



FORT SILL LEGAL ASSISTANCE

TRAUMATIC INJURIES (TSGLI)



What is TSGLI?

Traumatic Servicemembers' Group Life Insurance (TSGLI) was established by Congress to provide relief to Soldiers and their families after suffering a traumatic injury. TSGLI provides between \$25,000 and \$100,000 to severely injured Soldiers who meet the requisite qualifications set forth by the Department of Defense. As of 1 December 2005, TSGLI is included as part of a Soldier's SGLI coverage. Any Soldier who elects SGLI coverage automatically receives TSGLI coverage with an additional \$1 taken out each month to cover the cost of the TSGLI policy. Soldiers paying for SGLI coverage cannot decline TSGLI; it is a package. In addition, there is a retroactive program, in which Soldiers who incurred a qualifying traumatic injury from 7 October 2001 through 30 November 2005, while deployed outside the United States on orders supporting OIF and OEF or deployed to a Combat Zone Tax Exclusion (CZTE) area are covered regardless of whether they elected SGLI coverage or not.

What is a traumatic qualifying injury?

A qualifying traumatic injury is a physical injury or loss caused by application of **external** force or violence, or a condition whose cause can be directly linked to a traumatic event. Some examples include a car accident, IED explosions, fires, and falling off a ladder. If a Service Member incurs more than one traumatic injury from the same traumatic event, payment will be made for the injury with the highest benefit amount. Payment for multiple traumatic injuries from a single event cannot exceed \$100,000. However, if a Service Member incurs traumatic injuries from two or more separate traumatic events occurring at least seven days apart, multiple payments can be made up to \$100,000 per traumatic event.

What is the claim process?

A Service Member must submit a TSGLI claim form, which can be obtained by going to www.tsqli.army.mil; emailing TSGLI@conus.army.mil, or calling 1-800-237-1336. The Service Member must fill out Part A and have a licensed medical provider complete Part B. The completed claim form along with supporting medical documentation can be submitted one of three ways— secure fax 1-866-275-0684; e-mail TSGLI@conus.army.mil; or send via Postal Delivery to Department of the Army Traumatic SGLI (TSGLI), 200 Stovall Street, Alexandria, VA 22332.

There is no deadline for a Service Member to file a claim for a qualifying loss. However, the loss must have occurred within 730 days of the traumatic event. Service Members who incur a qualifying loss due to a traumatic event and survive a minimum of seven days before dying may qualify. In this case, the SGLI beneficiary can file a claim on the deceased Service Member's behalf. A completed statement by a licensed medical professional (Part B of the TSGLI claim form) must accompany the TSGLI claim and provide details of the injuries that qualify the Service Member for the TSGLI benefit. This information must be completed by a licensed medical professional, such as a physician or nurse practitioner.

Additional medical documentation from medical professionals should be included in the claim. The Service Member should only submit supporting documentation that pertains to the loss being claimed. If an e-mail address is included with Service Members' claim, they should receive an e-mail acknowledgement when the form is received. From that point, the Army works to process claims as quickly as possible. Please allow 30 days for processing and notification of your TSGLI claim. Some may be processed sooner; however incomplete forms and missing medical documentation can cause processing to take longer. Therefore, it is important to ensure that all forms are completed and all appropriate medical documentation is included. The Service Member will be notified via Postal Delivery regarding the decision on the claim when the review is complete. In the case of an approval, *funds may be received before a decision letter arrives.*

How are the payments made?

The payments will be made to the Service Member, however, there are two exceptions. If the Service Member is declared legally incompetent, the Service Member's guardian or power of attorney will receive payment. If the Service Member is deceased, the SGLI beneficiary(ies) will receive payment in accordance with the SGLI election form SGLV8286. If a Service Member's claim is approved, the amount awarded is determined using pre-approved "schedule of losses" criteria established by Congress and the Department of Defense. Primarily, TSGLI recipients will be paid via Electronic Funds Transfer (EFT). Payment may also be made to an interest bearing Prudential Alliance Account from which the Service Member will be able to withdraw funds. Guardians or attorneys-in-fact cannot receive an EFT or Prudential Alliance Account, but will receive payment via check. This is a one-time payment per traumatic event. The TSGLI benefit is not intended to be an income replacement—it is intended to provide Service Members and their Families financial relief in the immediate aftermath of a traumatic injury.

Updated April 2010

If you have questions concerning the information in this fact sheet, please call the Legal Assistance Office (580) 442-5058 or (580) 442-5059. Our hours of operation are Monday, Tuesday, Wednesday and Friday, 0800 – 1600, and Thursdays 1200-1600. The Fort Sill Legal Assistance Office is located on the 4th floor of Building 4700, Hartell Hall on Mow-Way Road.