The American Legion

For God and Country

bulletin

National Veterans Affairs and Rehabilitation Commission
1608 K Street, N.W. • Washington, D.C. 20006
K. Robert Lewis, Chairman - Connecticut
Peter S. Gaytan, Director - Maryland

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April 4, 2007

Traumatic Servicemembers Group Life Insurance (TSGLI) Update
March 2007 Ref. 38 CFR 9.20

Public Law (PL) 109-13, the Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Tsunami Relief of 2005, was signed in to law May 11, 2005 and contained provisions for a new Servicemembers Group Life Insurance (SGLI) group policy rider for Traumatic Injury Protection. The SGLI Traumatic Injury Protection Rider became effective December 1, 2005. The Act provided for a group traumatic injury insurance rider to be attached to the group coverage provided under SGLI, the premium cost of which to the insured is currently $1.00 per month. Claim costs resulting from Operation Enduring Freedom and Operation Iraqi Freedom are covered by the uniformed service departments. This injury protection ranges from tax free one sum payments of $25,000 to $100,000 in accordance with, but not limited to, a disability schedule listed in the Act (TSGLI coverage is in addition to service member's regular SGLI coverage and does not replace it). Further qualifying criteria can be defined by the Secretaries of Defense and VA for this provision.

Coverage under this rider began December 1, 2005. A retroactive provision for qualifying injuries from October 7, 2001 to the effective date was also provided for. The Secretary of Defense certifies to the Office of Servicemembers Group Life Insurance (OSGLI) Center the individuals qualifying for award payments under this rider. Servicemembers must be covered by SGLI to have this insurance, and for members insured under SGLI the rider is mandatory. Rider coverage ceases on midnight on the date the member separates from the uniformed service.

TSGLI Claims Paid as of March 9, 2007:

	Number:	Amount:
ARMY:	2012	$121,525,000
MARINES:	991	$ 58,950,000
NAVY:	128	$ 7,312,500
AIR FORCE:	106	$ 5,733,333
COAST GUARD:	4	$ 300,000
TOTAL:	3,241	$193,820,833

Adjudication of TSGLI claims is mandated by the enabling statute to the uniformed service departments. Claims are made on TSGLI Certification Form GL.2005.261 to the appropriate service department point of contact. This form can be obtained from OSGLI by phoning 800-419-1473. A downloadable form and list of service department contacts is available on-line, along with detailed coverage information and Schedule of Covered Losses, at www.insurance.va.gov/sgliSite/TSGLIFAQ.htm. The certification form has three parts: Part A is to be completed by the service member or, if incapacitated, by the member's guardian, or the member's attorney-in-fact. Part B is to be completed by the attending medical professional. Part C is to be completed by the Branch of Service prior to submission of the claim form to OSGLI.

To be eligible for TSGLI a covered loss must be incurred (and need NOT be combat related), and that loss must be a direct result of a traumatic event. Claimant must be an active duty member or reservist on the date a traumatic event occurs. For the purposes of TSGLI, membership in the uniformed services continues until midnight on the date of separation from service. The member must suffer a loss that is a direct result of a traumatic event and no other cause, must survive for a period of at least seven full days from the date of the traumatic event, and must suffer a loss covered under the law within 730 days of the traumatic event.

There are certain situations when the member will have to file more than one claim.
For losses such as coma or traumatic brain injury, the TSGLI benefit is payable in $25,000 increments on the 15th, 30th, 60th, and 90th consecutive days of the member's inability to carry out activities of daily living. A separate claim for TSGLI must be filed at each time interval. For example, if a service member suffers a traumatic injury that leaves him in a coma, a claim for TSGLI should be filed after the 15th consecutive day of the member being in a coma for which $25,000 is payable. If the member remains in a coma for 30 days after the traumatic injury, another claim should be submitted and another $25,000 will be paid.

If a member files a claim for an incurred loss and then subsequently incurs another loss as a result of the same traumatic event, a new claim must be filed for the subsequent loss. For example, if a member files a claim for losing one leg as a result of an explosion and four months later has the other leg amputated as a result of that same explosion, the member must file another claim for the loss of the leg.

If a member suffers more than one covered loss as a direct result of separate events occurring less than seven full days apart, the losses will be considered as having been the result of one event. If a member suffers more than one loss as a result of a single traumatic event, payment will be made for the loss with the highest benefit amount. The maximum amount payable under the schedule for all losses resulting from traumatic events occurring within a seven day period is $100,000.

The service member is the beneficiary of TSGLI. The member cannot name someone other than himself or herself as the TSGLI beneficiary. If the member is incompetent, the benefit will be paid to his or her guardian or attorney-in-fact. If the service member dies as a result of the traumatic injury, TSGLI is still payable if the member survived for a period of not less than seven full days from the date of the traumatic event and died before the maximum benefit for which the service member qualifies is paid. (The 7-day period begins on the date and time of the traumatic event, as measured by Zulu [Greenwich Meridian] time and ends 168 full hours later). If the service member is deceased, the TSGLI payment will be made to the beneficiary or beneficiaries of the member's basic SGLI.

Payment of TSGLI has no impact on the amount of SGLI payable. For example, if a service member is insured for $400,000 of SGLI coverage and receives a TSGLI payment of $50,000 for a traumatic injury, that member is still insured for the full $400,000 of SGLI coverage, which will be paid upon the service member's death, if death occurs while the member is still insured under SGLI.

TSGLI payments will be made by one of the following methods:

Electronic Funds Transfer (EFT) – Under this option, the TSGLI payment is electronically credited to the bank account specified by the service member. This option is available to the service member or the member's guardian or attorney-in-fact.

Prudential's Alliance Account - Under this option, the service member will receive a checkbook for an interest-bearing account that gives the member ready access to the money. This option is available only to the service member. If the member is deceased, the member's SGLI beneficiary will receive payment via the Alliance Account.

Check – Under this option, the service member's guardian or attorney-in-fact will receive a single check on behalf of the service member for the full TSGLI benefit payable. This option is available only to the service member's guardian or attorney-in-fact.

A loss is not covered when it results from one of the following:

An illness or disease (except pyogenic infections or if the illness or disease is caused by biological, chemical or radiological weapons, or accidental ingestion of a contaminated substance).

A mental disorder

Attempted suicide while sane or insane

An intentionally self-inflicted injury, or attempt to inflict such injury

Medical or surgical treatment of an illness or disease

The member's willful use of an illegal or controlled substance, unless administered or consumed on the advice of a medical doctor

An injury sustained while committing or attempting to commit a felony

Members denied TSGLI claims have the right to appeal. Appeals must be in writing, and should contain identifying information, the reasons for disagreement with the decision denying TSGLI benefits, and any documentation or evidence, such as records, documents, written comments, or any other information that supports the claim. Appeals are made to the involved service department and are processed in accordance with that service department's regulations and procedures.

TSGLI Points of Contact by Branch of Service:

ARMY	Phone: 800-237-1336 / Fax: 866-275-0684 E-Mail: tsgli@conus.army.mil Web: www.tsgli.army.mil Postal: U.S. Army Physical Disability Agency ATTN: TSGLI 200 Stovall Street Alexandria, VA 22332-0470
ARMY NATIONAL GUARD	Phone: 703-607-5851 / Fax: 866-275-0684 E-Mail: tsgli@conus.army.mil Web: www.tsgli.army.mil Postal: U.S. Army Physical Disability Agency

	ATTN: TSGLI 200 Stovall Street Alexandria, VA 22332-0470
NAVY	Phone: 800-368-3202 / Fax: 901-874-2265 E-Mail: MILL TSGLI@navy.mil (MILL_TSGLI@navy.mil) Web: www.npc.navy.mil/CommandSupport/CasualtyAssistance/TSGLI/ Postal: Navy Personnel Center ATTN: PERS-62 5720 Integrity Drive Millington, TN 38055-6200
AIR FORCE	Phone: 210-565-3505 / Fax: 210-565-2348 E-Mail: afpc.casualty@randolph.af.mil Web: ask.afpc.randolph.af.mil Postal: AFPC/DPFCS 550 C Street West, Suite 14 Randolph AFB, TX 78150-4716
AIR RESERVES	Phone: 800-525-0101 Ext 227 / Fax: 303-676-6255 E-Mail: ramon.roldan@arpc.denver.af.mil Postal: HQ, ARPC/DPPE 6760 E Irvington Place, # 4000 Denver, CO 80280-4000
AIR NATIONAL GUARD	Phone: 703-607-1239 / Fax: 703-607-0033 E-Mail: andrew.bair@ngb.ang.af.mil Postal: NCOIC, Customer Operations Air National Guard Bureau 1411 Jefferson Davis Hwy Suite 10718 Arlington, VA 22202
USMC	Phone: 877-216-0825 / Fax: 888-858-2315 E-Mail: t-sgli@usmc.mil Web: www.manpower.usmc.mil/tsgli Postal: HQ, Marine Corps ATTN: MI-TSGLI 3280 Russell Road Quantico, VA 22134
COAST GUARD	Phone: 202-475-5391 / Fax: 202-475-5927 E-Mail: terrence.w.walsh@uscg.mil Web: www.uscg.mil/hq/g-w/g-wp/g-wpm/g-wpm-2/sgli.htm Postal: Commandant, US Coast Guard ATTN: CG-1222 2100 2nd Street, NW Washington, D.C. 20593-0001
PUBLIC HEALTH SERVICE	Phone: 301-594-2963 / Fax: 301-594-2973 or 800-733-1303 E-Mail: CompensationBranch@psc.hhs.gov Postal: PHS Compensation Branch Parklawn Building 5600 Fishers Lane, Rm. 4-50 Rockville, MD 20857
NOAA	Phone: 301-713-3453 / Fax: 301-713-4140 E-Mail: gregory.raymond@noaa.gov

	Postal: Silver Spring Metro Plaza Director, Commissioned Personnel Center 8403 Colesville Road, 5th Floor Silver Spring, MD 20910

TSGLI Schedule of Payments for Traumatic Losses:

1	Total and permanent loss of sight in both eyes.	$100,000
2	Total and permanent loss of hearing in both ears.	$100,000
3	Loss of both hands at or above wrist.	$100,000
4	Loss of both feet at or above ankle.	$100,000
5	Quadriplegia.	$100,000
6	Hemiplegia.	$100,000
7	Paraplegia.	$100,000
8	3rd degree or worse burns, covering 30% of the body or 30% of the face.	$100,000
9	Loss of one hand at or above wrist and one foot at or above ankle.	$100,000
10	Loss of one hand at or above wrist and total and permanent loss of sight in one eye.	$100,000
11	Loss of one foot at or above ankle and total and permanent loss of sight in one eye.	$100,000
12	Total and permanent loss of speech and total and permanent loss of hearing in one ear	$75,000
13	Loss of one hand at or above wrist and total and permanent loss of speech.	$100,000
14	Loss of one hand at or above wrist and total and permanent loss of hearing in one ear.	$75,000
15	Loss of one hand at or above wrist and loss of thumb and index finger of other hand.	$100,000
16	Loss of one foot at or above ankle and total and permanent loss of speech.	$100,000
17	Loss of one foot at or above ankle and total and permanent loss of hearing in one ear.	$75,000
18	Loss of one foot at or above ankle and loss of thumb and index finger of same hand.	$100,000
19	Total and permanent loss of sight in one eye and total and permanent loss of speech.	$100,000
20	Total and permanent loss of sight in one eye and total and permanent loss of hearing in one ear.	$75,000
21	Total and permanent loss of sight in one eye and loss of thumb and index finger of same hand.	$100,000
22	Total and permanent loss of thumb of both hands, regardless of the loss of any other digits.	$100,000
23	Total and permanent loss of speech and loss of thumb and index finger of same hand.	$100,000
24	Total and permanent loss of hearing in one ear and loss of thumb and index finger of same hand.	$75,000
25	Loss of one hand at or above wrist and coma.	$50,000 for loss of hand
26	Loss of one foot at or above ankle and coma.	$50,000 for loss of foot
27	Total and permanent loss of speech and coma.	$50,000 for total and permanent loss of speech

		plus the amount paid for coma as noted in Item 37 of this schedule up to a combined maximum of $100,000.
28	Total and permanent loss of sight in one eye and coma.	$50,000 for total and permanent loss of sight in one eye plus the amount paid for coma as noted in Item 37 of this schedule up to a combined maximum of $100,000.
29	Total and permanent loss of hearing in one ear and coma.	$25,000 for total and permanent loss of hearing in one ear plus the amount paid for coma as noted in Item 37 of this schedule up to a combined maximum of $100,000.
30	Loss of thumb and index finger of same hand and coma.	$50,000 for loss of thumb and index finger of the same hand plus the amount paid for coma as noted in Item 37 of this schedule up to a combined maximum of $100,000.
31	Total and permanent loss of sight in one eye and inability to carry out activities of daily living due to traumatic brain injury.	$50,000 for loss of sight in one eye plus the amount paid for the inability to carry out activities of daily living due to traumatic brain injury as noted in Item 37 of this schedule up to a combined maximum of $100,000.
32	Loss of one hand at or above wrist and inability to carry out activities of daily living due to traumatic brain injury.	$50,000 for loss of hand plus the amount paid for the inability to carry out activities of daily living due to traumatic brain injury as noted in Item 37 of this schedule up to a combined maximum of $100,000.
33	Loss of one foot at or above ankle and inability to carry out activities of daily living due to traumatic brain injury.	$50,000 for loss of foot plus the amount paid for the inability to carry out activities of daily living due to traumatic brain injury as noted in Item 37 of this schedule up to a combined maximum of $100,000.
34	Loss of thumb and index finger of same hand and inability to carry out activities of daily living due to traumatic brain injury.	$50,000 for loss of thumb and index finger plus the amount paid for the inability to carry out activities of daily living due to traumatic brain injury as noted in Item 37 of this schedule up to a combined maximum of $100,000.
35	Total and permanent loss of hearing in one ear and inability to carry out activities of daily living due to traumatic brain injury.	$25,000 for total and permanent loss of hearing in one ear plus the amount paid for the inability to carry out activities of daily living due to traumatic brain injury as noted in Item 37 of this schedule up to a combined maximum of $100,000.
36	Total and permanent loss of speech and inability to carry out activities of daily living due to traumatic brain injury.	$50,000 for total and permanent loss of speech plus the amount paid for the inability to carry out activities of daily living due to traumatic brain injury as noted in Item 37of this schedule up to a combined maximum of $100,000.
37	Coma from traumatic injury and/or the inability to carry out activities of daily living due to traumatic brain injury. Note 1: Benefits will not be paid under this schedule for concurrent conditions of coma and traumatic brain injury. Note 2: Duration of coma includes the day of onset of the coma and the day when the member recovers from coma. Note 3: Duration of the inability to carry out activities of daily living due to traumatic brain injury includes the day of the onset of the inability to carry out activities of daily living and the day the member once again can carry out activities of daily living.	At 15th consecutive day in a coma, and/or the inability to carry out activities of daily living - $25,000 At 30th consecutive day in a coma, and/or the inability to carry out activities of daily living - Additional $25,000 At 60th consecutive day in a coma, and/or the inability to carry out activities of daily living - Additional $25,000 At 90th consecutive day in a coma, and/or the inability to carry out activities of daily living - Additional $25,000 (Benefits can be paid for both conditions only if experienced consecutively, not concurrently.)
38	Total and permanent loss of speech.	$50,000

39	Loss of one hand at or above wrist.	$50,000
40	Loss of one foot at or above ankle.	$50,000
41	Total and permanent loss of sight in one eye.	$50,000
42	Loss of thumb and index finger of same hand.	$50,000
43	Total and permanent loss of hearing in one ear.	$25,000
44	The inability to carry out activities of daily living due to loss directly resulting from a traumatic injury other than an injury to the brain. Note: Duration of the inability to carry out activities of daily living includes the day of onset of the inability to carry out activities of daily living and the day when the member can once again carry out activities of daily living. * **Updated information concerning the schedule of losses:** The Office of SGLI (OSGLI) is in the process of rewriting item # 44 of the schedule of losses. The **proposed** revision of Item #44 reads as follows: 44. The inability to carry out activities of daily living due to loss directly resulting from a traumatic injury other than an injury to the brain. As such, a member may qualify for a payment even if this loss is being claimed due to a traumatic injury that is listed on the Schedule of Benefits (other than injury to the brain).	At 30th consecutive day of the inability to carry out activities of daily living – $25,000 At 60th consecutive day of the inability to carry out of activities of daily living – Additional $25,000 At 90th consecutive day of the inability to carry out activities of daily living – Additional $25,000 At 120th consecutive day of the inability to carry out activities of daily living – Additional $25,000

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