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TSGLI Army and VA Review: Helping Soldiers, dispelling myths

Washington, DC—August 22, 2007 The U.S. Army along with the U.S. Department of Veterans Affairs has completed their first review of Traumatic Servicemembers' Group Life Insurance (TSGLI) since its start in 2005. The Congressionally-mandated insurance program has provided about \$250 million to traumatically-injured members of the Armed Services. Of that, about \$136 million was paid to Soldiers in the U.S. Army—more than twice the next highest service.

While those figures definitely represent success in working towards the program's mission to provide financial help for traumatically injured Soldiers, TSGLI still faces challenges with educating servicemembers about the program and dispelling some myths that have grown around TSGLI during its short existence.

TSGLI was created to help servicemembers and their families get through tough financial times that often happen when a servicemember is severely injured. Approved TSGLI claimants receive a one-time payment of up to \$100,000, based on the type and

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severity of the injury. That money might be the difference that allows a Soldier's Family to stay with him or her during recovery, help with unforeseen expenses or give them a financial head start on life after recovery.

From the Army's point of view, the program faces some interrelated challenges:

ensuring that all Soldiers are aware of TSGLI, understand its purpose, and know how to file a correctly prepared claim; and decreasing the claim processing time.

According to COL John F. Sackett, who leads the TSGLI Division under the U.S. Army Physical Disability Agency (USAPDA), the average time to process a claim from receipt at Army through payment by Office of Service Members Group Life Insurance is 30 days.

COL Sackett believes both situations can be improved through outreach educating Soldiers, healthcare providers, counselors, and advocates. "Our main focus is on determining which Soldiers are eligible to receive this payment, based on the claim they file, and then making sure eligible Soldiers receive payment as quickly as possible, so this money is available while they recover from their injury."

"One of our biggest barriers," according to COL Sackett, "is the lack of knowledge and general misconceptions that are out there regarding TSGLI. These barriers create situations where Soldiers who are not eligible file claims; or Soldiers who are eligible file claims without supplying the required documentation allowing us to adjudicate their claim quickly."

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To reduce these barriers, the Army uses a robust outreach program including messaging, educational materials, media outreach, and a constantly updated dynamic web site, along with numerous in-person appearances and briefings at significant military events (i.e. Army Medical Holdover Conference, AMSUS, AUSA, etc.) and repeated visits to Military Treatment Facilities such as Walter Reed Army Medical Center in Washington, D.C. and Brooke Army Medical Center in San Antonio, TX. But more is needed, so Army TSGLI is working hard to place “boots on the ground” at major Military Treatment Facilities starting late this summer through this fall. TSGLI Counselors will provide a full stance of claims assistance, medical staff and caseworker education, and extensive Soldier records procurement on behalf of the Soldier working through the Warrior Transition Units and Soldier Family Assistance Centers.

While the overall focus of the outreach program is on educating claimants and the people who care for them, specific messages have been created to help dispel five myths that have grown up around the program:

Myth #1: TSGLI is just for combat injuries. False. Any qualifying injury incurred after December 1, 2005 is eligible for TSGLI coverage—regardless of whether it was in combat or not. The only exception is the retroactive program, which covers Soldiers injured beginning October 7, 2001 through November 30, 2005, but only if they were injured in a Combat Zone Tax Exclusion (CZTE) area supporting Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF).

Myth #2: A healthcare provider’s statement is all that is needed to verify a TSGLI claim. False. While TSGLI claims won’t be approved without a certification from a healthcare provider, additional documentation must be provided to substantiate the

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certification. The documentation may include medical reports and tests that establish the type of injury and the time that the Soldier was incapacitated as a result. Specific information is available on the TSGLI website.

Myth #3: TSGLI replaces a traumatically injured Soldier's income. False. TSGLI provides one-time, tax-free payments that can help a Soldier and Family member get through short-term difficulties related to his or her injury and has no affect on regular pay.

Myth #4: TSGLI is an entitlement to Soldiers incurring any traumatic injuries.

False. TSGLI provides an insurance benefit for one or more of a total of 44 scheduled physical losses due to external force or violence. These covered losses include amputation, burns, paralysis, brain injury or coma, loss of senses (e.g. blindness), or temporary losses of two of six activities of daily living (ADLs) such as eating, bathing, dressing, continence, transferring, and toileting. It does not cover Post Traumatic Syndrome Disease (PTSD).

Myth #5: TSGLI denies the first claim attempt automatically. False. Good

documentation is the key to a quick award of TSGLI. Loss schedule one through 43 covers losses that have a defined and measurable loss. Loss # 44, the activities of daily living does not, and further requires the medical provider documentation to substantiate the duration (e.g. 30, 60, 90, or 120 days) of two or more ADLs in which the Soldier was completely dependent (defined as 75-100% care by another person).

By dispelling these five myths, TSGLI will be better positioned to help the Soldiers who are truly eligible for this benefit, and do so in an even more timely manner.

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“As claimants become better educated about TSGLI, it can’t help but speed up our processes, which allows us to better accomplish our objective of helping heroes in times of need,” according to COL Sackett.

COL Sackett and the outreach team rely heavily on the web site and web-based outreach e-tools to help in dispelling these myths and more. “With a majority of the key information online, Soldiers or Family members trying to access the TSGLI programs benefits will better understand the eligibility and claims process. In addition, people who care for Soldiers, such as Family members, counselors and healthcare providers, will have information tailored specifically to their particular roles in the process.”

The TSGLI web site has an array of features including user-friendly graphics, detailed program information, outreach materials, program statistics that detail claims and dollars paid to date; and an online discussion forum, where users can log in, post questions or comments and interact with others to share best practices and answer common questions.

For more information about TSGLI, contact the U.S. Army TSGLI service center at 1-800-237-1336 or TSGLI@conus.army.mil. You can also visit the web site at www.tsqli.army.mil.