

# Entering Servicemembers' Group Life Insurance (SGLI) Coverage Elections

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**Introduction** This guide provides procedures on entering SGLI elections for members in Direct Access.

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**References**

- (a) [Coast Guard Manual, COMDTINST M7220.29\(series\), Chap 6-A](#)
- (b) [Personnel and Pay Procedures Manual, PPCINST M1000.2 \(series\), Chap 5-A](#)
- (c) [Servicemembers' and Veterans' Group Life Insurance Handbook, DVA-H-29-98-1](#)

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**Information on election coverage** Per reference (a), section 6-A-1, active duty members are automatically covered in the maximum amount for Servicemembers' Group Life Insurance (SGLI) upon accession.

Per reference (a), section 6-A-2, all members may elect to decline coverage, or elect a reduced level of insurance. A new SGLI transaction is required whenever a member submits such an election, elects to reinstate coverage they previously declined, or to increase coverage they previously reduced.

See reference (b) and (c) for additional administrative procedures.

A member is also subject to automatic full-time coverage when:

- A Coast Guard Reserve member is assigned to the SELRES.
- A Coast Guard Reserve member enters on active duty or active duty for training of 31 days or more.
- A retired member is recalled to active duty.

If the member is changing SGLI beneficiaries and not electing a new coverage amount, no data entry is required.

If a member has previously elected FSGLI spousal coverage and elects to decline or reduce SGLI coverage, you must waive or reduce the FSGLI coverage before you will be able to save the new SGLI election. FSGLI Spousal coverage cannot exceed the amount of SGLI coverage.

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**SGLI coverage** SGLI/FSGLI/TSGLI terminates effective the first day of the month following separation for all separation orders. If the member being RELAD wishes to continue SGLI/FSGLI/TSGLI coverage, the receiving SPO will need to restart SGLI/FSGLI upon reporting. For Reserve members being RELAD off of long term orders, the SPO may delete the termination row prior to the SPO data entry cutoff date.

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# Entering Servicemembers' Group Life Insurance (SGLI) Coverage Elections, Continued

**Supporting Documentation** No supporting document is required when the SGLI transaction is entered for a member who is subject to automatic full-time coverage.

All other transactions must be supported by form SGLV-8286.

**Effective Dates** Per reference (a), section 6-A-2, the effective date for decreased or declined SGLI coverage for other than a new accession is the first day of the month following the processing month. For members electing to reinstate coverage they previously declined or to increase coverage they previously reduced, the increased coverage is in effect immediately and a full month's premium will be charged.

If a transaction is submitted on a new accession to show the member declines or reduces the automatic maximum coverage, the election is in effect immediately and the appropriate premium will be charged. The deduction effective date will be the first day of the processing month.

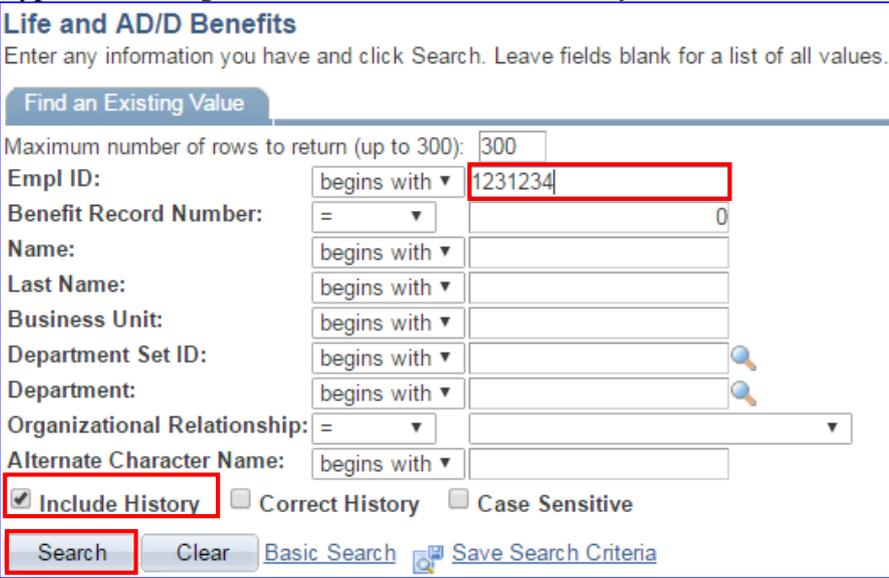
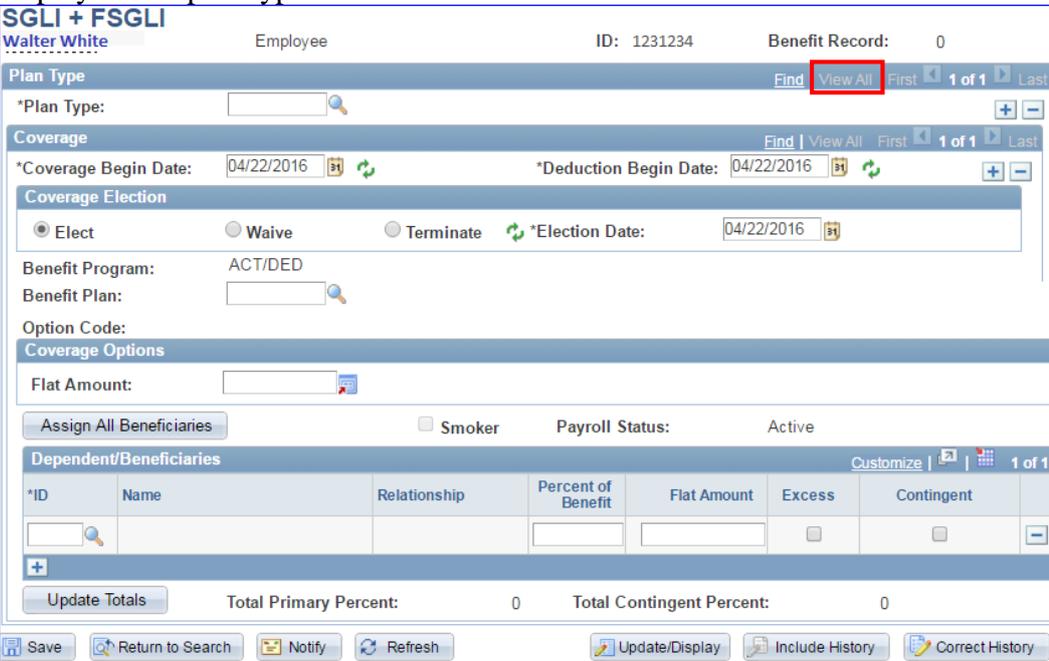
**Procedures** See Below.

Step	Action																
1	<p>Select the <b>SGLI+FSGLI</b> link in the Active &amp; Reserve Pay Shortcuts pagelet.</p>  <p>The screenshot shows a window titled "Active &amp; Reserve Pay Shortcuts" with a grid of links:</p> <table border="1"> <tr> <td><a href="#">Direct Deposit</a></td> <td><a href="#">Proxy - Submit Absence Request</a></td> </tr> <tr> <td><a href="#">Voluntary Deductions</a></td> <td><b><a href="#">SGLI + FSGLI</a></b></td> </tr> <tr> <td><a href="#">Maintain Tax Data USA</a></td> <td><a href="#">Housing Allowance</a></td> </tr> <tr> <td><a href="#">Dependent Information</a></td> <td><a href="#">Cost of Living Allowance</a></td> </tr> <tr> <td><a href="#">ACIP</a></td> <td><a href="#">BAH Dependnt/EmrancyData Emplid</a></td> </tr> <tr> <td><a href="#">MGIB Enrollments</a></td> <td><a href="#">Sea Time Balances</a></td> </tr> <tr> <td><a href="#">View Payslips (AD/RSV)</a></td> <td><a href="#">Net Distribution</a></td> </tr> <tr> <td><a href="#">Pay Calendar Results</a></td> <td><a href="#">View Member W-2s</a></td> </tr> </table>	<a href="#">Direct Deposit</a>	<a href="#">Proxy - Submit Absence Request</a>	<a href="#">Voluntary Deductions</a>	<b><a href="#">SGLI + FSGLI</a></b>	<a href="#">Maintain Tax Data USA</a>	<a href="#">Housing Allowance</a>	<a href="#">Dependent Information</a>	<a href="#">Cost of Living Allowance</a>	<a href="#">ACIP</a>	<a href="#">BAH Dependnt/EmrancyData Emplid</a>	<a href="#">MGIB Enrollments</a>	<a href="#">Sea Time Balances</a>	<a href="#">View Payslips (AD/RSV)</a>	<a href="#">Net Distribution</a>	<a href="#">Pay Calendar Results</a>	<a href="#">View Member W-2s</a>
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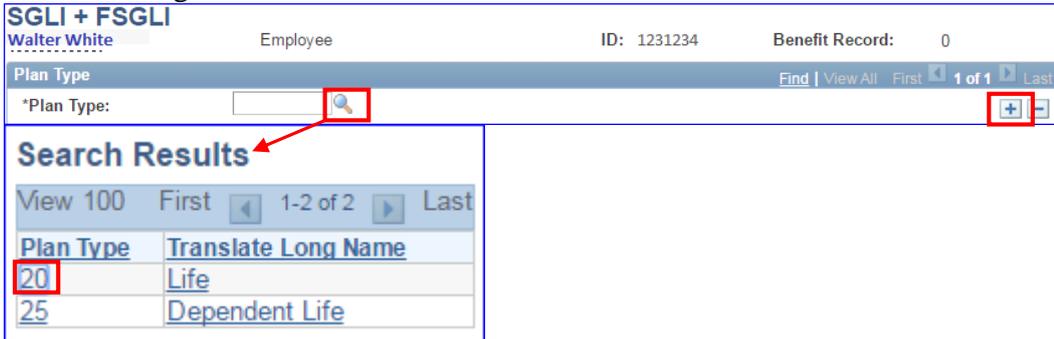
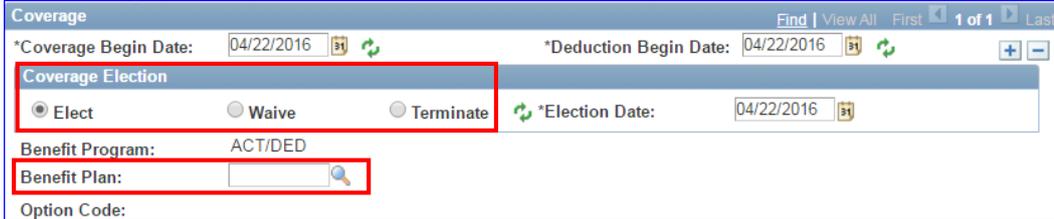
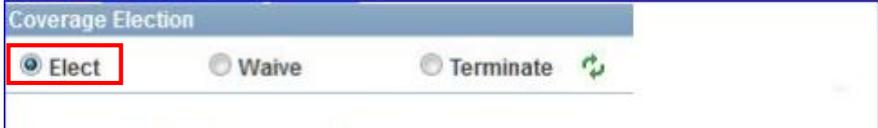
Procedures,  
continued

Step	Action														
2	<p>Type in the <b>Empl ID</b>, check the <b>Include History</b> box and click <b>Search</b>.</p>  <p><b>Life and AD/D Benefits</b> Enter any information you have and click Search. Leave fields blank for a list of all values.</p> <p>Find an Existing Value</p> <p>Maximum number of rows to return (up to 300): 300</p> <p>Empl ID: begins with ▼ 1231234</p> <p>Benefit Record Number: = ▼ 0</p> <p>Name: begins with ▼</p> <p>Last Name: begins with ▼</p> <p>Business Unit: begins with ▼</p> <p>Department Set ID: begins with ▼</p> <p>Department: begins with ▼</p> <p>Organizational Relationship: = ▼</p> <p>Alternate Character Name: begins with ▼</p> <p><input checked="" type="checkbox"/> Include History <input type="checkbox"/> Correct History <input type="checkbox"/> Case Sensitive</p> <p><b>Search</b> Clear Basic Search Save Search Criteria</p>														
3	<p>The SGLI + FSGLI page displays. If changing the Plan Type, select <b>View All</b> to display all the plan types for the member.</p>  <p><b>SGLI + FSGLI</b> Walter White Employee ID: 1231234 Benefit Record: 0</p> <p>Plan Type Find View All First 1 of 1 Last</p> <p>*Plan Type: [ ]</p> <p>Coverage Find View All First 1 of 1 Last</p> <p>*Coverage Begin Date: 04/22/2016 *Deduction Begin Date: 04/22/2016</p> <p>Coverage Election  <input checked="" type="radio"/> Elect <input type="radio"/> Waive <input type="radio"/> Terminate *Election Date: 04/22/2016</p> <p>Benefit Program: ACT/DED Benefit Plan: [ ]</p> <p>Option Code: Coverage Options Flat Amount: [ ]</p> <p>Assign All Beneficiaries <input type="checkbox"/> Smoker Payroll Status: Active</p> <table border="1"> <thead> <tr> <th>*ID</th> <th>Name</th> <th>Relationship</th> <th>Percent of Benefit</th> <th>Flat Amount</th> <th>Excess</th> <th>Contingent</th> </tr> </thead> <tbody> <tr> <td>[ ]</td> </tr> </tbody> </table> <p>Update Totals Total Primary Percent: 0 Total Contingent Percent: 0</p> <p>Save Return to Search Notify Refresh Update/Display Include History Correct History</p>	*ID	Name	Relationship	Percent of Benefit	Flat Amount	Excess	Contingent	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
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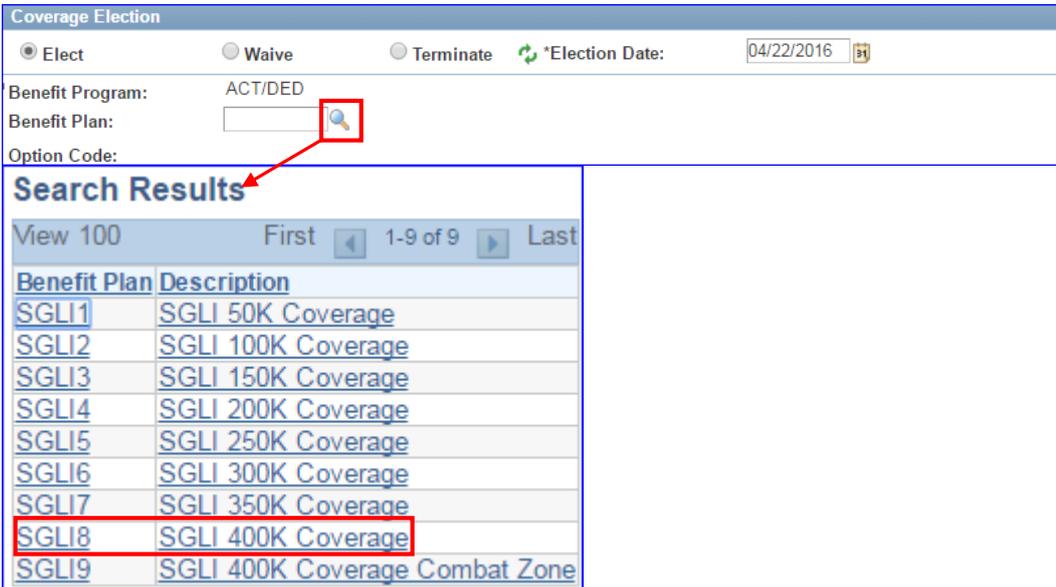
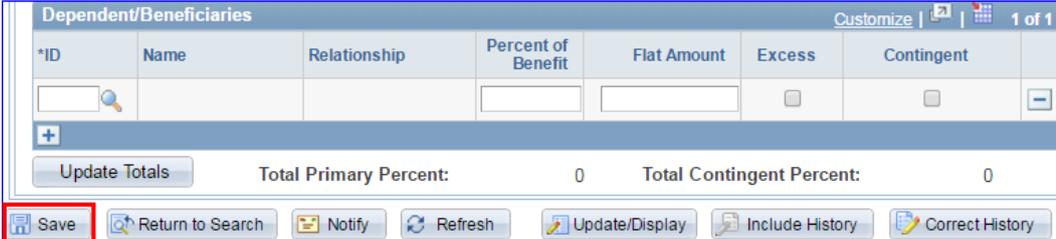
Procedures,  
continued

Step	Action								
4	<p>To enter an initial SGLI plan locate the Plan Type section and elect the <b>Lookup</b> icon to choose the Plan Type 20. Click the button in the <b>Plan Type</b> section to begin a new coverage election transaction.</p> 								
5	<p>A new coverage row will open to work in. Coverage Begin Date, Deduction Begin Date, and Election Date, all default to the current date. SGLI elections cannot be future-dated. Leave the date fields set to the current date. The only fields to update are the <b>Coverage Election</b> and the <b>Benefit Plan</b>.</p> 								
6	<p>Select a Coverage Election option.</p>  <table border="1" data-bbox="336 1563 1214 1868"> <thead> <tr> <th>Coverage Election</th> <th>Use When</th> </tr> </thead> <tbody> <tr> <td>Elect</td> <td>Starting, reinstating, reducing (to \$50,000 or more) or increasing SGLI coverage amount. Also complete the <b>Benefit Plan</b> field (See step 9).</td> </tr> <tr> <td>Waive</td> <td>Member declines coverage <b>or coverage is stopped due to RELAD to IRR.</b></td> </tr> <tr> <td>Terminate</td> <td>Administratively stopping coverage. Note: This option is reserved for use by PPC (MAS) only.</td> </tr> </tbody> </table>	Coverage Election	Use When	Elect	Starting, reinstating, reducing (to \$50,000 or more) or increasing SGLI coverage amount. Also complete the <b>Benefit Plan</b> field (See step 9).	Waive	Member declines coverage <b>or coverage is stopped due to RELAD to IRR.</b>	Terminate	Administratively stopping coverage. Note: This option is reserved for use by PPC (MAS) only.
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Procedures,  
continued

Step	Action																				
7	<p>Select the <b>Benefit Plan</b> only if starting, reinstating, reducing (to \$50,000 or more) or increasing SGLI coverage amount. Click the <b>Lookup</b> icon to view the coverage amounts. Select the coverage amount corresponding to the member's election.</p>  <p>The screenshot shows the 'Coverage Election' form with the following details:</p> <ul style="list-style-type: none"> <li>Buttons: Elect (selected), Waive, Terminate</li> <li>*Election Date: 04/22/2016</li> <li>Benefit Program: ACT/DED</li> <li>Benefit Plan: [Empty field with a 'Lookup' icon]</li> <li>Option Code: [Empty field]</li> <li><b>Search Results:</b> <table border="1"> <thead> <tr> <th>Benefit Plan</th> <th>Description</th> </tr> </thead> <tbody> <tr><td>SGLI1</td><td>SGLI 50K Coverage</td></tr> <tr><td>SGLI2</td><td>SGLI 100K Coverage</td></tr> <tr><td>SGLI3</td><td>SGLI 150K Coverage</td></tr> <tr><td>SGLI4</td><td>SGLI 200K Coverage</td></tr> <tr><td>SGLI5</td><td>SGLI 250K Coverage</td></tr> <tr><td>SGLI6</td><td>SGLI 300K Coverage</td></tr> <tr><td>SGLI7</td><td>SGLI 350K Coverage</td></tr> <tr><td><b>SGLI8</b></td><td><b>SGLI 400K Coverage</b></td></tr> <tr><td>SGLI9</td><td>SGLI 400K Coverage Combat Zone</td></tr> </tbody> </table> </li> </ul>	Benefit Plan	Description	SGLI1	SGLI 50K Coverage	SGLI2	SGLI 100K Coverage	SGLI3	SGLI 150K Coverage	SGLI4	SGLI 200K Coverage	SGLI5	SGLI 250K Coverage	SGLI6	SGLI 300K Coverage	SGLI7	SGLI 350K Coverage	<b>SGLI8</b>	<b>SGLI 400K Coverage</b>	SGLI9	SGLI 400K Coverage Combat Zone
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8	<p>Click the <b>Save</b> button.</p>  <p>The screenshot shows the 'Dependent/Beneficiaries' form with the following details:</p> <ul style="list-style-type: none"> <li>Buttons: Save (highlighted), Return to Search, Notify, Refresh, Update/Display, Include History, Correct History</li> <li>Update Totals: Total Primary Percent: 0, Total Contingent Percent: 0</li> </ul>																				