

Entering FSGLI Spousal Coverage Elections

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

References

- (a) [Coast Guard Pay Manual, COMDTINST M7220.29\(series\), Chap 6](#)
- (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](#)

Information on election coverage Per reference (a), section 6-B-4.b., the spouse of a member who is entitled to automatic full Servicemembers' Group Life Insurance (SGLI) coverage, is insured at the maximum \$100,000 level under Family Servicemembers' Group Life Insurance (FSGLI) unless the member declines or reduces spousal coverage.

Unlike SGLI, FSGLI will not automatically start in Direct Access (DA) in connection with an accession. Per reference (a), section 6-B-4.a., the SPO must notify the member and input the FSGLI transaction upon receipt of the election certificate, form SGLV-8286A.

Exception: For member-married-to-member marriages the automatic start of FSGLI coverage for either spouse is not applicable. However, the member(s) must submit form SGLV-8286A to the SPO to start coverage or to waive coverage.

FSGLI deductions must be stopped when a member no longer has an eligible spouse (divorce, annulment or death of a spouse). If changing SGLI beneficiaries and not electing a new coverage amount, no data entry is required.

VERY IMPORTANT: A new FSGLI transaction is required whenever a spouse's date of birth is corrected, even if there is no change in coverage or cost.

Per reference (a), section 6-B-3, members may elect to decline coverage, or elect a reduced level of insurance. A new FSGLI transaction is entered whenever a member submits such an election. A new FSGLI election transaction is also required when a member elects to reinstate coverage they previously declined or to increase coverage they previously reduced.

FSGLI Spousal coverage cannot exceed the amount of SGLI coverage.

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

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Entering FSGLI Spousal Coverage Elections, Continued

Required Supporting Documentation Per ALSPO B/16 an SGLV-8286A form is only required when increasing, restoring, applying when member-married-to-member, reducing or declining coverage in the SPO PDR.

Effective dates Per reference (a) section 6-A-2, the effective date in DA for decreased or declined FSGLI 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 accepts, declines, or reduces the automatic maximum coverage, the election is in effect immediately and the appropriate premium will be charged.

Procedures See Below.

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

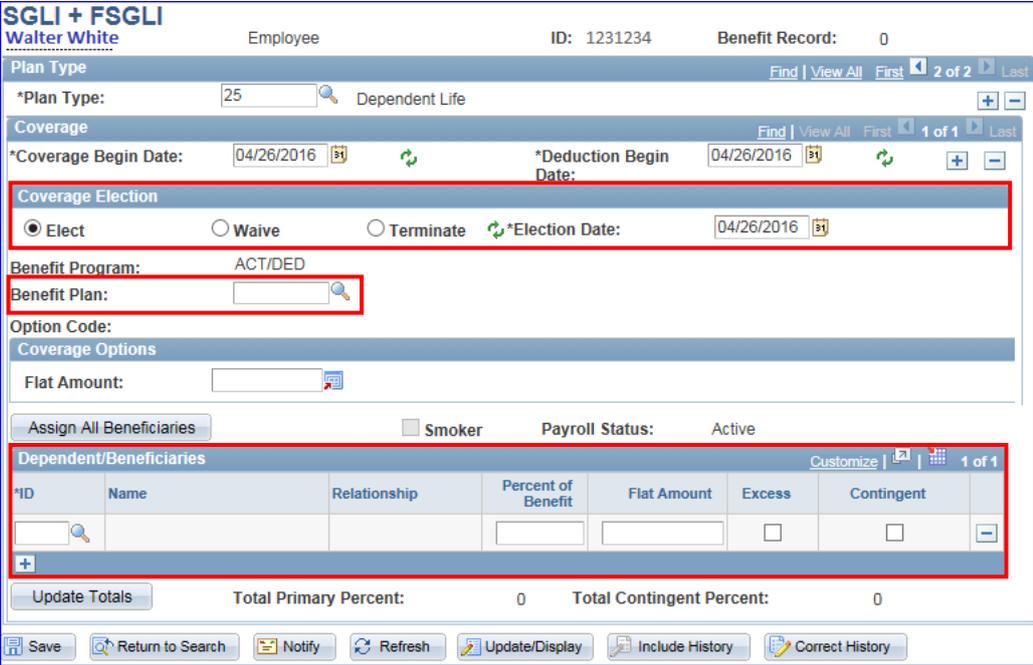
Procedures,
continued

Step	Action																		
2	<p>Type in the Empl ID, check the Include History box and click Search.</p> <p>Life and AD/D Benefits 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 <input type="text" value="1231234"/></p> <p>Benefit Record Number: = <input type="text"/></p> <p>Name: begins with <input type="text"/></p> <p>Last Name: begins with <input type="text"/></p> <p>Business Unit: begins with <input type="text"/></p> <p>Department Set ID: begins with <input type="text"/></p> <p>Department: begins with <input type="text"/></p> <p>Organizational Relationship: = <input type="text"/></p> <p>Alternate Character Name: begins with <input type="text"/></p> <p><input checked="" type="checkbox"/> Include History <input type="checkbox"/> Correct History <input type="checkbox"/> Case Sensitive</p> <p><input type="button" value="Search"/> <input type="button" value="Clear"/> Basic Search Save Search Criteria</p>																		
3	<p>The SGLI + FSGLI page displays. A SGLI (Plan Type 20) must be present before an FSGLI (Plan Type 25) transaction can be saved. See the user guide for SGLI procedures. If the member only has one plan type, click the Insert Row button in the Plan Type area to insert a new FSGLI Plan Type.</p> <p>SGLI + FSGLI Walter White Employee ID: 1231234 Benefit Record: 0</p> <table border="1"> <thead> <tr> <th>Plan Type</th> <th>Find</th> <th>View All</th> <th>First</th> <th>1 of 1</th> <th>Last</th> </tr> </thead> <tbody> <tr> <td>Plan Type: 20 Life</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p><input type="button" value="+"/> <input type="button" value="-"/></p>	Plan Type	Find	View All	First	1 of 1	Last	Plan Type: 20 Life											
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4	<p>To insert the new Plan Type, click the Lookup icon to choose Plan Type 25.</p> <p>SGLI + FSGLI Walter White Employee ID: 1231234 Benefit Record: 0</p> <table border="1"> <thead> <tr> <th>Plan Type</th> <th>Find</th> <th>View All</th> <th>First</th> <th>2 of 2</th> <th>Last</th> </tr> </thead> <tbody> <tr> <td>*Plan Type: <input type="text"/></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p><input type="button" value="+"/> <input type="button" value="-"/></p> <p>Search Results View 100 First 1-2 of 2 Last</p> <table border="1"> <thead> <tr> <th>Plan Type</th> <th>Translate Long Name</th> </tr> </thead> <tbody> <tr> <td>20</td> <td>Life</td> </tr> <tr> <td>25</td> <td>Dependent Life</td> </tr> </tbody> </table>	Plan Type	Find	View All	First	2 of 2	Last	*Plan Type: <input type="text"/>						Plan Type	Translate Long Name	20	Life	25	Dependent Life
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Entering FSGLI Spousal Coverage Elections, Continued

Procedures,
continued

Step	Action														
5	<p>If updating an existing FSGLI election, insert a new row from within the Plan Type 25 row by selecting the Insert Row button.</p>  <p>The screenshot shows the 'SGLI + FSGLI' interface for employee 'Walter White'. The 'Plan Type' is set to '25' (Dependent Life). The 'Insert Row' button is highlighted in a red box.</p>														
6	<p>A new coverage row will open to work in. The only fields to update are the Coverage Election, Benefit Plan and the Dependent/Beneficiary. The date fields; Coverage Begin Date, Deduction Begin Date, and Election Date, all default to the current date. FSGLI elections cannot be future-dated.</p> <ul style="list-style-type: none"> • If starting coverage, leave the date fields set to the current date. • If stopping or reducing coverage, change the date fields to the first day of the month following the date of the member's election, divorce/annulment or spouse's death <p>Note: See Divorce, Annulment, or Death of a Dependent for more information on stopping FSGLI and other actions which must be taken.</p>  <p>The screenshot shows the 'SGLI + FSGLI' interface for employee 'Walter White'. The 'Coverage Election' section has the 'Elect' radio button selected. The 'Benefit Plan' field is highlighted in a red box. The 'Dependent/Beneficiaries' table is also highlighted in a red box.</p> <table border="1" data-bbox="352 1559 1358 1686"> <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> <td></td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	ID	Name	Relationship	Percent of Benefit	Flat Amount	Excess	Contingent						<input type="checkbox"/>	<input type="checkbox"/>
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Entering FSGLI Spousal Coverage Elections, Continued

Procedures,
continued

Step	Action																						
7	<p>Select a Coverage Election option.</p> <div data-bbox="352 524 1390 607" style="border: 1px solid black; padding: 5px;"> <p>Coverage Election</p> <p> <input checked="" type="radio"/> Elect <input type="radio"/> Waive <input type="radio"/> Terminate *Election Date: <input type="text" value="04/26/2016"/> </p> </div> <table border="1" data-bbox="352 607 1390 1128"> <thead> <tr> <th>Coverage Election</th> <th>Use When</th> </tr> </thead> <tbody> <tr> <td>Elect</td> <td>Starting, reinstating, reducing (to \$10,000 or more) or increasing FSGLI coverage amount. Also complete the Benefit Plan field (See step 9).</td> </tr> <tr> <td>Waive</td> <td>Member declines coverage, spouse dies, or there is a divorce/annulment. Note: See Divorce, Annulment, or Death of a Dependent for more information on stopping FSGLI and other actions which must be taken. Use the first day of the month following the date of the divorce/annulment or spouse's death as the effective (waive) date</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 \$10,000 or more) or increasing FSGLI coverage amount. Also complete the Benefit Plan field (See step 9).	Waive	Member declines coverage, spouse dies, or there is a divorce/annulment. Note: See Divorce, Annulment, or Death of a Dependent for more information on stopping FSGLI and other actions which must be taken. Use the first day of the month following the date of the divorce/annulment or spouse's death as the effective (waive) date	Terminate	Administratively stopping coverage. Note: This option is reserved for use by PPC (MAS) only.														
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8	<p>Select the Benefit Plan only if starting, reinstating, reducing (to \$10,000 or more) or increasing FSGLI coverage amount. Click the Lookup button to view the coverage amounts. Select the coverage amount corresponding to the member's election.</p> <div data-bbox="352 1328 879 1458" style="border: 1px solid black; padding: 5px;"> <p>Benefit Program: <input type="text" value="ACT/DED"/></p> <p>Benefit Plan: <input type="text"/> </p> <p>Option Code: <input type="text"/></p> </div> <div data-bbox="352 1458 783 1877" style="border: 1px solid black; padding: 5px;"> <p>Search Results</p> <p>View 100 First 1-10 of 10 Last</p> <table border="1"> <thead> <tr> <th>Benefit Plan</th> <th>Description</th> </tr> </thead> <tbody> <tr><td>FSGL01</td><td>FSGLI 10K Coverage</td></tr> <tr><td>FSGL02</td><td>FSGLI 20K Coverage</td></tr> <tr><td>FSGL03</td><td>FSGLI 30K Coverage</td></tr> <tr><td>FSGL04</td><td>FSGLI 40K Coverage</td></tr> <tr><td>FSGL05</td><td>FSGLI 50K Coverage</td></tr> <tr><td>FSGL06</td><td>FSGLI 60K Coverage</td></tr> <tr><td>FSGL07</td><td>FSGLI 70K Coverage</td></tr> <tr><td>FSGL08</td><td>FSGLI 80K Coverage</td></tr> <tr><td>FSGL09</td><td>FSGLI 90K Coverage</td></tr> <tr><td>FSGL10</td><td>FSGLI 100K Coverage</td></tr> </tbody> </table> </div>	Benefit Plan	Description	FSGL01	FSGLI 10K Coverage	FSGL02	FSGLI 20K Coverage	FSGL03	FSGLI 30K Coverage	FSGL04	FSGLI 40K Coverage	FSGL05	FSGLI 50K Coverage	FSGL06	FSGLI 60K Coverage	FSGL07	FSGLI 70K Coverage	FSGL08	FSGLI 80K Coverage	FSGL09	FSGLI 90K Coverage	FSGL10	FSGLI 100K Coverage
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Procedures,
continued

Step	Action
<p data-bbox="261 562 277 589">9</p>	<p data-bbox="352 562 1331 629">If member is not waiving coverage, click the Lookup button in the Dependent/Beneficiaries section. Select the spouse from the search results.</p> <p data-bbox="352 674 1378 808">Note: If the spouse isn't listed, they need to be added to the Dependent Information page in. If the spouse name on the search page is different than the name listed on the SGLV-8286A, then research will need to be done to see why there is a difference.</p> <div data-bbox="352 815 1385 1155"> </div>
<p data-bbox="256 1196 288 1223">10</p>	<p data-bbox="352 1196 635 1223">Click the Save button.</p> <div data-bbox="352 1229 1385 1469"> </div>