

NOTES ON THE SGLV-8286 AND SGLV-8286A FORMS FOR SGLI AND FSGLI

110930

Applies to	Scenario	Servicemember’s Group Life Insurance (SGLI) Max coverage \$400K for \$27.00/month (with TSGLI)	Family SGLI (FSGLI) for current spouse , if married Max coverage \$100K for spouse. \$10K for children & stillborns is based on SGLI policy.
Regular & Reserve	Annual verification, no changes to content.	SGLV-8286 Edition 06/2011 SUPERSEDES ALL PREVIOUS VERSIONS	SGLV-8286A Edition 12/2010 SUPERSEDES ALL PREVIOUS VERSIONS
NOTE: DO NOT COMPLETE HEALTH QUESTIONS ON FORMS UNLESS THE TABLE SPECIFIES THAT THEY ARE REQUIRED. SEE HIGHLIGHTS.			
Regular & Reserve	Single per son joins Coast Guard <i>Includes person joining from another Service</i>	SGLV-8286 to designate beneficiaries, or to reduce coverage and name beneficiaries, or to decline coverage altogether.	n/a
Regular & Reserve	Married person joins Coast Guard <i>Includes a person joining from another Service</i>	SGLV-8286 to designate beneficiaries, or to reduce coverage and name beneficiaries, or to decline coverage altogether. <i>For married members reducing or declining coverage, or designating beneficiaries other than spouse or children, USCG will send notification letter to spouse.</i>	SGLV-8286A to elect coverage amount for new spouse, or to decline coverage. Not required if SGLV-8286 completely declines all coverage. <i>For members reducing or declining FSGLI coverage, USCG will send notification letter to spouse.</i>
Regular & Reserve	Single CG member gets married <i>Members who marry other service members may <u>each</u> have SGLI on self and FSGLI coverage on spouse. No kidding, it’s okay to have both.</i>	CG policy requires a new SGLV-8286 dated on or after the date of marriage. <ul style="list-style-type: none">No exceptions.	SGLV-8286A to elect coverage amount for new spouse, or to decline coverage. <i>Required within 30 days of marriage.</i> <i>Not required if SGLV-8286 completely declines all coverage.</i>
Regular & Reserve	Married member is widowed, divorced, or has marriage annulled	CG policy requires a new SGLV-8286. <i>The newly ex-spouse may be a SGLI beneficiary if desired, but the date of the form <u>should</u> be on or after the date of divorce so there are no questions later on.</i>	No action by member. DO NOT REQUIRE SGLV-8286A FROM MEMBER. SPO: modify deduction from SGLI/FAMILY to SGLI/MEMBER. Note: <u>NO FSGLI COVERAGE FOR AN EX-SPOUSE.</u> NONE. <i>A member with no current spouse should NOT have a deduction for SGLI/FAMILY , not even if they have children. FSGLI coverage for kids is based on member’s SGLI so deduction should be SGLI/MEMBER.</i>
Regular & Reserve	Member decides to change beneficiaries.	SGLV-8286 <i>For married members designating some or all of the SGLI benefit to anyone who is not the spouse or child, USCG must send notification letter to spouse.</i>	N/A. The only beneficiary for FSGLI is the member. Cannot be changed.
Regular & Reserve	Member decides to reduce coverage. <i>“Reduce” means to make coverage lower than the current rate, but more than zero.</i>	SGLV-8286 For married members, USCG must notify spouse. If spouse was previously notified of reduction and continuing coverage is level, a new notification is NOT required.	SGLV-8286A. Note: FSGLI coverage cannot exceed SGLI coverage. Note: obviously a married member, and USCG must notify spouse.

This is meant as a handout for customers and for YN study. For authoritative reference see PPPM.

Regular & Reserve	Member decides to decline coverage "Decline" means ALL THE WAY: <u>zero</u> coverage.	SGLV-8286 For married members, USCG must notify spouse.	SGLV-8286A. Note: FSGLI coverage cannot exceed SGLI coverage. Note: obviously a married member, and USCG must notify spouse.
Regular & Reserve	Member decides to ADD coverage. Only applies to people who have zero coverage because they previously declined.	SGLV-8286 and MUST COMPLETE HEALTH QUESTIONS IN SECTION 4, "About your health."	SGLV-8286A and SPOUSE MUST COMPLETE HEALTH QUESTIONS IN PART III, "Spouse information (to add or increase spouse coverage)"
Regular & Reserve	Member decides to INCREASE coverage. This only applies to people who have more than zero coverage but less than full coverage.	SGLV-8286 and MUST COMPLETE HEALTH QUESTIONS IN SECTION 4, "About your health."	SGLV-8286A and SPOUSE MUST COMPLETE HEALTH QUESTIONS IN PART III, "Spouse information (to add or increase spouse coverage)"
Regular & Reserve	Member changes component. <ul style="list-style-type: none"> Regular member transfers to Reserve. Reserve member transfers to Regular. 	SGLV-8286 For married members reducing or declining coverage, or designating beneficiaries other than spouse or children, USCG will send notification letter to spouse.	SGLV-8286A For married members reducing or declining FSGLI coverage for spouse, USCG will send notification letter to spouse.
Reserve ONLY	Reserve member called to active duty. <ul style="list-style-type: none"> Title 10 call-up. Title 14 call-up. From SELRES From IRR 	NO FORM REQUIRED. THERE WON'T BE TIME. COVERAGE IS AUTOMATICALLY SET TO MAX, EVEN IF MEMBER PREVIOUSLY REDUCED OR DECLINED COVERAGE. Member may reduce or decline coverage after reporting for duty, to turn off the automatic coverage.	NO FORM REQUIRED. THERE WON'T BE TIME. COVERAGE IS AUTOMATICALLY SET TO MAX, EVEN IF MEMBER PREVIOUSLY REDUCED OR DECLINED COVERAGE. SPO must input FSGLI start at maximum coverage amount (payroll deduction doesn't auto-start) Member may reduce or decline coverage after reporting for duty, to turn off the automatic coverage.
Reserve ONLY	Reserve member changes active duty status.(other than Title 10 or 14 call-up) <ul style="list-style-type: none"> From IRR or SELRES to any form of AD (except ADT). From any form of AD (except ADT) to SELRES. NOT required for change from any form of AD (except ADT) to IRR, unless the IRR member will be scheduled for at least 12 drills per year. 	SGLV-8286	SGLV-8286A if married