

For the next few newsletters I will discuss VA life insurance. No need to wait for months to get the information you may want. Information is available at any time at www.insurance.va.gov/ or you can call VA's Insurance Center at 1-800-669-8477.

SERVICEMEMBER'S GROUP LIFE INSURANCE (SGLI)

The following are automatically insured for \$400,000 under SGLI:

1. Active duty Members of the Army, Navy, Air Force, Marines and Coast Guard.
2. Commissioned members of the National Oceanic and Atmospheric Administration and the Public Health Service.
3. Cadets or Midshipmen of the service academies.
4. Members, cadets and midshipmen of the ROTC while engaged in authorized training.
5. Members of the Ready Reserves who are scheduled to perform at least 12 periods of training per year.
6. Members who volunteer for a mobilization category in the individual Ready Reserve.

Individuals may elect in writing to be covered for a lesser amount or none at all. Part-time coverage may be provided to reservists who do not qualify for full-time coverage. Premiums are automatically deducted from the service member's pay. At the time of separation from service, SGLI can be converted to Veteran's Group Life Insurance (VGLI) or a commercial plan through participating companies. SGLI coverage continues for 120 days after separation at no charge. Coverage of \$10,000 is also automatically provided for dependent children SGLI with no premium required.

SGLI TRAUMATIC INJURY PROTECTION:

Members of the armed services serve our nation heroically during times of great need, but what happens when they have sustained a traumatic injury? Service members Group Life Insurance (TSGLI) helps severely injured service members through their time of need with a one-time payment. The amount varies depending on the injury, but it could be the difference that allows their families to be with them during their recovery; helps them with unforeseen expenses; or gives them a financial head start on life after recovery.

TSGLI is an insurance program that is bundled with SGLI and an additional \$1.00 has been added to the service member's premium to cover TSGLI. After December 1, 2005, all service members who are covered by SGLI are eligible for TSGLI coverage, regardless of where their qualifying traumatic injury occurred. However, TSGLI claims require approval. In addition, there is a retroactive program that covers service members who sustained a qualifying traumatic injury while in theater supporting Operation Enduring Freedom (OEF7), Operation Iraqi Freedom (OEF), or while on orders in a Combat Zone Tax Exclusion (CZTE) area from October 7, 2001, through November 30, 2005.

For more information, visit the web site at <http://www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm>, or call 1-800-237-1336 (Army), 1-800-368-3202 (Navy); 877-216-0825 (Marine Corps); 21-210-565-3505 or 2410 (Air Force, or 1-202-475-5391 (US Coast Guard at Guard). The Army also has its own web site at <https://www.hrc.army.mil/site/crsc/tsgli/index.html>, or e-mail at TSGLI@conus.army.mil.

I will continue with more information on veteran's insurance next month.

If you have any questions in relation to your VA entitlements contact me at the number above.

Dale