

# Traumatic Injury Protection under Servicemembers' Group Life Insurance



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U.S. Department  
of Veterans Affairs

# What Is TSGLI?

- Purpose
  - Provides short-term financial assistance to severely injured Servicemembers and Veterans to assist them in their recovery from traumatic injuries.
- Rider to Servicemembers' Group Life Insurance
- Cost is \$1 per month
- Benefit: \$25K - \$100K
- Covers both combat and non-combat injuries
- Began on 12/1/05, retroactive period 10/7/01 to 11/30/05

# Qualifying for TSGLI Benefit

- To be eligible for payment of TSGLI, you must meet all of the following requirements:
  - You must be insured by SGLI when you experience a traumatic injury
  - You must incur a scheduled loss and that loss must be a direct result of a traumatic injury
  - You must have suffered the traumatic injury prior to midnight of the day that you separate from the uniformed services
  - You must suffer a scheduled loss within 2 years (730 days) of the traumatic injury
  - You must survive for a period of not less than seven full days from the date of the traumatic injury

# Exclusions

- Injuries caused by one of the following:
  - A mental disorder
  - A mental or physical illness or disease, (not including illness or disease caused by a pyogenic infection, biological, chemical, or radiological weapon, or accidental ingestion of a contaminated substance.)
  - Attempted suicide
  - Self-inflicted wounds
  - Diagnostic procedures, preventive medical procedures such as inoculations, medical or surgical treatment for an illness or disease, or any complications arising from such procedures or treatment.
  - The members' willful use of an illegal or controlled substance, unless administered or consumed on the advice of a medical professional.
- Injuries sustained while committing, or attempting to commit, a felony.

# TSGLI Application Process

Step 1: Member Completes Part A



Step 2: Member's Medical Professional Completes Part B



Step 3: Member Submits Parts A&B to Branch of Service TSGLI Processing Office along with supporting medical documentation

- Part A
  - Member Information
  - Description of Event and Injuries
  - HIPAA Release
  - Claims Payment Info
- Part B
  - Medical Professional Statement
    - Licensed practitioner acting within scope of practice
    - Does not have to be original treating practitioner
  - Supporting Medical Info

# TSGLI Program History

- Where did the idea come from?
  - Former VA leadership request after meeting with Servicemembers in Iraq
  - Wounded Warrior Project
- Based upon privately available Accidental Death & Dismemberment coverage
  - Modified to address unique injuries of military service
- Initial program developed by a joint team of VA Insurance, DoD Compensation, and medical staff from each branch of service

# TSGLI Program History

- Legislative and regulatory authority:
  - 38 USC § 1980A
  - 38 CFR § 9.20
- VA program review after first year of program resulted in significant regulatory benefit enhancements, based on information gathered from:
  - Military and VA Hospital Site Visits
  - Data Analysis
  - Medical Experts

# TSGLI Program Operations

## **VA Role**

- Propose legislation or regulations for changes to the TSGLI Program
- Provide oversight of OSGLI's operations
- Conduct consistency reviews of Branch of Service claims decisions
- Conduct outreach regarding the TSGLI benefit

## **Branch of Service Role**

- Establish offices to process TSGLI claims
- Determine eligibility for TSGLI benefit
- Develop formal claims appeal process
- Conduct outreach to Service members and military medical community

## **OSGLI Role**

- Issue TSGLI payments or denial letters based on Branch of Service TSGLI decisions
- Conduct annual claims analyses

# Key Information Sources

## VA Insurance

- VA Insurance website - [www.benefits.va.gov/insurance/tsgli](http://www.benefits.va.gov/insurance/tsgli)
  - Detailed Procedures Guide
  - Losses and Payments
  - Application
- Outreach efforts at military conferences and events
- Special mailings for new benefit enhancements

## Branches of Service

- Toll-free phone operations, email, fax
- On-site staff at military medical centers assisting injured members in applying
- Outreach efforts at military medical conferences and other events

## OSGLI

- Toll-free telephone center, web chat, email, and fax for information and questions
- Monthly conference call training sessions
- On-site military training events



# Questions?