

## **TSGLI: Your Insurance for a Traumatic Injury**

### **By CPT Gregory Fetterman**

Unlike other lines of work, traumatic injuries are not uncommon for many soldiers—especially at Fort Bragg. Soldiers constantly put themselves at risk, whether during deployment to a combat zone, airborne operations, or even going out to the field or range. Congress recognizes these risks and, as a result, created the Traumatic Service Member's Group Life Insurance (TSGLI) to cover members of the military who suffer a traumatic injury. TSGLI is an automatic extension to service members' SGLI coverage, designed to help service members off-set the costs associated with recovering from a traumatic injury. Service members, not their families, are the intended beneficiaries. Under this coverage, an extra dollar is charged on top of the \$26 SGLI fee each month. Unless a service member opts-out of SGLI, he or she is already covered under TSGLI.

Soldiers sometimes mistakenly believe TSGLI is simply another bonus check to their family on top of their \$400,000 SGLI coverage if they die traumatically, such as if a paratrooper dies falling from the plane during an airborne operation. However, this is not the case. A service member must survive at least seven days (i.e. 168 full hours) after the traumatic incident to be eligible for the benefit. The service member must survive at least 15 days for coverage from coma to apply. If the service member dies after the applicable period, benefits will be paid to his or her listed SGLI beneficiary(ies).

When originally instituted, TSGLI covered selected traumatic injuries to service members incurred in Operation Iraqi Freedom (OIF) or Operation Enduring Freedom (OEF) since 7 October 2001. This coverage was retroactively extended last year to include all qualifying injuries since 7 October 2001 regardless of where the injuries occurred and, if the injury occurred before 30 November 2005, regardless of whether the service member was covered under SGLI at the time of the injury. As such, service members that incurred a qualifying traumatic injury since 7 October 2001 may be eligible for payment regardless of whether their claim was originally denied. The Office of the Servicemembers' Group Life Insurance is currently reviewing claims that may now be eligible for benefits.

TSGLI claims can be substantial. Soldiers stand to receive anywhere from \$25,000 to \$100,000 depending on the injury. For example, soldiers may receive \$25,000 if they suffer a total and permanent loss of hearing to one ear. They may receive \$100,000 for injuries leaving them paraplegic. Other injuries include loss of limbs, loss of vision, traumatic brain injuries, facial reconstruction and genitourinary (genitals and urinary system) injuries. Post-Traumatic Stress Disorder (PTSD) is not covered and injury payments are capped at \$100,000 for each traumatic incident.

If you believe you have a claim under TSGLI you are encouraged to contact the Office of the Servicemembers' Group Life Insurance at 1-800-419-1473 or [osgli.claims@prudential.com](mailto:osgli.claims@prudential.com)