

E-MAIL ALSPO I/09

Subj: ANNUAL VERIFICATION OF BAH, DEPENDENCY, BENEFICIARIES, SGLI AND EMERGENCY CONTACTS

- Ref: (a) [Personnel & Pay Procedures Manual, PPCINST M1000.2\(series\), Section 5-C](#)
(b) [U. S. Coast Guard Pay Manual, COMDTINST M7220.29\(series\)](#)
(c) [Joint Federal Travel Regulations \(JFTR\)](#)
(d) PPC DA SPO Manual – <http://www.uscg.mil/ppc/spoman>:
☞ Part II, Pay Entitlements, Chapter 9, [Cost of Living Allowance](#) (CONUS and OUTCONUS), Chapter 10, [Housing Allowances](#) and
☞ Part III, [General Transactions](#), Chapter 4, Dependency, Decedent Affairs, SGLI, and Contact Information

Introduction This E-Mail ALSPO updates the procedures in reference (a) for the Annual Verification of BAH, Dependency, Beneficiaries, SGLI and Emergency Contacts.

Validation of Form CG PPC-2020D Form CG PPC-2020D, Designation of Beneficiaries, had an Annual Validation section where the member could sign and date to certify the information was up-to-date. Sufficient space was not available to include the Annual Validation section when the form was redesigned and renamed “*Designation of Beneficiaries & Record of Emergency Data*”, in 2008.

Block 15 (remarks), of the new version of the form, can be used to document annual validation. The entry (which can be handwritten, typed, stamped or printed on a label and affixed to the form) for block 15 is:

_____ : reviewed, no changes. _____
(date) (member's signature)

Validation of Pay Entitlements Per section 3.D.3 of reference (b), the fundamental reason for conducting annual validation is to validate a member’s housing allowance entitlement. The member’s responsibility is to review, validate, and if necessary report changes to the BAH/Dependency Data Report (formerly Form CG-4170A). It is the SPO’s responsibility to verify if both the correct BAH code is applied, and if the correct housing and station allowance is authorized based on the member’s marital and dependency status.

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**Validation of
Pay
Entitlements**
(cont'd)

SPOs must verify the member's **current** marital and dependency status as it relates to receipt of or entitlement to:

- Basic Allowance for Housing (BAH)
- Overseas Housing Allowance (OHA)
- Family Separation Housing Allowance (FSH)
- Family Separation Allowance (FSA)
- Cost-of-Living Allowance for Members Assigned to CONUS High-Cost Areas (CONUS COLA)
- Overseas Cost-of-Living Allowance (O'COLA)

To comply with the intent of section 3.D.3 of reference (b), **SPOs must take the final step in the Annual Validation process and actually validate the member's pay entitlements.**

**SPO
Verification**

Many erroneous payments can be attributed to not fully researching entitlement policy for members with unique circumstances. These include:

- Member married to member (reference (b), sec. 3.E)
 - (a) When both members are in the Coast Guard, verify the BAH code assigned to each member (reference (b), sec, 3.E.3.a).
 - (b) If the couple have a dependent(s), which member is claiming their dependent(s) for the with-dependent housing and station (COLA) allowance purposes.
 - (c) If the other spouse is serving on active duty in another uniformed service, is the SPO verifying with that service the housing and station allowance entitlement that member receives? There is no authority for each member to receive a with-dependent housing allowance for the same class of dependent(s).

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SPO Verification (cont'd)

- Single members in pay grade E-3 and below assigned to career sea pay eligible vessels are not authorized BAH without dependents. (reference (b), 3.G.1.d.(4) & 3.G.1.e). This often results in BAH overpayments for members who were entitled to BAH as an E-4 (or higher) but who are reduced to pay grade E-3 or below.
 - Early Return of Dependents (ERD) from an OCONUS PDS ((reference (b), 3.G.12 and reference (c) (JFTR) Chapter 9).
 - Temporary custody of a child ((reference (b), 3.D.10.d.(2)).
 - Child(ren) living with a former spouse ((reference (b), 3.D.17, 18, 19 & 20).
 - BAH at the With Dependent rate based solely on the payment of child support. NOTE: The member is not authorized a with-dependent housing allowance (BAH or OHA) based solely on the payment of child support when the child(ren) is/are in the custody of another active duty member for which that member receives a with-dependent housing allowance or is assigned to family-type quarters on behalf of the child(ren).
 - (a) Not entitled to CONUS COLA or OCONUS COLA at the with dependent rate (reference (c), Chapters 8 & 9).
 - (b) Should be BAH Code "T"(not "L") if not assigned gov't qtrs (Members assigned to gov't qtrs and paying child support are entitled to BAH-DIFF, code "DP" if assigned CG/DOD-owned single quarters (barracks or shipboard berthing) or "DQ" if assigned CG leased single quarters") (reference (d)).
 - (c) Should be OHA code "OAHCS" (not "OHAWD") if assigned to a non-BAH payable and not assigned gov't qtrs.
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**Member
Responsibility
to Report
Dependent
Changes to
Defense
Enrollment
Eligibility
Reporting
System
(DEERS)**

Members must advise the nearest Uniformed Service Real-Time Automated Personnel Identification System (RAPIDS) site (Visit <http://www.dmdc.osd.mil/rsl/owa/home> to locate RAPIDS sites) within 30 days about dependent additions, deletions, and changes to the dependents data that affect DEERS enrollment and eligibility to a Family Member ID Card (DD Form 1173 or DD form 1173-1).

Members must also provide the necessary documentation within 30 days of the change(s) to update the DEERS for dependent(s) no longer entitled to benefits and privileges. Examples of these documents include final divorce decree or child's marriage certificate.

It is also the sponsor's responsibility to ensure:

- All e-mail and mailing addresses are kept current in DEERS
 - (a) Sponsors, with access to a Common Access Card (CAC)-enabled workstation can update addresses (including e-mail) online at <https://www.dmdc.osd.mil/appj/address/index.jsp>.
- To provide family members' SSN when enrolling in DEERS
- To provide a DD form 1172 to dependents not residing with the sponsor so that the dependent can be issued an ID card
- Sponsors who are member married to member are listed on each other's DEERS record with the condition 'receiving benefits under another sponsor'

If a dependent has not been issued a SSN at the time of enrollment, the dependent will be given 90 days to provide the SSN and if not provided within 90 days the DEERS system will automatically suspend medical benefits.

SGLI

All members are automatically covered by SGLI. Every member shall have an [SGLV-8286](#) in their PDR. SPOs must enter the member's SGLI election data in Direct Access **and verify that the appropriate premium deduction appears on the member's LES/DA View Paycheck page.**

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SGLI (cont'd) Note: It is not necessary to re-complete the SGLV-8286 if only the "Rank, title or grade" field or the "Current Duty Location" field has changed (e.g. A new form isn't needed upon advancement, promotion, PCS or unit name change.)

Current SGLI Premium Rate (Effective July 1, 2008)

Coverage Amount	Monthly premium rate	TSGLI Premium	Total Monthly Premium Deduction
50,000	\$3.25	\$1.00	\$4.25
100,000	\$6.50	\$1.00	\$7.50
150,000	\$9.75	\$1.00	\$10.75
200,000	\$13.00	\$1.00	\$14.00
250,000	\$16.25	\$1.00	\$17.25
300,000	\$19.50	\$1.00	\$20.50
350,000	\$22.75	\$1.00	\$23.75
400,000	\$26.00	\$1.00	\$27.00

FSGLI

All married members (including members married to other service members) enrolled in SGLI are automatically covered by FSGLI. **Every married member shall have an [SGLV-8286A](#) in their PDR** (this includes members who have declined SGLI coverage) and SPOs must enter the member's FSGLI election data in Direct Access (Understand that if a member has declined SGLI coverage then no declination of FSGLI coverage can be recorded in DA) **and verify that the appropriate premium deduction appears on the member's LES/DA View Paycheck page.** Premiums for FSGLI are based on the coverage amount AND the spouse's age. Therefore, SPOs must also verify the spouse's date of birth and ensure it is correctly recorded in Direct Access.

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FSGLI (cont'd) If a member divorces and the member has FSGLI coverage for his/her spouse, the SPO shall input a transaction into Direct Access to stop the member's FSGLI coverage for the spouse. There is no provision in the law for FSGLI to cover an ex-spouse. FSGLI specifically applies only to a current spouse, not to an ex-spouse. A divorced member's LES/DA View Paycheck page absolutely should not show "SGLI/FAMILY." The member may be able to get a commercial life insurance policy to cover the ex-spouse but cannot use FSGLI for this purpose. FSGLI coverage of \$10,000 is provided for each of the member's children at no additional cost, as long as the member has some SGLI coverage.

Note: It is not necessary to re-complete the [SGLV-8286A](#) if only the "Rank, title or grade" field or the "organization" field has changed (e.g. A new form isn't needed upon, advancement, promotion, PCS or unit name change.)

Current Spousal Premium Rates (Effective July 1, 2006)

Amount of Insurance	Age of Spouse						
	Under 35	35-39	40-44	45-49	50-54	55-59	60 & Over
\$100,000	\$5.50	\$7.00	\$9.00	\$14.00	\$27.00	\$40.00	\$52.00
\$90,000	\$4.95	\$6.30	\$8.10	\$12.60	\$24.30	\$36.00	\$46.80
\$80,000	\$4.40	\$5.60	\$7.20	\$11.20	\$21.60	\$32.00	\$41.60
\$70,000	\$3.85	\$4.90	\$6.30	\$9.80	\$18.90	\$28.00	\$36.40
\$60,000	\$3.30	\$4.20	\$5.40	\$8.40	\$16.20	\$24.00	\$31.20
\$50,000	\$2.75	\$3.50	\$4.50	\$7.00	\$13.50	\$20.00	\$26.00
\$40,000	\$2.20	\$2.80	\$3.60	\$5.60	\$10.80	\$16.00	\$20.80
\$30,000	\$1.65	\$2.10	\$2.70	\$4.20	\$8.10	\$12.00	\$15.60
\$20,000	\$1.10	\$1.40	\$1.80	\$2.80	\$5.40	\$8.00	\$10.40
\$10,000	\$0.55	\$0.70	\$0.90	\$1.40	\$2.70	\$4.00	\$5.20

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Questions

Reference (d) provides detailed procedures for completing Direct Access data entry. Please refer to the appropriate section of reference (d) when completing transactions. Questions regarding the content of this e-mail ALSPO message may be directed to PPC Customer Care at:



(866) 772-8724/(785) 339-2200



<http://cgweb.ppc.uscg.mil/ccb/> (Online Trouble Ticket/Inquiry Form)



PPC-DG-CustomerCare@uscg.mil (E-Mail)

Released by

Internet release authorized.

/s/

J. D. PHILLIPS, CAPT, USCG
Commanding Officer