



DEPARTMENT OF VETERANS AFFAIRS

SERVICEMEMBERS GROUP LIFE INSURANCE TRAUMATIC INJURY PROTECTION (TSGLI)

The Servicemembers' Group Life Insurance Traumatic Injury Protection program provides automatic traumatic injury coverage to all members of the uniformed services covered under the Servicemembers' Group Life Insurance (SGLI) program.

Who Is Covered Under TSGLI?

Effective December 1, 2005, every member who has SGLI also has TSGLI. This coverage applies to active duty members, reservists, funeral honors duty, and one-day muster duty. TSGLI coverage cannot be declined unless the member also declines basic SGLI coverage.

Who Is *Not* Covered Under TSGLI?

TSGLI does not cover spouses and children insured under Family SGLI or members who do not carry SGLI coverage. Also, TSGLI does NOT cover Veterans insured under Veterans' Group Life Insurance (VGLI).

How Much Coverage Is Available?

For members who incur qualifying losses due to traumatic injuries, TSGLI coverage will pay a benefit ranging from \$25,000 to a maximum of \$100,000, depending on the type of loss.



Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



**U.S. Department
of Veterans Affairs**

How Much Does It Cost?

The premium for TSGLI is \$1.00 a month, or \$1.00 a year, depending on your status. Members who carry the maximum SGLI coverage of \$400,000 will pay \$27.00 per month for both SGLI and TSGLI. The table below outlines current rates for various categories of SGLI coverage:

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

Note: These rates are determined by VA and are subject to change based on claims experience.

What Losses Are Covered?

TSGLI covers a range of losses that are defined in VA Regulations. Some examples of the types of losses covered are listed below:

- Total and permanent loss of sight in one or both eyes that has lasted 120 days
- Loss of hand or foot by severance at or above the wrist or ankle
- Total and permanent loss of hearing in one or both ears
- Facial Reconstruction
- Quadriplegia, paraplegia, hemiplegia, or uniplegia
- 2nd degree or worse burns covering at least 20 percent of the body or 20 percent of the face
- The inability to carry out two of the six activities of daily living due to a traumatic injury

Note: The above list contains examples of covered losses and is not a complete list. For a complete list of covered losses, please refer to the VA Insurance Service website:

<http://www.insurance.va.gov/sqliSite/TSGLI/Schedule/Schedule.htm>



Genitourinary Losses

VA has amended its regulations to add certain genitourinary losses to the Schedule of Covered Losses under the TSGLI program. Genitourinary losses must be due to injuries of or to the genitals or the urinary system. Payments for covered genitourinary losses range from \$25,000 to \$50,000 and are retroactive to October 7, 2001. The new losses added to the TSGLI Schedule of Losses under this category include the following: anatomical loss of penis, permanent loss of use of the penis, anatomical loss of one or both testicles, permanent loss of use of both testicles, anatomical loss of the vulva, uterus or vaginal canal, permanent loss of use of the vulva or vaginal canal, anatomical loss of one or both ovaries, permanent loss of use of both ovaries, and total and permanent loss of urinary system function.

For a complete list of covered losses, please refer to the VA Insurance Service website:

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Is TSGLI Coverage Retroactive?

TSGLI became effective as of December 1, 2005, and covers qualified losses due to traumatic injuries to all Servicemembers covered by SGLI, regardless of where they were incurred.

This benefit is also provided retroactively for members who incurred severe losses as a result of traumatic injuries incurred between October 7, 2001 and November 30, 2005, regardless of the geographic location where the injury occurred, and regardless of whether they had SGLI coverage at the time of their injury. Effective October 1, 2011, the Veterans' Benefit Improvement Act of 2010 removed the requirement that injuries during the retroactive period be incurred in Operations Enduring or Iraqi Freedom.

How Does a Service Member File a TSGLI Claim?

TSGLI claims are processed by the respective branches of service of injured service members.

For a list of TSGLI service branch points of contact, as well as other instructions on filing a claim please refer to the VA Insurance website: <http://www.insurance.va.gov/sqliSite/TSGLI/TSGLI.htm>

For More Information, Call Toll-Free 1-800-419-1473

or Visit Our Web Site at <http://www.insurance.va.gov>.

