



# U.S. COAST GUARD



## Homeland Security

### Flag Voice 276

#### Quick Links

[Human Resources Home](#)

[Be a Part of the Coast Guard:](#)

- »» [Military Careers](#)
- »» [Civilian Opportunities](#)
- »» [Learn about the Reserve](#)
- »» [Coast Guard Academy](#)

[Flag Voice](#)

»» [Biography of the Assistant Commandant for Human Resources](#)

[Future Force](#)

[Contact Us](#)

#### Other Links

[Department of Homeland Security \(DHS\)](#)

[Department of Transportation \(DOT\)](#)

[Coast Guard Retirees](#)

[Coast Guard News and Information](#)

[Military Locator](#)

## IMPLEMENTATION OF TRAUMATIC INJURY PROTECTION INSURANCE

ALCOAST 623/05 announced the start of a new program for all members participating in the Servicemembers' Group Life Insurance (SGLI) program. The new program, Traumatic Injury Protection Insurance, known as Traumatic SGLI or TSGLI, will provide payments to servicemembers who are severely injured due to a traumatic event. The purpose of this program is to provide payment as quickly as possible to severely injured servicemembers so that their families can be with them for the extended periods of time necessary for their recovery.

Effective December 1, 2005, all servicemembers with SGLI coverage will also be covered automatically under Traumatic SGLI. This coverage will not apply to spouses and children covered under Family SGLI or to members who don't carry SGLI coverage. Members cannot elect to decline Traumatic SGLI coverage unless they also decline all SGLI coverage. Members who have zero SGLI coverage, based on submitting form SGLV-8286 since September 1, 2005, are the only ones who will not have traumatic SGLI coverage.

Traumatic SGLI will provide payments of \$25,000 to \$100,000 to members who sustain specific traumatic injuries. Details of covered injuries are addressed in ALCOAST 623/05. The policy does not cover illness, such as cancer, mental health issues, intentionally self-inflicted injury, and medical or surgical treatment of illness. A loss is not covered when the traumatic event is directly attributable to being under the influence of an illegal or controlled substance, unless administered on the advice of a doctor.

The additional cost of this coverage will only be \$1 per month for any level of SGLI coverage. Members will see a slight increase in deductions on the December 15, 2005 LES. The description in Deductions block on the LES will continue to be either SGLI or SGLI/family, as appropriate.

TSGLI payments are not disability compensation. It has no effect on entitlement to compensation and pension benefits provided by the Veterans Administration. It also has no effect on disability benefits provided by the Coast Guard. Accepting a TSGLI benefit payment does not create a basis for either the member or the Coast Guard to presume that a member is unfit for continued service.

Congress implemented this coverage to be retroactive for all members who suffered traumatic injuries during Operation Enduring Freedom or Operation Iraqi Freedom from October 7, 2001 to December 1, 2005 if the injury was the direct result of injuries incurred in the Operations.

Further information will be available on the VA web site at:

<http://www.insurance.va.gov/sgliSite/legislation/TSGLIFacts.htm>

Regards,

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