



## Army TSGLI—Helping Heroes in Times of Need

Soldiers serve the nation heroically during times of great need—but what happens when they have their own great needs because of a traumatic injury?

Army Traumatic Servicemembers' Group Life Insurance (TSGLI) helps traumatically injured Soldiers and their families get through times of need with a one-time payment. The payment amount varies based on the injury's severity, but it could be the difference that allows a Soldier's family to be with him or her during recovery; helps with unforeseen expenses; or provides a financial head start on life after recovery.

### Benefits

TSGLI is an insurance benefit for traumatically injured Soldiers and their families:

- Provides one-time, tax free payment of up to \$100,000 per traumatic event
- Benefit paid directly to the Soldier or his/her beneficiaries
- Serves as short-term relief to meet immediate needs, not as an income replacement
- Has minimal affect on Army or VA benefit determinations

TSGLI is not meant to serve as an ongoing income replacement—it's there to help Soldiers and their families through the tough times that occur as the result of a traumatic injury. It's bundled with Servicemembers Group Life Insurance (SGLI) coverage and paid for through SGLI premiums.

## Eligibility Requirements

TSGLI is for Soldiers—Active, Guard or Reserve—who incur a qualifying traumatic injury at any time during their service commitment. The program began on 1 December 2005 and all Soldiers covered by SGLI are covered by TSGLI going forward from that date. In addition, there is retroactive coverage going back to 7 October 2001, with slightly different eligibility requirements (see table below).

Before 1 December 2005 (Retroactive Eligibility) <sup>1</sup>	After 1 December 2005 (Current Eligibility)
Traumatic injury must have been incurred while serving in theater supporting Operation Iraqi Freedom (OIF), Operation Enduring Freedom (OEF) OR while on orders in a Combat Zone Tax Exclusion (CZTE) area	Traumatic injury can be incurred under nearly any circumstance during a Soldier's service commitment and in any location <sup>2</sup>
Soldier is eligible for coverage regardless of whether he or she elected Servicemembers' Group Life Insurance (SGLI) coverage	Soldier MUST be making monthly payments on SGLI to be eligible for TSGLI
Loss must have occurred within 730 days of traumatic event	Loss must have occurred within 730 days of traumatic event

<sup>1</sup> Injury must have occurred during the time period 7 October 2001–30 November 2005

<sup>2</sup> There are exceptions—please go to [www.tsgli.army.mil](http://www.tsgli.army.mil) to see what injury circumstances are not eligible for TSGLI coverage

## Traumatic Injury

- Injury or loss caused by application of external force or violence (a traumatic event) OR a condition whose cause can be directly linked to a traumatic event
- Includes injuries such as loss of sight, hearing, speech, limb(s), traumatic brain injury, paralysis, or severe burns, etc.
- For more specific information on qualifying traumatic injuries go to [www.tsgli.army.mil](http://www.tsgli.army.mil)

## Application Process

- Step 1:** Obtain a TSGLI Claim Form by going to [www.tsgli.army.mil](http://www.tsgli.army.mil), e-mailing [tsgli@conus.army.mil](mailto:tsgli@conus.army.mil), or by calling 1-800-237-1336
- Step 2:** Complete Part A of the TSGLI Claim Form in its entirety
- Step 3:** Have a healthcare provider complete Part B of the TSGLI Claim Form, which provides details of the injury(ies)
- Step 4:** Provide complete medical documentation on the type of traumatic injury received and the time duration during which the Soldier was completely dependent upon someone else to perform Activities of Daily Living (ADL).
- Step 5:** Submit the Claim Form one of three ways—fax 1-866-275-0684; e-mail [tsgli@conus.army.mil](mailto:tsgli@conus.army.mil); or send via Postal Delivery to:
- Department of the Army  
Attention: Traumatic SGLI (TSGLI)  
200 Stovall Street  
Alexandria, VA 22332-0470

For more information  
visit [www.tsgli.army.mil](http://www.tsgli.army.mil)

