

**Servicemembers' Group Life Insurance (SGLI) Process:**  
Identifying and assisting the SGLI beneficiary to receive the SGLI payment

## **Servicemembers' Group Life Insurance (SGLI) Process: Identifying and assisting the SGLI beneficiary to receive the SGLI payment**

### **Description**

SGLI is a program of low cost group life insurance for Servicemembers on active duty, ready reservists, members of the National Guard, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps.

SGLI provides coverage during the following periods:

#### **-Full Time Coverage-Active Duty**

-If you are a full-time member on active duty, you are covered 365 days of the year.

-Your coverage is in effect during the period of active duty or inactive duty training and for 120 days following separation of release from duty.

#### **Full Time Coverage-Reserve/Guard Duty**

If you are a Reservist or National Guard member and have been assigned to a unit in which you are scheduled to perform at least 12 periods of inactive duty that is creditable for retirement purposes, full-time coverage is in effect 365 days of the year. You are also covered for 120 days following separation or release from duty.

#### **Part-Time Coverage**

Part-time coverage is provided for Reservists or National Guard members who do not qualify for the full-time coverage described above. Part-time coverage generally applies to Reservists/National Guard members who drill only a few days in a year. A common example is members of the Individual Ready Reserve (IRR) who attend one-day call-ups, commonly referred to as "musters".

Members are automatically insured for the maximum amount of \$400,000 unless electing to reduce the insurance in \$50,000 increments or canceling it entirely.

## **Regulations and Supporting Resources**

[A Survivor's Guide to Benefits – Taking Care of Our Families](#)

[AR 600-8-1, Army Casualty Program](#)

[Army Casualty Notification and Assistance Guide](#)

Casualty and Mortuary Affairs Operations Center (CMAOC) – Casualty Assistance Officer (CAO) Training Guide

[Servicemembers' and Veterans' Group Life Insurance Handbook](#)

[U.S. Department of Veterans Affairs \(VA\) Website – Servicemembers' and Veterans' Group Life Insurance](#)

## **Documents and Forms**

[DD Form 1300, Report of Casualty](#)

DD Form 214, Certification of Release or Discharge From Active Duty

[SGLV Form 8283, Claim for Death Benefits – Servicemembers' Group Life Insurance Veteran's Group Life Insurance](#)

[SGLV Form 8286, Servicemembers' Group Life Insurance Election and Certificate](#)

## **Related Processes**

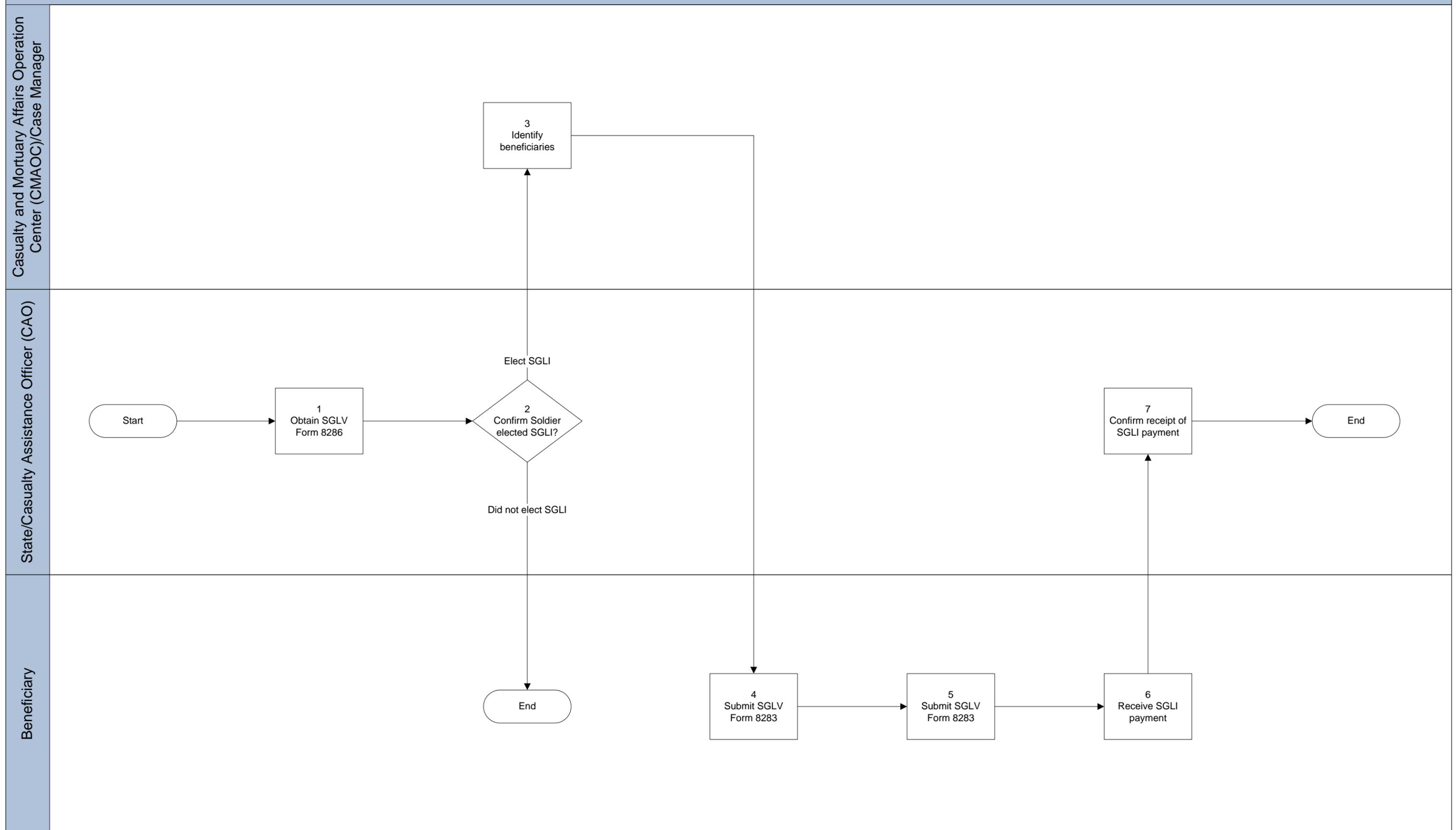
[Casualty Assistance Process](#)

## **Points of Contact**

**Division:** Soldier Family Support and Services Division (ARNG-HRF)

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Note: The numbers on this process map are for reference purposes only and do not denote the sequence of the process



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No.	Activity/Decision Point Name	Description	Regulations and Supporting Resources	Documents and Forms	Systems	Notes
1	Obtain SGLV Form 8286	Casualty Assistance Officer (CAO) obtains SGLV Form 8286 (Servicemembers' Group Life Insurance Election and Certificate) to determine if the Soldier elected SGLI before their death.	U.S. Department of Veteran Affairs - SGLI Website	SGLV Form 8286		Additional election coverage: - Family Servicemembers' Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of members insured under the SGLI program. - Traumatic Injury Protection Under Servicemembers' Group Life Insurance (TSGLI) program is a rider to SGLI. The TSGLI rider provides for payment to service members who are severely injured (on or off duty) as the result of a traumatic event and suffer a loss that qualifies for payment under TSGLI. - Veteran Group Life Insurance (VGLI) is a program of post-separation insurance which allows service members to convert their SGLI coverage to renewable term insurance.

No.	Activity/Decision Point Name	Description	Regulations and Supporting Resources	Documents and Forms	Systems	Notes
2	Confirm Soldier elected SGLI?	CAO confirms the Soldier elected SGLI. To determine if the Soldier elected SGLI, the CAO ensures the Soldier completed SGLV Form 8286 (Servicemembers' Group Life Insurance Election and Certificate) before the time of death.	U.S. Department of Veteran Affairs - SGLI Website	SGLV Form 8286		Ask CAC to supply a copy of the Leave and Earning Statement (LES).
3	Identify beneficiaries	Casualty and Mortuary Affairs Operation Center (CMAOC) identifies beneficiaries using SGLV Form 8286 (Servicemembers' Group Life Insurance Election and Certificate).	U.S. Department of Veteran Affairs - SGLI Website	SGLV Form 8286		
4	Complete SGLV Form 8283	Beneficiary completes SGLV Form 8283 (Claim for Death Benefit). Beneficiary receives assistance from CAO in completing forms, if needed.	U.S. Department of Veteran Affairs - SGLI Website	SGLV Form 8283		
5	Submit SGLV Form 8283	Beneficiary submits SGLV Form 8283 (Claim for Death Benefit) to the Office of Servicemembers' Group of Life Insurance (OSGLI).  To show a proof of death, the beneficiary may need to submit a copy of DD Form 1300 (Report of Casualty) or DD Form 214 (Certificate of Release or Discharge From Active Duty).	U.S. Department of Veteran Affairs - SGLI Website	DD Form 214  DD Form 1300  SGLV Form 8283		
6	Receive SGLI payment	Beneficiary receives SGLI payment.				
7	Confirm receipt of SGLI payment	CAO confirms with the beneficiary that they are receiving the SGLI payment.				