



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

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## **Servicemembers' Group Life Insurance Traumatic Injury Protection**

### **What Is Servicemembers' Group Life Insurance Traumatic Injury Protection?**

The Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) program provides short-term financial assistance to severely injured Service members and Veterans. It is designed to assist in recovery from traumatic injuries. Coverage is automatic if you are covered under the Servicemembers' Group Life Insurance (SGLI) program.

### **Who Is Covered Under TSGLI?**

If you are a Service member covered by SGLI, you are covered under TSGLI. This applies to active-duty members, Ready Reservists, National Guard members, and members conducting funeral honors and one-day muster duty. Members covered under full-time SGLI are covered by TSGLI 24/7 both on and off duty. Members covered under part-time SGLI are only covered during duty and while travelling to and from duty. You cannot decline TSGLI unless you also decline SGLI.

### **Who Is Not Covered Under TSGLI?**

TSGLI does not cover spouses and children. This applies even if the spouses and children are insured under Family SGLI (FSGLI). It also does not cover Service members who do not carry SGLI coverage. TSGLI also doesn't cover Veterans insured under Veterans' Group Life Insurance (VGLI).

### **How Much Coverage Is Available?**

The benefit ranges from \$25,000 to \$100,000, depending on the scheduled loss resulting from a traumatic injury. The list of scheduled losses is available at:

[https://www.benefits.va.gov/insurance/tsgli\\_schedule/Schedule.asp](https://www.benefits.va.gov/insurance/tsgli_schedule/Schedule.asp)

## **How Much Does TSGLI Cost?**

The premium for TSGLI is \$1.00 per month. However, if you have part-time SGLI coverage while serving in the Reserves or the National Guard, the premium is \$1.00 per year. If you carry the maximum SGLI coverage (\$400,000), you will pay \$29.00 per month for both SGLI and TSGLI combined unless you have part time SGLI.

## **What Is the Criteria for Receiving a TSGLI Payment?**

In order to receive a TSGLI payment, all of the following must apply:

- You experienced a traumatic event.
- You had SGLI coverage at the time of the traumatic event.
- You suffered a traumatic injury as a result of the traumatic event.
- You suffered the traumatic injury prior to midnight of the day that you separate from
- You suffered a scheduled loss as a direct result of the traumatic injury within two years of the traumatic event.
- You survive seven days from the date of the traumatic event.

## **What Injuries Are Covered?**

TSGLI covers a range of severe injuries. Some examples are:

- Total and permanent loss of sight in one or both eyes, lasting 120 days or more
- Loss of hand or foot
- Total and permanent loss of hearing in one or both ears
- Facial reconstruction
- Paralysis (quadriplegia, paraplegia, hemiplegia or uniplegia)
- Severe burns
- Inpatient hospitalization of 15 consecutive days

For a complete list of covered injuries, visit

<https://www.benefits.va.gov/insurance/tsgli.asp> .

## **Is TSGLI Coverage Retroactive?**

Yes. TSGLI is retroactive if you suffered a scheduled loss as a result of a traumatic injury occurring on or after Oct. 7, 2001 through Nov. 30, 2005. This is regardless of where the injury occurred or whether you had SGLI coverage at the time of the injury.

## **How Can You File a TSGLI Claim?**

You can apply for TSGLI by completing SGLV 8600, "Application for TSGLI Benefits." You can find the form at <https://www.benefits.va.gov/insurance/tsgli.asp>. Submit your application to your respective branch of service listed on the first page of the application. For more information visit <https://www.benefits.va.gov/insurance/tsgli.asp>.