

## E-Mail ALSPO F/14

**Subj: ANNUAL VERIFICATION – STRESSING ACCURACY AND CUSTOMER SERVICE**

Ref: (a) [Personnel & Pay Procedures Manual, PPCINST M1000.2 \(series\)](#)  
(b) [Military Personnel Data Records \(PDR\) System, COMDTINST M1080.10 \(series\)](#)  
(c) [Post-9/11 GI Bill, DoD Instruction 1341.13](#)

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**Introduction** In accordance with Section 5-C of reference (a), each year during the months of October and November every military member of the Coast Guard and Coast Guard Reserve performs an annual verification of their BAH, Dependency, Beneficiaries, SGLI, and Emergency Contacts. This E-Mail ALSPO addresses the high rate of discrepancies recorded on beneficiary forms associated with casualty cases and stresses the importance of accuracy.

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**Background** There is approximately \$650,000 in immediate and long-term monetary benefits associated with each Active Duty and Reservist death, and up to \$100,000 in benefits associated with a dependent death. Surviving family members are entitled to these benefits, and the peace of mind they provide is often needed to help a Coast Guard family start the healing process following the loss of a family member.

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**Discussion** There are three primary beneficiary designation forms associated with military casualties.

- CG-2020D – Designation of Beneficiaries & Record of Emergency Data
- SGLV-8286 – Servicemembers' Group Life Insurance Election and Certificate
- SGLV-8286a – Spouse Coverage Election and Certificate

While processing casualty cases, CG PSC-PSD-FS Casualty Matters has found that as many as a third of these beneficiary designation forms have some type of discrepancy discussed below. These discrepancies cause serious delays in benefit payments, and in a couple of recent cases, the designation forms could not be used at all, causing benefit payments to be paid against the members' desires or not paid at all.

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**Verification of Form CG-2020D**

The Designation of Beneficiaries & Record of Emergency Data allows Coast Guard members to list who they want notified if they become a casualty (dead, missing, or seriously injured). This form is also used to designate the following beneficiaries:

- Person to receive allotment of pay if missing or unable to transmit funds
- Beneficiary(ies) for Death Gratuity
- Beneficiary(ies) for Unpaid Pay and Allowances
- Person Authorized to Direct Disposition of Remains (PADD)
- Person Eligible to Receive Effects (PERE)

Common discrepancies noted on this form include:

- Listing incorrect or outdated addresses and phone numbers for beneficiaries.
- Failure to list both parents names and addresses.
- Failure to designate a PERE.
- Failure to designate a PADD. Note: Instructions provided on pages 3-5 of the September 2010 edition of the form do not reflect the change in PADD designations authorized by the National Defense Authorization Act for 2012. PADD is now a "member-designated" benefit. The form instructions state only spouse, adult child, parent or adult sibling are allowed to be designated. The law now allows members to designate any person of choice. See enclosure (1) for revised instructions. The revised instructions will be included in the next revision of CG-2020D.

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**Verification of Form SGLV-8286**

Per reference (b), every Coast Guard member is required to maintain a current Servicemembers' Group Life Insurance Election and Certificate in their SPO-PDR. This form is used to select an SGLI amount and to designate SGLI beneficiaries. These forms are being completed, but they have a very high discrepancy rate.

Common discrepancies noted on this form include:

- Not making a selection in Block 2 indicating why the form is being submitted (at least one selection must be made).
  - Not including addresses for the beneficiaries.
  - Failure by the unit to notify the spouse by letter whenever a member elects no coverage, reduced coverage, or elects a beneficiary other than the spouse.
  - Leaving beneficiary blank fields. The form has fields for four primary and four secondary beneficiaries. To prevent modification after the member's signature, unused beneficiary fields must be filled in with "None" or "N/A" (Not Applicable).
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**Verification of Form SGLV-8286a**

The Spousal Coverage Election and Certificate ensures the member has the desired spousal insurance coverage. However, like the SGLI-8286, this form also has a high discrepancy rate.

Common discrepancies noted on this form include:

- Failure to make a selection at the top of the form indicating the reason for completing the form.
  - Completion of Part III when coverage is not being increased or restored. *Completion Part III is not required unless the member previously declined or reduced coverage and is now applying to restore or increase coverage.*
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**Verification of Form**  
**SGLV-8286a**  
(Cont'd)

- Failure to have the spouse sign Part III when that section is required (*Again, completion of Part III is only required when restoring or increasing coverage*).
  - Completing a new form when a spouse develops a serious health problem so that Part III can be completed. If the member is not changing the coverage amount, a new form is not necessary when a spouse becomes ill.
  - Failure to submit a form when a member gets married. Delays in submitting these forms require OSGLI to calculate premiums charges in arrears, which slows down the processing of FSGLI claims.
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**Other Common Discrepancies**

In addition to the discrepancies noted above, the following discrepancies are common on all three forms:

- Typographical errors.
  - Missing or incorrect information.
  - Failure to maintain the most recent forms and worksheets in the SPO-PDR.
  - Not signed by the member and/or witness.
  - Inconsistencies between SGLI and Family SGLI elections and the monthly payments being made.
  - Completing a new SGLI Election form or Spousal Coverage Election and Certificate form when no change is being made. These forms must be reviewed and verified each year, but a new form shall only be created when a change is being made. Submitting a new form when no change has been made introduces confusion into the process and can make it difficult to determine a member's intentions when processing a casualty case.
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**Post-9/11  
G.I. Bill  
Information**

Since this E-Mail ALSPO discusses casualties, it's important for Coast Guard members who are eligible to transfer their education benefits to their dependents to choose the number of months transferred wisely. While there are no responsibilities or required action by SPOs for the Post-9/11 G.I. Bill, CG PSC-PSD-FS has found that in approximately half of Coast Guard casualty cases, members had elected to transfer only one month to each eligible dependent if they transferred any at all. There is quite a bit of confusion in the field regarding the transfer of education benefits that the below information attempts to clarify.

Per reference (c), the initial election to transfer must be done while on active duty. It is advisable for members to transfer at least one month to each eligible dependent to be able to reallocate months after they are separated. However, should a member die and had only transferred one month of his/her benefits, the one month is the only Post-9/11 G.I. Bill benefit that dependent will receive. The law is specific that benefits cannot be changed if a service member dies or is incapacitated to the point where they can no longer make a conscious decision.

Service members should treat the Post-9/11 G.I. Bill in the same way they treat their SGLI benefits. The Post-9/11 G.I. Bill transfer of benefits option cannot be changed after the member dies. Members should review their Post-9/11 G.I. Bill Transfer of Education Benefits at [https://www.dmdc.osd.mil/milconnect/beneficiary/consent?continueToUrl=%2Fmilconnect%2Ffaces%2Fpages%2Fprivate\\_home.jspx](https://www.dmdc.osd.mil/milconnect/beneficiary/consent?continueToUrl=%2Fmilconnect%2Ffaces%2Fpages%2Fprivate_home.jspx)

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**SPO Action** SPO Supervisors must train their staff members on the contents of this E-Mail ALSPO to combat the high discrepancy rate on casualty beneficiary forms and stress the importance of accuracy.

SPOs are directed to work with field units to ensure all submitted forms are completed fully and accurately. SPOs must review all documents before filing them to ensure they are properly completed and are signed by all required parties. During the verification process, all SPOs and field unit administrative staff members need to do more than ask members if the information on the various forms is correct. The time spent with the member is an opportunity to talk about the importance of these forms and to discuss how they are used. Coast Guard members are ultimately responsible for the accuracy of the information on these forms, but efforts made by SPOs has a direct affect on the level of attention their members will give these important documents.

SPOs are reminded that, "Anyone can read the instructions on the forms and verify that the member filled out the form in accordance with the instructions. But the bigger question is...Are the forms verified or filled out as the member intended (i.e. Member is married, yet the parents are listed as beneficiaries)? The question should be asked, "Is this what you intended to do?" The SPO is the ultimate quality assurance point for these documents and it is not just during the annual validation process" (Section 5.A.4 of reference (a)).

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**Procedures** The annual verification process has grown increasingly more complex over time with form automation and Coast Guard reorganization efforts. However, that does not relieve the SPO from customer service responsibilities to field units. As mentioned earlier, there have been several cases where simple errors have delayed or prevented SGLI claim processing. Attention to detail and communication between the SPO, the unit, and the member will help eliminate casualty beneficiary discrepancies.

There is also a great need to communicate to our Coast Guard members and their families how important it is they take responsibility to check to ensure these documents actually reflect their desires, and regularly and without delay update their designation and election forms to capture beneficiary changes before tragedy strikes. The first few days after a death is never the time to learn that a simple clerical error or unsigned or outdated form is the cause of frustrating and unnecessary delay.

It is impossible for the Decedent Affairs Officers to fully support surviving family members without proper processing of the CG-2020D, and the SGLI election forms. Furthermore, the Coast Guard Casualty Matters office cannot accurately process SGLI claims if correct, current information is not on file.

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**Directives Affected** The contents of this E-Mail ALSPO message will be incorporated into the applicable sections of reference (a).

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**Questions** Direct questions regarding the content of this E-Mail ALSPO message to CGPSC-PSD-FS by email either to [ARL-PF-CGPSC-PSDFS-CASUALTY@uscg.mil](mailto:ARL-PF-CGPSC-PSDFS-CASUALTY@uscg.mil) or [ARL-PF-CGPSC-PSDFS-GIBILL@uscg.mil](mailto:ARL-PF-CGPSC-PSDFS-GIBILL@uscg.mil).

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**Released By** Internet release authorized.

/s/  
S. L. LEBRUSKA, CAPT, USCG  
Commanding Officer

Encl: (1) Instructions for CG-2020D

## **Instructions for CG-2020D**

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Distribution: CG Military Personnel, Original – Servicing Personnel Office for filing in Section 4 of SPO PDR, Copy (1) – Send to CGPSC (PSD-MR) for the EI-PDR, Copy (2) – File in Section 4 of Unit PDR. Civilians – Original – Unit files.

All fields must be filled in, do not leave any field/ blank. If a field/ does not apply, enter “Not Applicable”, “N/A”, or “None”. Do not enter “By Law” in any beneficiary field. In the event there is insufficient space on the form to enter all your designations, you may attach a separate sheet. It must include your name, rank/rate, and employee ID and the field number (“Continued”) and also be signed and dated.

Use YYYYMMDD for all date fields. For example, 20 February 2008 would be entered as 2008FEB20. Provide the zip code or international postal code with all mailing addresses. Provide the area code and, for non U.S. numbers, the country code, for all telephone numbers.

### **Section 1 – Emergency Contact**

Item 1. Enter last name, first name and middle initial.

Item 2. Enter Employee ID number.

Item 3a. Mark “X” in appropriate box, if other, enter branch/component.

Item 3b. Enter unit name.

Item 4a. Enter spouse’s last name, first name, and middle initial.

Item 4b. Enter spouse’s full address and telephone number. Enter the “actual” or “physical” address of spouse if applicable, not a “mailing address” or “P.O. Box” address.

Item 4c. If applicable, mark “X” in the appropriate box.

Item 5a-d. Enter each child’s last name, first name, and middle initial, relationship, date of birth, and full address and telephone number. Include any illegitimate children if acknowledged by the member, or if maternity/paternity has been judicially decreed. Relationship examples would include: son, daughter, stepson, stepdaughter, adopted son, adopted daughter, or ward.

Item 6a. Enter father’s last name, first name and middle initial.

Item 6b. Enter father’s full address and telephone number. Enter the “actual” or “physical” address, not a “mailing address” or “P.O. Box” address. If applicable, enter “Deceased” or “Unknown”.

Item 7a. Enter mother’s last name, first name, and middle initial.

Item 7b. Enter mother's full address and telephone number. Enter the "actual" or "physical" address, not a "mailing address" or "P.O. Box" address. If applicable, enter "Deceased" or "Unknown".

Item 8a. List relationship, e.g. "Mother", of person(s) listed in items 4, 5, 6, or 7 who are not to be notified of a casualty due to ill health. If more than one child, specify, e.g. daughter Susan.

Item 8b. Enter last name, first name, and middle initial of person(s) to be notified in lieu of person(s) listed in item 8a.

Item 9a. Enter the designated person's last name, first name, and middle initial of the person(s), if any, other than the member's primary next of kin or immediate family, to whom information on the whereabouts and status of the member shall be provided if the member is placed in a missing status. Reference 10 USC, Section 655. Not applicable to civilians.

Item 9b. Enter designated person's full address and telephone number. Enter the "actual" or "physical" address, not a "mailing address" or "P.O. Box" address. Not applicable to civilians.

### **Section 2 – Person to Receive Allotment of Pay if Missing or Unable to Transmit Funds**

This election is optional. A member may designate a person to receive up to 100% of their pay (the amount can be less than 100%) if the member is missing or captured. The "Missing Persons Act" provides that pay and allowances continue to accrue to the pay account of any service member for the period he or she is missing or captured and may be paid to the dependents for support. This item reflects the desires of the designator and is used as a guide in the disposition of his/her pay. Allotments to dependents and insurance companies initiated prior to entering a missing or captured status are continued in effect unless unusual circumstances indicate changes.

Item 10a. Enter designated person's last name, first name, and middle initial.

Item 10b. Enter designated person's full address and telephone number. Enter the "actual" or "physical" address, not a "mailing address" or "P.O. Box" address.

Item 10c. Enter designated person's relationship.

Item 10d. Enter designated person's percentage of pay to be received.

### **Section 3 – Beneficiary for Death Gratuity Pay**

This election is optional. Death gratuity originally provided for the immediate living expenses of family members. It is an entitlement paid to a beneficiary even if the deceased member was indebted to or overpaid by the Coast Guard. Federal law [10 U.S.C. 1475-1480, as amended by Public Law 102-190 and Public Law 110-181] authorizes paying a Death Gratuity to the survivor(s) or designated beneficiary(ies) of a Coast Guard regular member, or of a reserve member serving with or without pay, who dies:

- While traveling to/from AD/ADT/IDT or while on active duty or while on ADT/IDT;
- If a member who dies within 120 days of their separation date or most recent reserve service, the survivors are also authorized a Death Gratuity, IF the Department of Veterans Affairs (DVA) determines the death was service connected.

A member has a personal option to designate one or more living persons to receive part or the entire death gratuity. Only living persons may be designated. Formal or blood relationship is not required. A maximum of ten (10) living persons may be designated to receive portions. Portions may be specified only in 10% increments. If the portions add up to less than 100% then the remainder will be paid by law according to the default precedence of payment. The designation of any person to receive a portion of the death gratuity must indicate a percentage.

If a member does not wish to designate a beneficiary, enter “None”. Undesignated portions will be paid by law according to the default precedence list. The full amount of death gratuity is payable to someone, even if the member enters “None” or chooses some percentages that add up to less than 100%. If the member chooses to designate less than the full amount, enters “None”, leaves the field blank, or the form is destroyed then the balance will be paid in the default precedence of payment as follows:

- 1) To the surviving spouse of the member, if any (does not include ex-spouse)
- 2) To any surviving children of the person and the descendants of any deceased children by representation;
- 3) To the surviving “parents” of the survivor of them;
- 4) To the duly-appointed executor or administrator of the estate of the person;
- 5) If none of the above, then to other next-of-kin of the person under the laws of domicile of the person at the time of the person’s death.

“Parents” include biological fathers and mothers as well as fathers and mothers through adoption. Only one father and one mother may be recognized. Preference goes to those who exercised a parental relationship most recently prior to the date the deceased member entered a duty status that created an entitlement to death gratuity.

“Children” applies without regard to age or marital status to legitimate children, adopted children, or stepchildren who were part of the deceased member’s household at the time of death, and illegitimate children of the deceased female member. The illegitimate children of a deceased male member are also included if at least one of the following is true: they were acknowledged in writing signed by the member, or were judicially determined, before the death of the member, to be his children, or the deceased member had been judicially ordered to contribute to their support.

A member should make clear designations, as it expedites payment. Seek legal advice if naming a minor child as beneficiary.

If a member has a spouse but designates a person other than the spouse to receive all or a portion of the death gratuity pay, the member’s Commanding Officer is required to notify the spouse, in writing, about the designation.

Item 11a. Enter beneficiary(ies) last name, first name, and middle initial.

Item 11b. Enter beneficiary(ies) full address and telephone number. Enter the “actual” or “physical” address, not a “mailing address” or “P.O. Box” address.

Item 11c. Enter beneficiary(ies) relationship.

Item 11d. Enter beneficiary(ies) percentage of death gratuity to be received.

#### **Section 4 – Beneficiary(ies) for Unpaid Pay and Allowances**

Any unpaid pay and allowances found due a deceased member on the date of their death must be paid to the member’s survivors. Amounts due could include per diem, travel, transportation of dependents, transportation of household goods, etc... Members may designate whomever they want to be their beneficiary(ies) for unpaid pay and allowances. If more than one beneficiary is designated, the total of all shares must equal 100%.

Payment Order of Precedence: The order of precedence for payment of unpaid pay and allowances is:

- 1) Beneficiary(ies) designated on Form CG-2020D;
- 2) Spouse;
- 3) Child(ren) and descendants of deceased children by representation;
- 4) Parents or to the survivor of them.

Duly appointed legal representative of the deceased member’s estate, or if they are none, to the person(s) entitle by the state laws of the deceased members domicile.

Item 12a. Enter beneficiary(ies) last name, first name, and middle initial.

Item 12b. Enter beneficiary(ies) full address and telephone number. Enter the “actual” or “physical” address, not a “mailing address” or “P.O. Box” address.

Item 12c. Enter beneficiary(ies) relationship.

Item 12d. Enter beneficiary(ies) percentage of death gratuity to be received.

Item 12e. Enter beneficiary(ies) last name, first name, and middle initial. If member entered 100% in field 12d, enter “N/A”.

Item 12f. Enter beneficiary(ies) full address and telephone number. Enter the “actual” or “physical” address, not a “mailing address” or “P.O. Box” address. If member entered 100% in field 12d, enter “N/A”.

Item 12g. Enter beneficiary(ies) relationship. If member entered 100% in field 12d, enter “N/A”.

Item 12h. Enter beneficiary(ies) percentage of death gratuity to be received. If member entered 100% in field 12d, enter "N/A".

### **Section 5 – Person Authorized to Direct Disposition of Remains (PADD)**

Member is required to designate a PADD who will take care of the arrangements for the disposition of their remains if they die while in the Coast Guard. The Coast Guard will seek disposition instructions in a specific order if there is a problem with the authorization. There would be a problem if the authorization is unclear, absent, invalid, unable to contact designated PADD, or if the PADD declines involvement.

A member must revise or revalidate the PADD designation:

- Upon marriage. Date of designation on form CG-2020D must be on or after date of marriage;
- Upon losing a spouse (death, divorce, annulment). Without a new designation the default order of precedence will be used.

Per the National Defense Authorization Act for 2012, the "Designation of Persons Authorized to Direct Disposition of Remains of Members of the Armed Services" (PADD) is now a "member-designated" benefit. The new law allows members to designate any person of choice.

If there is a problem with your authorization the Coast Guard follows the following default order of precedence in seeking disposition directions: spouse, adult child (eldest first), parent, sibling (eldest first), closest available relative (if any), or a close friend. If none or known or available, then the Coast Guard will act as PADD.

The PADD may direct the transfer of disposition authority to other kin or to the Coast Guard.

Item 13a. Enter designated person's last name, first name, and middle initial.

Item 13b. Enter designated person's full address and telephone number. Enter the "actual" or "physical" address, not a "mailing address" or "P.O. Box" address.

Item 13c. Enter designated person's relationship.

### **Section 6 – Person Eligible to Receive Effects (PERE)**

Member is required to designate a person to receive personal effects should they become a casualty. Only the following persons may be named a PERE: surviving spouse, blood relative of legal age, or adoptive relative of the decedent. If neither of these three can be found, a person standing in loco parentis may be named. Not applicable to civilians.

Item 14a. Enter the designated person's last name, first name, and middle initial.

Item 14b. Enter the designated person's full address and telephone number. Enter the "actual" or "physical" address, not a "mailing address" or "P.O. Box" address.

Item 14c. Enter the designated person's relationship.

Item 14d. Enter the alternate designated person's last name, first name, and middle initial.

Item 14e. Enter the alternate designated person's full address and telephone number. Enter the "actual" or "physical" address, not a "mailing address" or "P.O. Box" address.

Item 14f. Enter the alternate designated person's relationship.

### **Field 15 – Continuation/Remarks**

Use this field for continuation or remarks of other items, if necessary. Prefix entry with the number of the item being continued; for example: Item5/John, Coastie G./Son/1985DEC20/321 Pecan Drive, Schertz, TX 78151/(785) 339-2200. Also use this field to list name(s), address(es) and relationship(s) of other person(s) the member desires to be notified. Other dependents may also be listed. This block offers the greatest amount of flexibility for the member to record other important information not otherwise requested but considered extremely useful in the casualty notification and assistance process. Besides continuing information from other fields on this form, the member may desire to include additional information such as: NOK language barriers, location or existence of a Will, additional private insurance information, other family member contact numbers, etc. This block may also be used to record annual validation, the member may certify all items correct by entering "Reviewed, no changes" along with their signature and dated. If additional space is required, attach a supplemental sheet of paper with the information.