

## **Did You Know?**

By Senior Master Sgt. Jason Stachowski  
35th Fighter Wing Career Assistance Advisor

Servicemembers' Group Life Insurance is a program of low-cost group life insurance for servicemembers on active duty, ready reservists, members of the National Guard, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies and members of the Reserve Officer Training Corps.

SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000.

As of July 1, 2008, the new premium rate for basic SGLI will be 6.5 cents per \$1,000 per month, down from 7 cents per \$1,000 per month. This translates into a 7% savings, and service members with the maximum \$400,000 of coverage will see their monthly premium reduced from \$28 to \$26 (service members are also covered against severe traumatic injury for one additional dollar each month).

Family Servicemembers' Group Life Insurance is a program extended to the spouses and dependent children of members insured under the SGLI program. FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the amount of SGLI the insured member has in force, and \$10,000 for dependent children. Spousal coverage is issued in increments of \$10,000.

Misawa members who have questions about this, or any Air Force benefit, should talk to their supervisors, or call Misawa's career assistance advisor, Senior Master Sgt. Jason Stachowski, at 226-STAY (7829).