



U.S. Department  
of Veterans Affairs

## Life Insurance

### SGLI Traumatic Injury Protection Program (TSGLI)

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) provides automatic traumatic injury coverage to all Servicemembers covered under the SGLI program. It provides short-term financial assistance to severely injured Servicemembers and Veterans to assist them in their recovery from traumatic injuries. TSGLI is not only for combat injuries, but provides insurance coverage for injuries incurred on or off duty.

#### Eligibility

If you are **automatically** insured under full-time SGLI, you are automatically covered by TSGLI. TSGLI coverage applies to active duty members, reservists, National Guard members, funeral honors duty and one-day muster duty.

To be eligible for payment of TSGLI, you must meet all of the following requirements:

- You must be insured by SGLI when you experience a traumatic injury
- You must incur a [scheduled loss](#) and that loss must be a direct result of a traumatic injury
- You must have suffered the traumatic injury prior to midnight of the day that you separate from the uniformed services
- You must suffer a scheduled loss within 2 years (730 days) of the traumatic injury
- You must survive for a period of not less than seven full days from the date of the traumatic injury (The 7-day period begins on the date and time of the traumatic injury, as measured by Zulu [Greenwich Meridian] time and ends 168 full hours later)

This benefit is also provided retroactively for Servicemembers who incurred severe losses as a result of traumatic injuries incurred between October 7, 2001 and November 30, 2005, regardless of the geographic location where the injury occurred, and regardless of whether coverage was in effect at the time of injury. Effective October 1, 2011, the Veterans' Benefit Improvement Act of 2010 removed the requirement that injuries during the retroactive period be incurred in Operations Enduring or Iraqi Freedom.

Use our [eligibility questionnaire](#) to see if you may be eligible for a Retroactive TSGLI payment.

You may also view a [list of losses](#) eligible for TSGLI payment.

## Cost/Rates

The premium for TSGLI is a flat rate of \$1 per month for most Servicemembers.

## Filing a Claim

To file a claim for TSGLI benefits, download and complete form [SGLV 8600 Application for TSGLI Benefits](#).