



THE COAST GUARD RESERVIST

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Four Reservists Earn CG Achievement Medals

What do these four Coast Guard reservists have in common - a Lieutenant Commander and a Chief Warrant Officer from the First District, a Senior Chief Fireman in the Fifth District, and a Chief Boatswain's mate from the Ninth District?

In this case the common denominator is the Coast Guard Achievement Medal. Each of these four reservists received an Achievement Medal during 1975.

LCDR John F. RUMP, USCGR of Reserve Group Boston and CW03 George R. SENN, Jr., USCGR of CGRU Base Boston earned Achievement Medals for outstanding work as summer instructor-administrators at Reserve Training Center Yorktown. CAPT Charles L. BLAHA, USCG, commanding officer of RTC Yorktown, presented their medals in 18 August 1975 ceremonies at RTC.

LCDR RUMP was cited for outstanding achievement and superior performance of duty while serving during the summer Active Duty for Training periods from 1972 through 1975. During the 1975 summer period, LCDR RUMP, serving as Chief of the Active Duty Branch, was responsible for 35 different courses of instruction for more than 1200 trainees.

CWO SENN earned his medal for outstanding achievement as Senior Instructor-Administrator of the Small Arms Training Program during periods of Active Duty from June through August in 1973, 1974, and 1975. He personally conducted courses in rifle and pistol instruction for over 1000 trainees. Due to transfers during the 1975 period, SENN assumed complete responsibility for the range.

See Medals, page 3



CHIEF, OFFICE OF RESERVE
UNITED STATES COAST GUARD
WASHINGTON, D. C. 20590

To Men and Women of the Coast Guard Reserve:

As we enter our Bicentennial Year, it is a time for all of us to reflect on the benefits and privileges we enjoy and the responsibilities we share as citizens of this great country. The men and women of the Coast Guard demonstrate the true spirit of service to one's country every day through their participation in the Service's humanitarian missions, particularly the saving of lives and the protection of the marine environment.

The year that has just ended marks another successful year in a series beginning about 1971 that has provided the Coast Guard Reserve the opportunity to assist in the day-to-day activities of the Regular Service. During 1975, reservists again devoted approximately two thirds of their training time to these activities. A substantial portion of that time was related directly to support of the Coast Guard in its humanitarian missions.

I would like to express my appreciation for a job well done to all members of the Reserve who have contributed so significantly in one way or another to the support of the Coast Guard and its Reserve during the past year. Keep up the good work and make it even better in 1976. Best wishes to you and your families for happiness and prosperity throughout the Bicentennial Year of our nation.

Sincerely,

W. S. SCHWOB
Rear Admiral, U. S. Coast Guard



SGLI-VGLI Fact Sheet

This Fact Sheet is an unofficial summary of applicable laws and regulations. For further information see Section 9-5-5-B, Administrative Manual for Coast Guard Reserve (CG-296) or VA Handbook 29-75-1.

SGLI - SERVICEMEN'S GROUP LIFE INSURANCE

<u>Eligibility</u>	<u>Coverage Begins; Cost</u>	<u>Extension of Coverage</u>	<u>Special Conditions/Remarks</u>	
A. Full-time Coverage - \$20,000 1. Drilling Reservists. Assigned to unit or position scheduling at least 12 periods of inactive duty training (IDT) annually.	Automatically upon assignment. \$3.40 per month	Coverage continues as long as eligible and for 120 days after separation or release at no cost. May be extended up to one year if totally disabled at time of separation or release.	Reservists with full-time coverage at time of completion of 20 satisfactory years for retirement may continue SGLI or convert to a commercial policy at standard rates regardless of health. Apply to OSGLI within 120 days following separation or release from the assignment which provided full time coverage eligibility.	
	2. Active Duty (AD) or Active Duty for Training (ADT). Assigned under orders not specifying periods of less than 31 days			Automatically beginning first day of duty. \$3.40 per month
	3. Retired-Eligible Reservists. Assigned to or eligible for assignment to Retired Reserve as result of completion of 20 satisfactory years for retirement.			When eligible reservists mail application and initial payment to OSGLI. Thru age 39 - \$6/month 40 thru 49 - \$8/month 50 and over - \$10/month
B. Part-time Coverage - \$20,000 1. Assigned to occasional training periods (IDT). 2. Assigned to AD/ADT under orders specifying periods of 30 days or less.	Automatically during duty including travel. \$2.00 per year Automatically beginning the first day of duty including travel. \$2.00 per year	Covered if death occurs within 120 days after duty period as result of disability incurred or aggravated during duty period.	Available for reservists who perform duty occasionally but are not eligible for full-time coverage.	
	C. PAYMENT OF PREMIUMS - SGLI premiums are deducted from earnings of reservists assigned in paid status. Those assigned in non-paid status and those in paid status who temporarily have no earnings must pay premiums directly to Commandant (G-FAC/71) at least quarterly in advance. PURSUANT TO LAW, EACH RESERVIST IS RESPONSIBLE FOR THE PAYMENT OF ALL SGLI PREMIUMS INCURRED THROUGH AUTOMATIC COVERAGE UP TO THE EFFECTIVE DATE OF DECLINATION [last day of month received by CCGD(r)] REGARDLESS OF WHETHER THE INSURANCE WAS WANTED OR NOT.			
D. DECLINATION OR REDUCTION OF COVERAGE - A reservist may decline or reduce coverage prior to the effective date of assignment to duty or at any time thereafter. The declination must contain the words "I WANT NO INSURANCE" in the reservist's handwriting above his signature. A letter form may be used; however, SGLI Election (VA Form 29-8286) is preferred.	E. DESIGNATION OF BENEFICIARY AND PAYMENT OPTION - To designate or change a beneficiary and/or select a payment option (lump sum or 36 equal monthly installments) only SGLI Election (VA Form 29-8286) may be used. Record of Emergency Data (CG-4113) shall not be used for this purpose. If a beneficiary is not designated, death benefits will be paid to the insured's widow or widower, his child		or children (or dependents of a deceased child), his parents, the executor of his estate or his next of kin, in that order pursuant to law.	
			F. SGLI INSURANCE POLICIES - OSGLI does not issue individual policies for SGLI insurance. However, a "Certificate of Membership" (VA Form 29-8290) is available from reserve units/groups or the district commander (r).	
			G. DEATH BENEFITS - Although the law provides ample time for the submission of claims, failure of a beneficiary to submit a claim for death benefits within the time limits specified by 38 USC 770(b) and (c) can result in loss of entitlement.	

VGLI - VETERAN'S GROUP LIFE INSURANCE

Veterans Group Life Insurance is a post-separation insurance which provides for the conversion of SGLI to a five-year non-renewable term policy at reasonable rates. At the end of the term period, the insured has the right to convert to an individual commercial policy with a participating company. VGLI, like SGLI, is available in the maximum amount of \$20,000 and over a period of time an individual may become eligible for both types of coverage. However, the maximum death benefits that will be paid for combined SGLI/VGLI coverage is \$20,000.

<u>Eligibility</u>	<u>Coverage Begins & Cost</u>	<u>Special Conditions/Remarks</u>
1. Reservists released from AD or ADT under orders not specifying periods of less than 31 days.	On the 121st day following separation or release provided that the initial premium has been received by OSGLI. \$3.40 per month up to age 35 \$6.80 per month age 35 or over	Application must be made to and premiums are payable to OSGLI. The premium rate at time VGLI coverage begins continues for the entire 5-year term.
2. May be available to reservists who become totally disabled or uninsurable at standard rates while covered under full or part-time SGLI.	Upon approval of application by OSGLI. Costs are the same as indicated above.	Subject to approval by OSGLI, reservists with full-time SGLI who are totally disabled at time of separation or release from AD/ADT/IDT and those with part-time coverage who incur disability while performing AD/ADT/IDT which renders them uninsurable at standard rates are eligible for VGLI. Where the member is incompetent, application may be made by the spouse, parent, guardian or other representative acting on behalf of the member.

<u>Definitions</u>	<u>OSGLI</u>
IDT Inactive Duty Training	Office of Servicemen's Group Life Ins. 212 Washington Street Newark, New Jersey 07102
AD Active Duty	
AT Annual Training Duty	
ADT Active Duty for Training	



THE ADMIRAL'S CORNER

The major portion of this issue of the "Reservist" is devoted to information on Servicemen's Group Life Insurance (SGLI) and Veterans Group Life Insurance (VGLI). I believe that the benefits provided by these two forms of insurance and particularly SGLI, deserve continuing emphasis and publicity. The principal reason for this is that there appears to be continuing misunderstanding regarding the benefits and responsibilities as they apply to the individual reservist.

A review of the legislative history of the bills that resulted in enactment of SGLI and VGLI in their present form reveals that it was the intent of Congress that this insurance would serve as an important incentive for men and women to become and remain members of the Ready Reserve component. Prior to May 1974, members of the Ready Reserve were covered under SGLI only when they were performing duty or official travel related to that duty. The amendments enacted in May 1974 not only increased maximum coverage from \$15,000 to \$20,000, but also, for the first time, provided full-time coverage similar to that previously provided only to active duty personnel.

The automatic coverage feature of SGLI has been a cause for some misunderstanding. The law requires that the Coast Guard automatically provide full-time coverage in the maximum amount of \$20,000 for each reservist who is assigned to active duty or active duty for training under orders not specifying a period of less than 31 days. Coverage begins on the first day of duty. Similar coverage is also provided to reservists assigned to Reserve Training Units scheduling at least 12 drills or training periods annually with coverage beginning automatically on the effective date of assignment to the unit. Part-time coverage - - coverage while performing duty and travel directly to or from this duty - - is also provided automatically for reservists who perform occasional periods of training duty but do not meet the eligibility requirements for full-time coverage.

Under automatic coverage, the

Coast Guard pays the Office of Servicemen's Group Life Insurance (OSGLI) each month for each eligible reservist. Payment is made from the Coast Guard Reserve Training (RT) Appropriations. It is then the responsibility of each eligible reservist to reimburse the RT appropriation for this premium payment. Most of this is accomplished routinely by deductions from earnings. Reservists in non-pay duty assignments are required to forward checks to Commandant (G-FAC/71) in payment of premiums. A recent change by the Coast Guard requires that payments by reservists in non-paid status now be sent in at least three months in advance.

A reservist who does not desire coverage or prefers coverage at a reduced amount may decline or reduce coverage. However, the declination or reduction must be in his or her handwriting and signed by the reservist. It is important to point out that a declination or reduction does not forgive or cancel premiums accrued under automatic coverage prior to receipt of a properly executed declination or reduction.

There are several features of SGLI that I would particularly like to emphasize. All reservists with full-time coverage are covered at no cost for 120 days following separation or release from the assignment which provided eligibility for full-time coverage. Furthermore, reserv-

Medals, from page 1

Senior Chief Fireman Philip T. WILLIAMSON, USCGR earned the Achievement Medal for his accomplishments as a Seventh District recruiter from 1 January to 31 December 1973.

WILLIAMSON, who moved to the Fifth District in September 1974, received the medal from CDR John K. OAST, USCGR, Commander, Reserve Group Norfolk on 3 July 1975. While assigned as a Seventh District Reserve Recruiter, Chief WILLIAMSON personally recruited 33 individuals in 1973 who entered the Coast Guard Reserve.

Chief Boatswain's Mate Myren N. RUTHERFORD, USCGR of CGRU Rochester

ists who are totally disabled at the time of separation or release may continue SGLI for up to one year and convert this to VGLI, subject to approval of OSGLI. In general, reservists assigned to drilling units cannot continue or convert SGLI if their drilling assignment is cancelled except where they have completed at least 20 satisfactory years of service for retirement. Under these circumstances, application for conversion of SGLI to a commercial policy or application and payment of premiums for continued SGLI coverage must be made directly to OSGLI.

I consider full-time SGLI coverage to be one of the most important benefits available to our drilling reservists. It provides current and substantial protection for the next of kin of young reservists. For the more senior reservists who have completed the necessary 20 qualifying years for retirement it also provides a form of protection, not previously available, up to the time their retired pay begins.

I would like to encourage each reservist to continue the important, low cost protection to his or her next of kin that SGLI affords. If you are considering declining this coverage, serious thought should be given to the possible effect of this action on someone you desire to protect. I think it is important that you monitor the status of your premium deductions or payments which appear on the monthly earnings statement you receive to make sure that payments are up-to-date. If you have any questions I prefer that you raise them through the chain of command, but if for any reason you cannot obtain an answer, call the same "Hot Line" number that is always available to you if you have a sticky pay problem - (202) 426-2350.


W. S. SCHWOB

(NY) earned the Coast Guard Achievement Medal for his actions in aiding a grounded Coast Guard 44-footer on 20 July 1974. CDR Rober MICHAELS, USCG of Base Buffalo presented the medal during April 1975 ceremonies at Coast Guard Station Rochester.

Chief RUTHERFORD, directing operations to reduce damage to the grounded boat and hampered by darkness, 20-knot winds, and swells of 8-10 feet, went aboard several times to place protective fenders on the boat. When another boat anchored, BMC RUTHERFORD, a non-swimmer, struggled 60 yards through heavy surf to secure a line to the boat. The 44-footer then was towed clear without further damage, ending the 3-1/2 hour rescue operation.

Reserve Group Augments Public Affairs Office

A Coast Guard Public Affairs Liaison Office was established in Los Angeles, California on 21 July 1975. CAPT John DIRSCHEL, USCG, as the Public Affairs Liaison Officer, heads the office, supported by the staff of Commander, Reserve Group Mobilization, Manpower and Training Los Angeles. CDR B.S. SPARKS, USCGR, is the Reserve Group Commander.

The Public Affairs Office establishes and maintains liaison with the motion picture and television industries in the Los Angeles area and assists them in informing the American public about the missions and objectives of the U. S. Coast Guard. The office provides story ideas and script review services; assists production companies in obtaining Coast Guard cooperation, Coast Guard stock motion picture footage, and other suitable material; and acts as on-scene coordinator and technical advisor for Coast Guard-related motion picture and television productions.

In addition, this office performs in all areas of Coast Guard Public Affairs in the greater Los Angeles area, furnishing assistance to writers, publishers, and other mass media representatives in portraying Coast Guard missions and objectives.

The liaison office is located on the tenth floor of the Federal Building in Los Angeles. The same floor also houses information offices for the Army, Air Force, Navy, and Marine Corps. All of these offices, including the Coast Guard, have use of a wide range of facilities: closed circuit video cassette TV system, API News Service, TELEX, TELEFAX, dark room,

screening room with a seating capacity of 25, conference rooms, technical equipment for preparation of audio-visual materials, and a wide variety of audio-visual equipment.

Within two weeks of the establishment of the office, CAPT DIRSCHEL departed for Fort Lauderdale, Florida, where he was on-scene coordinator for a feature-length television film - Beyond The Bermuda Triangle, produced by Playboy Productions and starring Fred McMurray, Donna Mills, Sam Groom, and Susan Reed. The National Broadcasting Company screened the film in early November.

During his absence from Los Angeles, two Reserve officers on Active Duty for Training staffed the Public Affairs Liaison Office. LT Jim CLARKE, USCGR, performed ADT beginning 4 August, and LCDR Blanche L. PARKER relieved him on 18 August. LCDR PARKER normally augments the office in her Inactive Duty Training assignment with the Reserve.

LT CLARKE, former Public Affairs Officer of the Eleventh Coast Guard District, has a four-man Reserve Public Affairs team at the disposal of the Coast Guard Public Affairs Liaison Officer. The Reserve team is attached to CGRU Encino, CA. LT James SLEMONS of Reserve Group MMS Long Beach is also assigned to aid CAPT DIRSCHEL in his activities.

CAPT DIRSCHEL is a firm believer in the "One Coast Guard" concept and welcomes Reserve augmentation of his office at every opportunity. He feels that Reserve association and assistance would be of inestimable value should a success-

ful Coast Guard television series be produced. Reservists in the entertainment industry would all contribute.

When interviewed, CAPT DIRSCHEL was lavish in his praise for the Reserves in the Eleventh Coast Guard District. "Sure there were other ways we could have gone in setting up the Hollywood office," DIRSCHEL said, "but the fact is that the Reserves have jumped in and given assistance time and again. I do not believe this office would be nearly as far along as it is, without the men and women of the Coast Guard Reserve helping as they have. I consider it a real privilege to be working with CDR SPARKS and his troops on the whole project."

Coast Guard Reservist

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ADMIRAL O.W. SILER
Commandant, U.S. Coast Guard

RADM W.S. SCHWOB
Chief, Office of Reserve

LTJG D.K. SECREST
Editor

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Members of the Coast Guard Reserve are invited to submit articles of interest to the Editor of RESERVIST for possible publication.

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