



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.

Eligibility

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.

The Claims Process

A Service Member must submit a TSGLI claim form, which can be obtained by going to <https://www.hrc.army.mil/TAGD/TSGLI> or calling 1-888-276-9472. 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 502-613-4513; e-mail usarmy.knox.hrc.mbx.tagd-tsqli-claims@mail.mil; or send via Postal Delivery to Department of the Army, U.S. Army Human Resources Command, ATTN: AHRC-PDR-C (TSGLI), Dept. 420, 1600 Spearhead Division Avenue, Fort Knox, KY 40122-5402.

There is no deadline for a Service Member to file a claim for a qualifying loss. However, the loss must have occurred within the 730 days (2 years) from the event. If the Service Member incurs a qualifying loss due to a traumatic event and survives a minimum of seven days, they may qualify. In this case, the SGLI beneficiary(ies) can file a claim on the 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 a 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.*

The Payment Process

If your claim is approved, the amount awarded is determined using pre-approved criteria established by Congress and the Department of Defense. Recipients will be paid via Electronic Funds Transfer (EFT). Payment may also be made to an interest bearing Prudential Alliance Account from which the Servicemember will be able to withdraw funds. Guardians or Attorneys-in-Fact cannot receive an EFT and will receive payment either to the Prudential Alliance Account, or via check.

Payments will always go to the Soldier, unless the Soldier is declared legally incompetent. In that case, the Soldier's guardian or attorney will receive payments under a durable power of attorney. Family members with an appropriate power of attorney or members of a deceased Service member who survived for seven days after incurring a traumatic injury and qualifying loss may also apply for TSGLI benefits. If a Service member applies for TSGLI, is approved and subsequently dies prior to payment of the benefit, beneficiaries would receive the money.

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This Information Paper provides only basic information and is not intended to serve as a substitute for personal consultation with a Legal Assistance Attorney. To schedule an appointment with a Legal Assistance Attorney, please contact the Legal Assistance Office at (580) 442-5058. The Fort Sill Legal Assistance Office is located on the 4th Floor of Building 4700 (Welcome Center) at 4700 Mow-Way Road, Fort Sill, Oklahoma 73503.