



Veterans Affairs

Frank Guevara
Director

Fact Sheet #27

TRAUMATIC INJURY PROTECTION UNDER SERVICEMEMBERS' GROUP LIFE INSURANCE (TSGLI)

The Traumatic Injury Protection Under Servicemembers' Group Life Insurance (TSGLI) program provides automatic traumatic injury coverage to all members of the uniformed services covered under the Servicemembers' Group Life Insurance (SGLI) program.

Who Is Covered Under TSGLI?

Effective December 1, 2005, every member who has SGLI also has TSGLI. This coverage applies to active duty members, reservists, funeral honors duty, and one-day muster duty. TSGLI coverage cannot be declined unless the member also declines basic SGLI coverage.

Who Is *Not* Covered Under TSGLI?

This TSGLI coverage does not apply to spouses and children covered under Family SGLI or to members who do not carry SGLI coverage.

How Much Coverage Is Available?

For members who incur traumatic injuries, TSGLI coverage will pay a benefit ranging from \$25,000 to a maximum of \$100,000 depending on the type of loss or injury.

How Much Does It Cost?

The premium for TSGLI will be a flat rate, regardless of coverage level. The table below outlines current rates for various categories of SGLI coverage:

Duty Status	Premium
Active duty members	\$1.00 per month
Reservists with full time coverage	\$1.00 per month
Reservists with part time coverage	\$1.00 per year
Funeral honors duty	no charge
1 day muster duty	no charge

Note: These rates are determined by VA and are subject to change based on claims experience.

What Injuries Are Covered?

TSGLI covers a range of traumatic injuries that are defined in VA Regulations. Some examples of the types of injuries covered are listed below:

- Total and permanent loss of sight in one or both eyes
- Loss of hand or foot by severance at or above the wrist or ankle
- Total and permanent loss of hearing in one or both ears
- Loss of thumb and index finger of the same hand by severance at or above the metacarpophalangeal joints
- Quadriplegia, paraplegia, or hemiplegia
- 3rd degree or worse burns covering 30 percent of the body or 30 percent of the face
- Coma or the inability to carry out two of the six activities of daily living due to traumatic brain injury

Note: The above list contains examples of covered injuries and should not be considered as a complete list.

Is TSGLI Coverage Retroactive?

Members who suffered a qualifying loss, on or after October 7, 2001 through November 30, 2005, as a direct result of injuries incurred in Operation Enduring Freedom or Operation Iraqi Freedom are also eligible for the traumatic injury protection benefit.

Eligible members will be contacted by the individual services to apply for the traumatic injury protection benefit. However, members can also contact their individual services at to obtain more information.

Please inquire at your local County Veteran's Office

Veterans Affairs Office Locations:

- 222 W. Hospitality Lane, Third Floor, San Bernardino, CA 92415-0470 (909) 382-3290
- 15900 Smoke Tree Street, Hesperia, CA 92345 (760) 995-8010
- 8575 Haven Ave., Rancho Cucamonga, CA 91730 (909-948-6470
- **Or call Toll Free from anywhere in San Bernardino County : 1-866-4SB-Vets (1-866-472-8387)**