

INFORMATION PAPER

ARNG-HRP-P
19 August 2011

SUBJECT: TSGLI Benefits No Longer Just for OEF/OIF Injuries

1. **Purpose.** To inform National Guard Soldiers of the change to the Traumatic Serviceman's Group Life Insurance (TSGLI) injury protection program effective 1 October 2011. The change makes TSGLI retroactive for all qualifying losses, regardless of where the injury occurred.

2. Facts.

a. As of October 1, 2011, the TSGLI will be payable for all qualifying injuries incurred during the period October 7, 2001 to November 30, 2005, regardless of where they occurred, and regardless of whether the member had SGLI coverage at the time of the injury. The Veteran's Benefit Act of 2010 removes the requirement that injuries during this period be incurred in Operations Enduring or Iraqi Freedom (OEF/OIF). This means that any member injured during the retroactive period who suffered a qualifying injury are now eligible to receive the TSGLI benefit.

b. Service members who suffered serious traumatic injuries while serving stateside or in other areas outside of OEF or OIF during this time period now may be eligible for TSGLI. TSGLI provides a payment ranging from \$25,000 to \$100,000 to Soldiers sustaining certain severe traumatic injuries resulting in a range of losses, including amputations, limb salvage, paralysis, burns, loss of sight, hearing or speech, facial reconstruction, 15-day continuous hospitalization, coma, and loss of activities of daily living due to traumatic brain injury or other traumatic injuries.

c. Former National Guard members who were injured during the retroactive period and suffered a qualifying loss are eligible for a TSGLI payment even if the cause was not related to service, such as a "civilian" automobile accident or severe injury which occurred while working around their home. The law regarding payments covers these individuals 24/7.

d. Applications are being accepted for TSGLI claims, but benefits will not be paid until October 1, 2011, the effective date of the law. For more information or to apply, Soldiers and Veterans should go to <http://www.insurance.va.gov/sqliSite/TSGLI/TSGLI.htm>.

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