 October 2011** – TSGLI will be payable for all qualifying injuries incurred during the period 7 October 2001 – 30 November 2005, regardless of where it occurred or whether the member had the basic SGLI coverage at the time of injury.

Who are TSGLI Payments Designed to Help?

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.

Can the Service Member Decline TSGLI?

TSGLI coverage is automatic for those insured under basic SGLI and cannot be declined. The only way to decline TSGLI is to decline basic SGLI coverage.

How Much Does TSGLI Cost?

The premium for TSGLI is a flat rate of \$1 per month for most service members. Service members who carry the maximum SGLI coverage of \$400,000 will pay \$26.00 per month for SGLI and \$1.00 for TSGLI for a total of \$27.00 per month.

The table below outlines the rates for various categories of TSGLI coverage:

Duty Status	Premium
Active duty members	\$1.00 per month
Reservists or National Guard members w/full time coverage	\$1.00 per month
Reservists or National Guard members w/part time coverage	\$1.00 per year
Funeral honors & 1 day muster duty	No charge

Do you have to be in service to apply for a TSGLI benefit?

No. As long as the service member experienced the traumatic event while in service and covered by SGLI (with the exception of the retro period 7 October 01 – 30 November 05 which does not require the member to have basic SGLI coverage) they can apply for the benefit even if they have since been discharged.

Is The TSGLI Benefit Taxable? The IRS has determined that the TSGLI benefit is not taxable.

I believe I may be eligible for a TSGLI payment. How do I file a claim? And, where can I obtain more information on doing so?

If you wish to file a claim, you should utilize the new TSGLI application SGLV 8600. Your branch of service will determine your eligibility based on the program criteria. Follow this link to download [SGLV-8600, Application for TSGLI Benefits](#). You **must** attach medical documentation that supports your claim.

Air National Guard TSGLI Claim process:

Fax to the attn: NCOIC, Customer Operations (240) 612-9137, or

Email to: NGB.A1PS@ang.af.mil, or

Mail to: NCOIC, Customer Operations, NGB/A1PS
Air National Guard Bureau
3500 Fetchet Ave., 2nd floor
Joint Base Andrews, MD 20762