

TSGLI Script

Hello! My name is Shanita Catchings, Strategic Communications Specialist for Traumatic Servicemembers' Group Life Insurance.

Today I am here to brief you on the program and to provide you with the steps to properly complete the application forms for TSGLI benefits. By following these step by step instructions and providing the proper information and documentation, you will ensure that your claim is processed properly.

So what is Traumatic Servicemembers' Group Life Insurance? TSGLI is a congressionally mandated insurance benefit attached to Servicemembers' Group Life Insurance (SGLI) coverage for Soldiers who suffer a qualifying loss due to a traumatic injury. It Provides tax-free payment(s) between \$25,0000 and \$100,000 per traumatic event. It is available to Soldiers from all components—Active, Reserve, or National Guard and members of all branches of Service. It has no effect on VA benefits, SGLI coverage, or any other military benefits.

There are two time periods for TSGLI eligibility, retroactive (which is related to combat support) and prospective, (which is anytime, anywhere). The dates for retroactive is 7 October 2001-30 November 2005. Qualifying traumatic injury can now occur anytime, anywhere. It does not have to be combat-related. The soldier does not have to be currently serving in the Army, and SGLI coverage is not required.

The dates for prospective is 1 December 2005 - anytime forward. A qualifying traumatic injury can occur anytime, anywhere. It does not have to be combat-related.

Traumatic injury does NOT have to occur while on orders, for example, between reserve drills. The soldier must have SGLI coverage. The soldier does not have to be currently serving in the Army.

Let's talk about the time constraints for TSGLI. The qualifying loss must have occurred within 730-days of event.

For example: Soldier is in an accident and suffers a right leg injury. The injury causes an infection and the leg is amputated six (6) months later. Because the amputation occurred within 730 days of the original injury, it is still covered by TSGLI.

Multiple events within seven (7) days count as one event.

For example: Soldier is involved in an IED explosion and is then in an accident while traveling to the Field Hospital. All losses will be evaluated as happening during one event.

Events occurring more than seven (7) days apart are considered additional events.

For example: Soldier deploys to Iraq and sustains extensive facial injuries resulting in a qualifying ADL loss. Soldier redeploys a year later to Iraq and due to an IED explosion, has his leg amputated. The losses will be adjudicated under two separate events since they are over seven (7) days apart.

Deceased Soldiers must have survived for seven (7) days and must have sustained a qualifying physical injury to qualify.

Now I am going to go over the qualifying traumatic injuries. What is the definition of a qualifying traumatic injury? A Soldier must sustain one or more **qualifying physical losses** caused by **external force or violence**.

There are 2 types of qualifying injuries: Physical Losses and activities of daily living (ADL) Losses. Physical losses would be amputation, limb salvage, loss of sight, speech or hearing, paralysis, burns, facial reconstruction and Genitourinary system losses.

Qualifying activities of daily living (ADL) losses can be related to TBI (traumatic brain injury), coma, or OTI (Other traumatic injuries). The loss of ADL's, are routine, self-care activities that a person performs on a daily basis. Eligibility for ADL loss requires the claimant to be incapable of performing the ADL without assistance, and require assistance to perform at least two of the six ADL's, which are: Eating, Bathing, Dressing, Toileting, Transferring, and Continence.

Qualifying Traumatic Injuries can be the result of events such as Improvised Explosive Device, Training Accident, Motorcycle Accident, Rocket Propelled Grenade, Civilian Car Accident, Vehicle Borne Improvised Explosive Device, Small Arms Fire, and Civilian Aircraft Accident. These are just a few Examples of qualifying traumatic injuries.

When is a soldier not covered? Some examples would be: Self-inflicted wounds, Attempted suicide, the willful use of an illegal or controlled substance, not under prescription, committing or attempting to commit a felony, medical or surgical treatment of an illness or disease, the Soldier did not enroll in SGLI after 1 December 2005, a mental, physical illness, or disease; unless the illness or disease is caused by: A pyogenic (*pus forming, often from a wound*) infection, biological, chemical or radiological weapon, or accidental ingestion of a contaminated substance.

So before we go into the tutorial on filling out your claim form, let's summarize Traumatic Servicemembers' Group Life Insurance

- **What is it?**
 - A one-time, tax-free payment to ease financial burdens during/after rehabilitation
- **Who is eligible?**
 - All components, of all uniformed services, including Reserves and National Guard
 - This eligibility has Two time periods: Retroactive and prospective
- **How to qualify?**
 - A traumatic event caused by external force or violence resulting in a qualifying physical loss
 - Medical documentation must support physical loss or ADL injury
 - PTSD is a mental illness and is not covered under TSGLI
- **How to file?**
 - Submit Parts A & B to the US Army Human Sources Command for processing and adjudication

Remember, If Soldiers are involved in the same event, no two cases are the same!

For more information on Traumatic Servicemembers' Group Life Insurance

, please visit our website at www.hrc.army.mil/TAGD/TSGLI, or call us at 1-800-237-1336 option 4.