



LIFE INSURANCE

SERVICEMEMBERS' GROUP LIFE INSURANCE TRAUMATIC INJURY PROTECTION

WHAT IS SERVICEMEMBER GROUP LIFE INSURANCE TRAUMATIC INJURY PROTECTION (TSGLI)?

The TSGLI program provides short-term financial assistance to severely injured Servicemembers and Veterans to assist them in their recovery from traumatic injuries. The coverage is automatic for all members of the uniformed services covered under the Servicemembers' Group Life Insurance (SGLI) program.

WHO IS COVERED UNDER TSGLI?

You are covered under TSGLI if you are Servicemember covered by SGLI. All SGLI members are automatically covered by TSGLI. This coverage applies to active duty members, ready reservists, and members conducting funeral honors and one-day muster duty. You cannot decline TSGLI coverage unless you also decline basic SGLI coverage.

WHO IS *NOT* COVERED UNDER TSGLI?

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

HOW MUCH COVERAGE IS AVAILABLE?

TSGLI pays a benefit ranging from \$25,000 to a maximum of \$100,000, depending on the type of injury.

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 TSGLI COST?

The premium for TSGLI is \$1.00 a month, unless you serve part-time in the Reserves or the National Guard, in which case your premium is \$1.00 a year. Members who carry the maximum SGLI coverage of \$400,000 will pay \$29.00 per month for both SGLI and TSGLI combined.

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

WHAT IS THE CRITERIA FOR RECEIVING A TSGLI PAYMENT?

In order to receive a TSGLI payment, you must:

- Experience a traumatic event **AND**
- Have SGLI coverage at the time of the traumatic event (except in retroactive period) **AND**
- Suffer a qualifying loss (injury) that is the direct result of a traumatic event **AND**
- Suffer the qualifying loss (injury) within two years of the traumatic event **AND**
- Survive seven days from the date of the traumatic event

WHAT LOSSES (INJURIES) ARE COVERED?

TSGLI covers a range of severe losses (injuries). 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
- Total and permanent loss of hearing in one or both ears
- Facial Reconstruction
- Paralysis, including quadriplegia, paraplegia, hemiplegia, or uniplegia
- 2nd degree or worse burns covering at least 20 percent of the body or 20 percent of the face
- Inpatient hospitalization of 15 consecutive days



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 website](#).

IS TSGLI COVERAGE RETROACTIVE?

Yes, TSGLI is retroactive for members who suffered severe losses as a result of traumatic injuries which occurred 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.

HOW CAN YOU FILE A TSGLI CLAIM?

You can apply for a TSGLI benefit by completing *SGLV 8600 Application for TSGLI Benefits*. You must submit your application to your respective branch of service, which is responsible for processing your claim. For a list of TSGLI branch of service points of contact, as well as other instructions on filing a claim please refer to the [VA Insurance website](#).

