

# Traumatic Servicemembers' Group Life Insurance

Traumatic Service members' Group Life Insurance (TSGLI) is an addition to the Servicemembers' Group Life Insurance (SGLI) program that provides traumatically injured service members funds to meet immediate, post-injury financial needs. TSGLI provides a tax-free lump-sum payment as low as \$25,000 - up to a maximum of \$100,000.

## Eligibility for TSGLI

<b>TSGLI Qualifying Conditions</b>	<ul style="list-style-type: none"> <li>• Loss of sight, hearing, or speech</li> <li>• Amputation(s) and limb salvage</li> <li>• Paralysis (paraplegia, quadriplegia, hemiplegia, uniplegia)</li> <li>• Genitourinary injuries - retroactive to 7 October 2001</li> <li>• Facial reconstruction</li> </ul>	<ul style="list-style-type: none"> <li>• Coma</li> <li>• Burns</li> <li>• 15-Day hospitalization</li> <li>• Loss of ability to perform at least two activities of daily living due to traumatic brain injury or other injuries</li> </ul>
<b>TSGLI Excluded Conditions</b>	<ul style="list-style-type: none"> <li>• Mental or physical illness or disease</li> <li>• Routine medical or surgical treatment for an illness or disease, medical errors or complications</li> <li>• Injury sustained while committing or attempting to commit a felony</li> </ul>	<ul style="list-style-type: none"> <li>• Injury sustained during attempted suicide</li> <li>• Intentionally self-inflicted injury</li> <li>• Injury sustained while using illegal or controlled substance not prescribed by a medical professional</li> </ul>

## Free Financial Counseling / Planning

Financial counseling/planning services are available to TSGLI beneficiaries at no cost. Once a claim is approved, services must be requested within two years from date of TSGLI payment. The service is available for up to two years once initiated. Members can use any or all of the services offered. The Wounded Warrior Regiment encourages Marines and families to take advantage of this free professional financial counseling service.

TSGLI protection benefit is payable for all qualifying injuries incurred during the period October 7, 2001 to November 30, 2005, regardless of the geographic location where they occurred, and regardless of whether the member had SGLI coverage at the time of the injury. The Veterans' Benefit Improvement Act of 2010 removes the requirement that injuries during this period be incurred in Operations Enduring or Iraqi Freedom.

### TSGLI applies to service members who have a qualifying condition and:

- Are covered by SGLI in any amount
- Experience a traumatic event that directly results in a qualified scheduled loss
- Suffer the scheduled loss within 730 days or two years from the date of the traumatic event
- Survive seven days from a traumatic event

### Related Fact Sheets

- SGLI / VGLI
- TRICARE
- Combat Related Special Compensation
- Retirement Checklist

For assistance or to receive additional information contact Headquarters Marine Corps TSGLI office at 1-877-216-0825. TSGLI procedures guide and application form: <http://www.benefits.va.gov/insurance/tsgli.asp>

Wounded Warrior Call Center 24/7—1.877.487.6299

Stay Connected—[www.woundedwarriors.marines.mil](http://www.woundedwarriors.marines.mil)

