



NVLSP

NATIONAL VETERANS LEGAL SERVICES PROGRAM

Servicemembers' Group Life Insurance Traumatic Injury Protection Program (TSGLI)

WHAT IS TSGLI?

TSGLI is a financial benefit for servicemembers who experience traumatic injuries while serving in the military. It provides short-term financial assistance in the form of a one-time, lump sum payment ranging from \$25,000 to \$100,000.

AM I ELIGIBLE FOR TSGLI?

You may be eligible for TSGLI benefits if all of the following are true:

- > You are insured by Servicemembers' Group Life Insurance ("SGLI");
 - Servicemembers who were injured between October 7, 2001, through November 30, 2005, are eligible for TSGLI, even if their SGLI coverage was not in effect during this period.
- > You were an active duty military member, reservist, National Guard member, on funeral honors, or on 1-day muster duty;
- > You suffered a "traumatic injury" as a result of a "traumatic event"; and
- > You suffered a "scheduled loss" as a direct result of your traumatic injury.
- > You do not need to be on duty at the time of the traumatic event to be eligible for TSGLI. For instance, a servicemember injured in a car accident may be eligible for TSGLI benefits.

WHAT IS A "TRAUMATIC EVENT?"

- > A "traumatic event" is the "application of external force, violence, chemical, biological, or radiological weapons, or accidental ingestion of a contaminated substance."
- > "External force" is "a force or power that causes an individual to meet involuntarily with an object, matter, or entity that causes the individual harm."
- > Example: The detonation of an improvised explosive device is a force causing a servicemember to meet involuntarily with blast waves.

WHAT IS A "TRAUMATIC INJURY?"

- > A "traumatic injury" is "physical damage to a living body that is caused by a traumatic event."
- > To be eligible for TSGLI, your traumatic injury must occur before midnight on the day you left the military. Your injury cannot be self-inflicted, occur in the commission of a felony, or result from alcohol or drug abuse.
- > "Traumatic injuries" do not include a mental disorder unless it was caused by a pus-producing infection, biological, chemical, or radiological weapons.
- > "Traumatic injuries" do not include injuries resulting from medical procedures to treat an illness or disease.
 - However, if you suffer a scheduled loss as a result of a medical procedure intended to treat a traumatic injury, you can receive TSGLI benefits for that loss.
- > Example: A traumatic brain injury ("TBI") that results from a servicemember's exposure to an improvised explosive device blast

WHAT IS A "SCHEDULED LOSS?"

- > "Scheduled losses" are certain medical conditions that result directly from traumatic injuries and not other cause. The VA defines scheduled losses by regulation. To see if your condition may qualify as a scheduled loss, visit https://www.benefits.va.gov/insurance/tsgli_schedule_Schedule.asp.
- > To be eligible for TSGLI, your scheduled loss must occur within two years after your traumatic injury.
- > Example: An inability to independently perform at least two activities of daily living as a result of a TBI.

I BELIEVE I QUALIFY FOR TSGLI BENEFITS. WHAT DO I NEED TO APPLY?

You'll need to complete a form SGLV-8600 and submit it to your service branch's TSGLI office. To download the form, visit <https://www.benefits.va.gov/INSURANCE/forms/TSGLIForm.htm>. You will need a medical professional to complete Part B of the application, which certifies that your injuries meet TSGLI standards. Submit any medical or other documents, like caregiver statements, that provide evidence of your eligibility.

MY SERVICE BRANCH DENIED MY APPLICATION. CAN I APPEAL THIS DECISION?

Yes. Review the denial letter to determine why your appeal was denied. Then, complete a form SGLV-8600A and submit it to your service branch's appeal office. To download the form, visit https://www.benefits.va.gov/INSURANCE/forms/SGLV_8600A_ed2021-11.pdf.

I WOULD LIKE ASSISTANCE WITH GETTING TSGLI BENEFITS.

Contact the National Veterans Legal Services Program to see if you qualify for free assistance with TSGLI claims and appeals.