
Family SGLI Coverage (FSGLI)

A Procedural Guide

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Part I – General Provisions of the Family SGLI (FSGLI) Program

Eligibility For FSGLI Coverage

Family SGLI (FSGLI) coverage provides life insurance coverage for the spouses and dependent children of all Active Duty, Ready Reserve and National Guard members who have full-time SGLI coverage.

A “dependent child” includes any unmarried child in one of the following categories:

- natural born child
- legally adopted child
- stepchild who is a member of the Servicemember’s household
- unmarried child between the ages of 18 and 23 who is pursuing a course of instruction at an approved educational institution
- child who became permanently incapable of self-support before age 18
- stillborn child whose death occurs before expulsion, extraction, or delivery, and not for the purposes of abortion, and:
 - (1) whose fetal weight is 350 grams or more; or
 - (2) if the fetal weight is unknown, whose duration in utero was 20 or more completed weeks of gestation, calculated from the date the last normal menstrual period began to the date of expulsion, extraction, or delivery.

FSGLI Coverage Levels

Spouse Coverage

Spouse coverage is a maximum of \$100,000 and can be in lesser amounts in increments of \$10,000. However, spouse coverage cannot exceed the Servicemember’s level of SGLI coverage.

Example: If the Servicemember’s coverage is for any level of coverage between \$400,000 and \$100,000, then the spouse coverage can be as high as \$100,000. If the Servicemember’s coverage is \$50,000 to \$10,000, then the spouse coverage can be no more than the Servicemember’s level of coverage.

Servicemembers married to Servicemembers can be covered under both their own member’s SGLI for \$400,000 and their spouse’s FSGLI for \$100,000 for a maximum combined coverage of \$500,000.

Dependent Child Coverage

Dependent child coverage is the set amount of \$10,000 for each dependent child.

Automatic Coverage

FSGLI spousal coverage begins automatically for Servicemembers who:

- were married when the program began on November 1, 2001
- enter onto active duty or Ready Reserve/National Guard service** and are married* **OR**

- get married* during service **AND**
- have full-time SGLI coverage

The effective date of the automatic spousal coverage is:

- the date of entry onto a period of active duty or Ready Reserve/National Guard service, if married
- the date of marriage while in service (after Nov. 1, 2001)

Spouse coverage is automatically set at the maximum level of \$100,000 or the Servicemember's SGLI coverage level, if it is less than \$100,000.

*Note: FSGLI spouse coverage is not automatic for Servicemembers who married other Servicemembers on or after January 2, 2013. Servicemembers in this category will have to apply for coverage using form SGLV 8286A

FSGLI dependent child coverage begins automatically for Servicemembers who:

- enter onto active duty or Ready Reserve/National Guard service** and have dependent children

OR

- gain a dependent child during service **AND**
- have full-time SGLI coverage

OR

- deploy to a combat theater of operations

The effective date of the automatic dependent child coverage is:

- the date of entry onto a period of active duty or Ready Reserve/National Guard service, if have dependent child
- the date a child becomes a dependent (i.e. date of birth, date of adoption, date entered the household)

***"Entry onto active duty or Ready Reserve/National Guard service" is defined as follows:

- A civilian who enlists in regular active duty
- A civilian who enlists in Ready Reserve/National Guard
- A Ready Reservist or National Guard member who is mobilized to active duty status
- A Ready Reservist or National Guard member who is demobilized and returns to reserve status
- A member who completes active duty and is assigned to Ready Reserve or National Guard

Note: The automatic coverage feature of FSGLI applies to any of the above duty status' - no matter if they have declined or reduced coverage previously. SOES/SGLV 8286A does not need to be completed to have the coverage. However, a payroll action may need to be done in some of these situations in order to begin premium collection. If no coverage or less than maximum coverage is desired, the member must enter the election in SOES/complete an SGLV 8286A at the time of entry onto the new duty status.

FSGLI Premiums

The Servicemember pays premiums for the spouse coverage. The dependent child coverage is free.

Premiums for spouse coverage are due the month of the event that causes coverage to occur (e.g. Nov 1, 2001, induction of the Servicemember into service or the date of a marriage while in service). If the member does not notify the service of his/her marriage, **premiums for spouse coverage are still due and will be collected retroactively.**

For Army, Navy and Air Force, the collection of FSGLI premiums is based upon the spouse's birth date in DEERS. If the spouse is not registered in DEERS, premiums will not be withheld from the Servicemember's pay, however, **premiums for spouse coverage are still due and will be collected retroactively.** (Servicemembers married to Servicemembers must register each other as a spouse in their respective DEERS records.)

Unlike Servicemember's SGLI premiums that are one premium rate for all members, spouse premiums are based on age brackets. When a spouse moves to a new age bracket, the new higher premium begins the first day of the month following the birth month. (See Appendix B at the end of this document for the premium rates for the spouse age brackets.)

For Army, Navy and Air Force, the spouse's birth date in DEERS determines the premium rate to be collected. If the spouse's birth date is incorrect in DEERS, the incorrect premium rate will be collected. And if the spouse's birth date is not in DEERS, premiums will be collected at the maximum rate.

For Army, Navy and Air Force, the member must report to DEERS via RAPIDS changes such as divorce or death of a spouse in order to stop premium collection.

DMDC Website

The DMDC website is used by Army, Navy and Air Force to update FSGLI premiums when a Servicemember changes their coverage amount. Once a branch of service implements SOES, they will no longer be able to use the DMDC website. SOES will automatically handle all premium changes.

FSGLI Beneficiary

The Servicemember is the beneficiary of the FSGLI coverage, so no naming of a beneficiary is needed. A Servicemember is not entitled as beneficiary if he/she is convicted or pleads guilty to involvement in the death of the spouse or the dependent child. In such cases, the beneficiary or beneficiaries are determined under 38 USC 1970(a).

Beneficiary Financial Counseling Service (BFCS)

BFCS is available to a Servicemember who is paid an FSGLI benefit upon the death of a spouse. BFCS provides no-cost personal financial counseling to beneficiaries of FSGLI policies. The Servicemember will be notified of this benefit when they receive the payment of the proceeds of their FSGLI.

Online Will Preparation Service

The online will preparation service enables beneficiaries to quickly and easily prepare a will without an attorney. After answering a series of straightforward questions, the beneficiary will receive a legal will, valid in all states, ready to print and sign.

Conversion

When the FSGLI coverage ends under certain circumstances, there is 120 days of free coverage and the spouse can convert the spouse FSGLI coverage to a commercial life insurance policy. If the insurance is converted within the 120 day period, proof of good health is not needed. Dependent child coverage cannot be converted. The spouse can get information about conversion by contacting the Office of Servicemembers' Group Life Insurance (OSGLI) by telephone or letter, or by visiting the SGLI/VGLI web site.

Telephone number: 1-800-419-1473
Web site: www.insurance.va.gov

Address: 80 Livingston Ave
Roseland, NJ 07068

Accelerated Benefits Option (ABO)

The Accelerated Benefit Option (ABO) gives the Servicemember access to the death benefits of the FSGLI policy before the death of a terminally-ill spouse. The member may receive up to 50% of the face value of the spouse coverage through the ABO. The ABO is available in \$5,000 increments. In order to qualify for the ABO, the spouse must have a medical prognosis of life expectancy of nine months or less. Only the Servicemember can apply for ABO and the benefit will be paid only to the Servicemember.

Part II - Ending FSGLI Coverage

General Information

The Servicemember can choose to decline FSGLI spouse coverage at any time; however, FSGLI dependent child coverage is not affected by the declination of FSGLI spouse coverage. FSGLI dependent child coverage is in effect as long as the Servicemember has full-time SGLI coverage and the child qualifies as an insurable dependent.

All FSGLI coverage will also end due to any event that causes the member's full-time SGLI coverage to end, or if the spouse or child becomes ineligible to be covered under FSGLI.

Ending Spouse Coverage

FSGLI spouse coverage ends due to the following events:

- 1) Servicemember elects to decline SGLI coverage (SGLV form 8286)
- 2) Servicemember elects to decline FSGLI spouse coverage (SGLV form 8286A)
- 3) Servicemember's marriage ends due to divorce
- 4) Servicemember dies
- 5) Servicemember is discharged from active duty service or separated from Ready Reserve or National Guard service

1) Servicemember elects to decline SGLI coverage

If a Servicemember elects to decline SGLI coverage, the member must enter the declination into the SGLI Online Enrollment System (SOES). If the member's service branch has not yet implemented SOES, the member must complete a SGLV Form 8286. When completing SGLV Form 8286, the Servicemember should also complete a SGLV Form 8286A declining Family spouse coverage. This is so administrative action can be taken to stop the deduction of FSGLI premiums. (However, FSGLI spouse coverage cannot, by law, continue after a Servicemember elects to decline SGLI coverage, even if a SGLV Form 8286A is not completed.)



DMDC SGLI Website Note (for branches not using SOES): When the Servicemember completes SGLV Form 8286 to decline SGLI and SGLV Form 8286A to decline Family spouse SGLI, the FSGLI declination should be processed in the DMDC SGLI Website to stop the deduction of FSGLI premiums. See **DMDC Website** under Part I.

2) Servicemember elects to decline FSGLI coverage

To decline FSGLI coverage the member must enter the declination into the SGLI Online Enrollment System (SOES). If the member's service branch has not yet implemented SOES, the member must complete SGLV Form 8286A to decline FSGLI coverage. No changes can take effect until they are certified in SOES or received by the Servicemember's unit. Coverage may be declined prior to automatic issue or after coverage has been in effect.

Spouse coverage declined upon entry into service:

If a Servicemember elects to decline FSGLI spouse coverage, a SGLV Form 8286A must be completed as SOES will not be available to those first entering the military. If the declination is completed on the day of induction, then no Family spouse coverage exists and no premium is due. When the Servicemember first gets access to SOES, he or she must enter the declination in SOES.



DMDC SGLI Website Note (for branches not using SOES): If the Servicemember completes the SGLV Form 8286A on the day of induction, it cannot be processed in the DMDC SGLI Website until the spouse is recorded in DEERS. As soon


as the spouse is recorded into DEERS, the declination of spouse coverage can be processed in the DMDC SGLI Website. Use the "Override Termination Date" function to enter the date of induction as the proper termination date.

Spouse coverage declined upon change in duty status:

If a Servicemember elects to decline FSGLI spouse coverage after receiving the maximum coverage due to a change in duty status, the Servicemember must enter the declination in SOES, if available, or complete an SGLV Form 8286A. If the declination is completed on the date of change in duty status, then no Family spouse coverage exists and no premium is due.

Spouse coverage declined upon marriage while in service:

If a Servicemember elects to decline FSGLI spouse coverage, when he/she is about to be married, while in service, the Servicemember must submit SGLV Form 8286A to his/her unit prior to the marriage. Then no FSGLI spouse coverage exists and no premium is due.


 **DMDC SGLI Website Note** (for branches not using SOES): If the Servicemember submits the SGLV Form 8286A to his/her unit prior to the marriage, it cannot be processed in the DMDC SGLI Website until after the marriage, when the spouse is recorded in DEERS. The unit will hold the SGLV Form 8286A until the Servicemember reports the marriage and the spouse is entered into DEERS. Immediately after the DEERS update, the declination of spouse coverage can be processed in the DMDC SGLI Website. Use the "Override Termination Date" function to enter the date of marriage as the proper termination date.

Existing spouse coverage declined:

If after FSGLI spouse coverage exists (i.e. if not declined on the day of induction or prior to a marriage) and the Servicemember wishes to discontinue spouse coverage, the member must enter the declination in SOES, if available, or complete an SGLV Form 8286A. A premium is due for the month the election was received by the service. No further premiums are due.

In this case, the spouse has 120 days of free coverage beginning on the date the election was received by the member's unit. During this period, the spouse has the opportunity to convert the FSGLI spouse coverage into a commercial life insurance policy.

Example: The Servicemember's declination of FSGLI spouse coverage is received by the unit on or after the date of the marriage. The spouse coverage automatically begins with the marriage and premiums are due. The last spouse premium due is for the month in which the form is received. Any premiums collected after that month should be refunded to the Servicemember.

 **DMDC SGLI Website Note** (for branches not using SOES): The SGLV Form 8286A is processed in the DMDC SGLI Website in order to stop premium collection. If processed promptly, the default termination date should be the month and year the form is received by the unit. If the default date is not correct, use the "Override Termination Date" function to enter the date the form was received by the unit as the proper termination date. .

3) Servicemember's marriage ends due to divorce

When a Servicemember's marriage ends due to divorce, a premium is due for the month of the divorce. No further premiums are due.

The spouse has 120 days of free coverage beginning on the date of divorce. During this period, the spouse has the opportunity to convert the FSGLI spouse coverage into a commercial life insurance policy.

4) Servicemember dies

When a Servicemember dies, a premium is due for the month of the death. No further premiums are due.

The spouse has 120 days of free coverage beginning on the date of the Servicemember's death. During this period, the spouse has the opportunity to convert the FSGLI spouse coverage into a commercial life insurance policy.

5) Servicemember is discharged from service

When a Servicemember is discharged from active duty or separated from his/her Ready Reserve/National Guard obligation, a premium is due for the month of discharge/separation. No further premiums are due.

The spouse has 120 days of free coverage beginning on the date of discharge/separation. During this period the spouse has the opportunity to convert the spouse FSGLI coverage into a commercial life insurance policy.

Ending Dependent Child Coverage

FSGLI dependent child coverage ends due to the following events:

- 1) Servicemember elects to decline SGLI coverage (via SOES or SGLV form 8286)
- 2) Child no longer qualifies as an insurable dependent
- 3) Servicemember dies
- 4) Servicemember is discharged from the service

Note: FSGLI dependent coverage is not affected by the members election to decline FSGLI spouse coverage (via SOES or SGLV form 8286A)

1) Servicemember elects to decline SGLI coverage

If a Servicemember elects to decline SGLI coverage, the declination must be entered into SOES, if available, or on SGLV Form 8286. No changes can take effect until they are certified in SOES or received by the Servicemember's unit.

SGLI coverage declined upon entry into service:

If the Servicemember declines SGLI coverage upon entry into service, no FSGLI dependent child coverage exists.

Existing SGLI coverage declined:

If the Servicemember cancels SGLI coverage after it already exists (i.e. if not declined on the day of induction), the FSGLI dependent child coverage will end 120 days after the date the member certified the election in SOES or the date the member's unit received the election. Dependent child coverage cannot be converted to a commercial policy.

Note: Active duty Servicemembers who decline existing SGLI coverage and are subsequently deployed to a combat theater of operations will have SGLI maximum coverage and FSGLI dependent child coverage during the deployment. However, SGLI and FSGLI coverage will end after midnight of the last day of the month they return from deployment to a combat theater of operations, as coverage returns to their pre-deployment coverage level. In contrast, Reserve/Guard Servicemembers who are activated prior to deployment to a combat theater of operations, already have their SGLI and FSGLI child coverage maximized upon activation (due to a change of duty status). Therefore, when Reserve/Guard Servicemembers return from deployment to a combat theater of operations, their SGLI and FSGLI coverage would remain at the maximum levels as their pre-deployment coverage was already maximum coverage.

2) Child no longer qualifies as a dependent

FSGLI dependent child coverage ends 120 days after the date the child no longer qualifies as a dependent child of the Servicemember as defined in Part I (i.e., the child's 18th birthday). Dependent child coverage cannot be converted to a commercial policy.

3) Servicemember dies

FSGLI dependent child coverage ends 120 days after the date of death of the Servicemember. Dependent child coverage cannot be converted to a commercial policy.

4) Servicemember is discharged from service

FSGLI dependent child coverage ends 120 days after the Servicemember's date of discharge/separation. Dependent child coverage cannot be converted to a commercial policy.

Part III - Reducing FSGLI Coverage

General Information

If a Servicemember chooses to have less than the maximum spouse coverage of \$100,000, a lower coverage level can be elected. Lower coverage levels range from \$90,000 to a minimum of \$10,000, in increments of \$10,000. Spouse coverage cannot exceed the level of the member's coverage.

Only the spouse FSGLI coverage can be reduced. The dependent child coverage level is fixed at \$10,000 and there is no premium paid.

Reducing FSGLI Spouse Coverage Level

The level of spouse coverage is affected by the following two events:

- 1) Servicemember elects to reduce his/her own SGLI coverage level to less than \$100,000 or to less than the FSGLI coverage level
- 2) Servicemember elects to reduce FSGLI spouse coverage

1) Servicemember elects to reduce SGLI coverage (SOES or SGLV Form 8286)

If a Servicemember elects to reduce his/her SGLI coverage to less than \$100,000, or to less than his/her FSGLI coverage level, the level of FSGLI spouse coverage is automatically reduced. FSGLI spouse coverage cannot, by law, exceed the level of the member's coverage.

If the Servicemember elects SGLI coverage of less than \$100,000 in SOES, SOES will automatically adjust the member's FSGLI coverage, if necessary. If the Servicemember elects SGLI coverage of less than \$100,000 using SGLV Form 8286, the Servicemember should also complete an SGLV Form 8286A to reflect a reduction in FSGLI coverage level. This is so action can be taken to reduce his/her FSGLI premium deduction amount. (However, FSGLI spouse coverage cannot, by law, exceed the level of the member's coverage, even if a SGLV Form 8286A is not completed.)



DMDC SGLI Website Note (for branches not using SOES): When the Servicemember completes SGLV Form 8286 to reduce SGLI and SGLV Form 8286A to reduce Family spouse coverage, the FSGLI reduction should be processed in the DMDC SGLI Website to reduce the FSGLI premium deduction amount. The DMDC SGLI website will not be available to those branches of service that have implemented SOES.

If reduced coverage is elected on the day of induction, then the reduced coverage level begins immediately and the lower premium rate begins immediately. If the reduced coverage is elected after the date of induction, the lower coverage level will take effect the first day of the month following the date the election is certified in SOES or the date his/her unit received the election. The lower premium also takes effect the first day of the month following the receipt of the form by his/her unit.

Example: A Servicemember has \$400,000 of coverage and \$100,000 of FSGLI coverage. On October 8, 2005, the Servicemember gives his/her unit a SGLV Form 8286 to reduce his/her SGLI coverage to \$50,000. A SGLV Form 8286A must also be completed at the same time to reduce his/her spouse coverage to \$50,000 or less. The new coverage levels and the new premiums begin on November 1, 2005.

2) Servicemember elects to reduce FSGLI spouse coverage (SOES or SGLV Form 8286A)

Requests to reduce the FSGLI coverage level must be entered in SOES or on SGLV Form 8286A. Elections to reduce coverage take effect the first day of the month following the date the request is certified in SOES or the

date the form is received by the Servicemember's unit. The new lower premium rate also begins the month following the date the form is received by the Servicemember's unit.

Spouse coverage reduced upon entry into service:

If a Servicemember wishes to reduce FSGLI spouse coverage, a request must be entered in SOES or on SGLV Form 8286A. If the request is completed on the day of induction, the reduced coverage level and the lower premium rate begins immediately.



DMDC SGLI Website Note (for branches not using SOES): While the Servicemember completes the SGLV Form 8286A on the day of induction, it cannot be processed in the DMDC SGLI Website until the spouse is recorded in DEERS. As soon as the spouse is recorded into DEERS, the reduction of spouse coverage can be processed in the DMDC SGLI Website. In some cases, because of the sequence and timing of these steps, premiums for the maximum coverage may be withheld from the month of induction into the service. Action should be taken to refund these premiums to the Servicemember. See Part VI for additional information about the interaction with DEERS and the DMDC SGLI Website.

Spouse coverage reduced upon marriage while in service:

If a Servicemember wishes to reduce FSGLI spouse coverage when he/she is about to be married while in service, the Servicemember must submit the request in SOES or on SGLV Form 8286A to his/her unit prior to the marriage. Then the reduced coverage level and the lower premium rate begin immediately upon the date of marriage.



DMDC SGLI Website Note (for branches not using SOES): While the Servicemember submits the SGLV Form 8286A to his/her unit prior to the marriage, it cannot be processed in the DMDC SGLI Website until after the marriage, when the spouse is recorded in DEERS. As soon as the spouse is recorded into DEERS, the reduction in spouse coverage can be processed in the DMDC SGLI Website. In some cases, because of the sequence and timing of these steps, premiums for maximum coverage may be withheld from the month of marriage. Action should be taken to refund these premiums to the Servicemember. See Part VI for additional information about the interaction with DEERS and the DMDC SGLI Website.

Existing spouse coverage reduced:

If after FSGLI spouse coverage has existed the Servicemember wishes to reduce the level of coverage, the request must be entered in SOES or on a SGLV Form 8286A. The lower coverage level will take effect the first day of the month following the date his/her unit received the election. The lower premium also takes effect the first day of the month following the receipt of the form by his/her unit.

Example: A Servicemember has \$200,000 of coverage and \$100,000 of FSGLI coverage. On August 26, 2002, the Servicemember submits a request to reduce the spouse coverage level to \$50,000 (with no change in his/her SGLI coverage level). The new FSGLI coverage level and premium begins on September 1, 2002.

Part IV – Requesting or Restoring FSGLI Coverage

General Information

Requests to restore FSGLI coverage must be entered in SOES or by completing SGLV Form 8286A. The “good health” of the spouse is an issue in being eligible to restore FSGLI coverage. The health questions must be answered.

An election in SOES or on the SGLV 8286A is also required when a Servicemember has married another Servicemember on or after January 2, 2013 and either Servicemember wants to request coverage on their Servicemember spouse.

An election to request or restore coverage takes effect upon the date it is certified in SOES or the date the form is received by the Servicemember’s unit – if “good health” is not an issue. If a determination of “good health” is necessary by the Office of Servicemembers’ Group Life Insurance (OSGLI), the coverage does not go into effect until an affirmative decision is made. Premiums are due from the month the unit receives the election, once “good health” is established.

Requesting FSGLI Spouse Coverage

Servicemembers who married other Servicemembers on or after January 2, 2013, are not automatically covered under FSGLI spouse coverage, however they may request FSGLI spouse coverage in SOES or by completing SGLV Form 8286A.

All of the health questions pertaining to the spouse must be answered. If any of the questions are answered “Yes,” the election must be referred to the Office of Servicemembers’ Group Life Insurance (OSGLI) for a decision on coverage (this happens automatically in SOES). The premiums are not due until OSGLI determines coverage is approved. If requested coverage is approved, the premiums are due back to the month the election was received by the service.

The same rules of coverage level apply to a request for FSGLI spouse coverage as apply to the automatic coverage discussed earlier – the coverage level can be from \$100,000 to \$10,000 in increments of \$10,000, however the spouse’s coverage cannot be more than the Servicemember’s coverage level (i.e. if a Servicemember has \$50,000 of SGLI coverage, then the spouse coverage can be no more than \$50,000).

Example: A Servicemember’s request for FSGLI spouse coverage is received on February 8, 2002. Assuming all health questions are answered as “No”, the premium deduction begins immediately with the February pay. If any health question is answered as “Yes”, OSGLI must approve the coverage before premiums begin. If OSGLI approves the coverage, the premiums begin with the February pay.

Restoring FSGLI Coverage

FSGLI coverage can be restored, after it has been ended, due to the following events:

- 1) Servicemember’s change in duty status* begins automatic maximum coverage
- 2) Servicemember elects to restore SGLI coverage
- 3) Servicemember elects to restore FSGLI coverage, if SGLI coverage is still in effect
- 4) Servicemember deploys to combat theater of operations (Dependent child coverage only)

1) Servicemember's change in duty status begins automatic maximum coverage

After a Servicemember has declined or reduced automatic SGLI coverage and/or FSGLI spouse coverage, except as provided in note #1 below, a change in duty status* will automatically begin both SGLI and FSGLI coverage at the maximum level. The member is not required to enter the request in SOES or complete SGLV Form 8286 and/or SGLV Form 8286A in this situation. **

**“A change in duty status” is defined as follows:

- A Ready Reservist or National Guard member who is mobilized to active duty status
- A Ready Reservist or National Guard member who is demobilized and returns to reserve status
- A member who completes active duty and is assigned to Ready Reserve or National Guard

Note 1: FSGLI spouse coverage is never automatic in any case where a Servicemember is married to another Servicemember and the date of the marriage is after January 1, 2013.

Note: The automatic coverage feature of FSGLI applies to any of the above duty status' - no matter if they have declined or reduced coverage previously. No SGLV 8286A needs to be completed to have the coverage. However, a payroll action may need to be done in some of these situations in order to begin premium collection. If no coverage or less than maximum coverage is desired, the member must complete an SGLV 8286A at the time of entry onto the new duty status.

2) Servicemember elects to restore SGLI coverage

After a Servicemember has declined SGLI coverage (and therefore, FSGLI coverage), he/she must make an election in SOES or complete a SGLV Form 8286 in order to restore his/her SGLI. If the Servicemember wishes to have FSGLI coverage restored, he/she must also enter an election in SOES or complete a SGLV Form 8286A.

All of the health questions pertaining to the spouse must be answered. If any of the questions are answered “Yes”, the election must be referred to the Office of Servicemembers' Group Life Insurance (OSGLI) for a decision on coverage. No premiums are due until OSGLI determines coverage is approved. If coverage is approved, premiums are due back to the month the election was received by the service.

The same rules of coverage level apply to an election to restore coverage as apply to the automatic coverage discussed earlier — the coverage level can be from \$100,000 to \$10,000 in increments of \$10,000, however the spouse's coverage cannot be more than the Servicemember's coverage level (i.e. if a Servicemember has \$50,000 of SGLI coverage, then the spouse coverage can be no more than \$50,000).

Example: Based on prior elections, the member has no SGLI coverage and, therefore, no FSGLI spouse coverage. The Servicemember's election to restore SGLI coverage to \$400,000 is received on February 8, 2002. If the Servicemember wishes to also restore FSGLI coverage, he/she must also enter the request in SOES or complete a SGLV Form 8286A (including the health questions concerning the spouse). Assuming all health questions are answered “No,” the premium deduction begins immediately with the February pay. If any health question is answered “Yes,” OSGLI must approve the coverage before premiums begin. If OSGLI approves the coverage, the new higher premium begins with the February pay.

3) Servicemember elects to restore FSGLI coverage, if SGLI coverage is still in effect

After a Servicemember has declined FSGLI coverage and elects to restore coverage, he/she must enter the request in SOES or complete a SGLV Form 8286A, and all the spouse's health questions must be answered.

All of the health questions pertaining to the spouse must be answered. If any of the questions are answered “Yes,” the election must be referred to the Office of Servicemembers' Group Life Insurance (OSGLI) for a

decision on coverage (this happens automatically in SOES). The premiums are not due until OSGLI determines coverage is approved. If restored coverage is approved, the premiums are due back to the month the election was received by the service.

The same rules of coverage level apply to an election to restore coverage as apply to the automatic coverage discussed earlier – the coverage level can be from \$100,000 to \$10,000 in increments of \$10,000, however the spouse's coverage cannot be more than the Servicemember's coverage level (i.e. if a Servicemember has \$50,000 of SGLI coverage, then the spouse coverage can be no more than \$50,000).

Example: Based on a prior election, FSGLI spouse coverage was ended. The Servicemember's election to restore the spouse coverage is received on February 8, 2002. Assuming all health questions are answered as "No", the premium deduction begins immediately with the February pay. If any health question is answered as "Yes", OSGLI must approve the coverage before premiums begin. If OSGLI approves the coverage, the premiums begin with the February pay.

4) Servicemember deploys to combat theater of operations (Dependent child coverage only)

When a Servicemember deploys to a combat theater of operations, SGLI coverage is automatically at the maximum level. As FSGLI dependent child coverage is in effect as long as the Servicemember has full-time SGLI coverage, any dependent children will be covered for \$10,000 during the deployment to the combat theater of operations.

Note: This restoration of SGLI and FSGLI dependent child coverage is only in effect until midnight of the last day of the month they return from deployment to a combat theater of operations, as coverage returns to the pre-deployment coverage amount.

Part V - Increasing FSGLI Coverage Level

General Information

In order to increase FSGLI coverage, the member must make an election in SOES or complete SGLV Form 8286A. The “good health” of the spouse is an issue in being eligible to increase FSGLI coverage. The health questions must be answered.

An election to increase coverage takes effect the date it is certified in SOES or upon the date the form is received by the Servicemember’s unit – if “good health” is not at issue. If a determination of “good health” is necessary by the Office of Servicemembers’ Group Life Insurance (OSGLI), the coverage does not go into effect until an affirmative decision is made. Premiums for the new higher coverage is due from the month the unit receives the election, once “good health” is established.

An election to increase FSGLI coverage applies only to spouse coverage (dependent child coverage is fixed at \$10,000).

Increasing FSGLI Spouse Coverage

The FSGLI coverage can be increased, after it has been decreased, by the following events:

- 1) Servicemember’s change in duty status* begins automatic increase to maximum coverage
- 2) Servicemember elects to increase SGLI coverage
- 3) Servicemember elects to increase FSGLI coverage

1) Servicemember’s change in duty status begins automatic increase to maximum coverage

After a Servicemember has chosen to have a reduced amount of SGLI coverage and/or FSGLI coverage, except as provided in note #1 below, a change in duty status* will automatically increase both SGLI and FSGLI coverage back to the maximum level. The member is not required to enter the election in SOES or complete SGLV Form 8286 and/or SGLV Form 8286A in this situation.

*“A change in duty status” is defined as follows:

- A Ready Reservist or National Guard member who is mobilized to active duty status
- A Ready Reservist or National Guard member who is demobilized and returns to reserve status
- A member who completes active duty and is assigned to Ready Reserve or National Guard

Note 1: FSGLI spouse coverage is never automatic in any case where a Servicemember is married to another Servicemember and the date of the marriage is after January 1, 2013.

Example: A married Ready Reservist has elected to reduce FSGLI coverage to \$50,000. Upon mobilization, his SGLI coverage automatically increases to \$400,000 and his FSGLI automatically increases to the maximum amount, \$100,000, effective on the date of mobilization. Premium collection begins on the first day of the month of mobilization.

Note: The automatic coverage feature of FSGLI applies to any of the above duty statuses. If no coverage or less than maximum coverage is desired, the member must complete an make this election in SOES or complete SGLV 8286A at the time of entry onto the new duty status.

2) Servicemember elects to increase SGLI coverage

After a Servicemember has chosen to have a reduced amount of SGLI coverage (and therefore, possibly a reduced amount of FSGLI coverage), he/she must enter a new election in SOES or complete a SGLV Form 8286 in order to restore his/her member's SGLI. **However, FSGLI coverage is not automatic in this case.** If the Servicemember wishes to have FSGLI coverage increased also, he/she must also enter a new election for FSGLI in SOES or complete a SGLV Form 8286A.

Example: Based on prior elections, the member's SGLI coverage is at \$50,000 and FSGLI spouse coverage is at \$20,000. The Servicemember's election to increase his/her SGLI coverage to \$200,000 is received on February 8, 2002. If the Servicemember wishes to also increase FSGLI coverage, he/she must also enter a new FSGLI election in SOES or complete a SGLV Form 8286A (including the health questions concerning the spouse). Assuming all health questions are answered "No," the new higher premium deduction begins immediately with the February pay. If any health question is answered "Yes," OSGLI must approve the coverage before premiums begin. If OSGLI approves the coverage, the new higher premium begins with the February pay.

3) Servicemember elects to increase FSGLI coverage

After a Servicemember has chosen to decrease FSGLI coverage and elects to increase the coverage, he/she must enter the election in SOES. If the branch of service has not implemented SOES, the member must complete a SGLV Form 8286A.

All of the health questions pertaining to the spouse must be answered. If any of the questions are answered "Yes," the election must be referred to the Office of Servicemembers' Group Life Insurance (OSGLI) for a decision on coverage (this happens automatically in SOES). The higher premiums are not due until OSGLI determines coverage is approved. If increased coverage is approved, the higher premiums are due back to the month the election was received by the service.

The Servicemember can increase FSGLI coverage to any coverage level from \$100,000 to \$10,000 in increments of \$10,000, however the spouse's coverage cannot be more than the Servicemember's coverage level (i.e. if a Servicemember has \$50,000 of SGLI coverage, then the spouse coverage can be increased to no more than \$50,000).

Example: Based on a prior election, FSGLI spouse coverage is at \$20,000. The Servicemember's election to increase the spouse coverage to \$80,000 is received on February 8, 2002. Assuming all health questions are answered as "No", the new higher premium deduction begins immediately with the February pay. If any health question is answered as "Yes", OSGLI must approve the coverage before premiums begin. If OSGLI approves the coverage in February, the new higher premium begins with the February pay.

Part VI - Procedures for Actions Affecting FSGLI

(ONLY For Army, Navy and Air Force)

(NOTE: While the specific procedures pertaining to DEERS and the DMDC SGLI Website described in this section apply only to the branches of service not using SOES, the general principles apply to the other uniformed services – procedural mechanics will differ with each of the other uniformed services.)

For Marine Corps procedures refer to MARADMIN Number 442/01 dated 09/20/2001 and PAAN 51-01 AND RPAAN 31-01 AUTOMATIC FAMILY SGLI DEDUCTION dated 10/03/2001.

General Information

Two points must be kept in mind when dealing with actions that affect a change to FSGLI coverage; FSGLI coverage is automatic, and it is a one or two-step process to effect a change to FSGLI coverage and premiums.

1) FSGLI Coverage is Automatic

Like SGLI coverage, in most cases*, FSGLI coverage is automatic and the maximum coverage is the automatic level. However, spouses must be registered in DEERS for proper premiums to be paid. Also, if a Servicemember wishes to have something other than the maximum coverage, he/she must make an election to initiate this choice. For those branches of service not using SOES, the election is processed by use of the DMDC SGLI Website (see Part VIII Appendix A - “Resources and Points of Contact for Questions Concerning FSGLI” for more information concerning the DMDC SGLI Website.)

*Exception: FSGLI spouse coverage is not automatic for Servicemembers who marry other Servicemembers on or after January 2, 2013.

2) It is a One or Two-step Process to Effect a Change to FSGLI Coverage and Premiums

Step One - An FSGLI election must be completed in SOES or on the 8286A to show the desired change.

Step Two - For branches of service not yet using SOES, DEERS must be updated by use of the DMDC SGLI Website.

The entry into the DMDC SGLI Website is the action that will cause a change in the FSGLI premiums collection. The current version of the DMDC SGLI Website performs all updates at the end of the month in which the entry is made on the DMDC SGLI Website screen.

When processing elections to reduce, restore or increase coverage...

If the end of the month of entry on the DMDC SGLI Website is not the proper effective date of the premium change, then a request must be done to have retro premiums collected or refunds made.

When processing elections to decline/terminate coverage...

The default date shown on the screen is the last day of the month in which you are using the DMDC SGLI Website. If the default date is not the proper termination date, use the “Override Termination Date” function to enter the correct termination date.



DMDC SGLI Website Note: If a spouse is not registered in DEERS, action must be taken to register the spouse in DEERS via RAPIDS before the DMDC SGLI Website can be used to modify the FSGLI. It is service policy that all dependents are to be registered in DEERS and all changes to dependents are to be reported in DEERS within 30 days of the change.

DEERS Interaction With DFAS for FSGLI Premiums

Once a month, FSGLI information flows from the Defense Financial Accounting Service (DFAS) to DEERS and then DEERS information flows back to DFAS. The timing of these data flows determines when actions done in DEERS will actually affect the premium deductions from the member's paycheck at DFAS. The timing of these data flows is as follows:

Date of the Month	From	To	Component Affected
5 th	DFAS	DEERS	Active/Reserve/Guard
25 th	DEERS	DFAS	Reserve/Guard
3 rd (of the following month)	DEERS	DFAS	Active Duty

The 25th and 3rd of the month are the dates that DEERS actually sends the information to DFAS. In order for an action to be included, it needs to be entered into DEERS at least two days prior to these dates.

5th of the Month :

The DFAS data on the 5th of each month provides SGLI information to DEERS based on the *previous* month's pay record. This information includes the amount of SGLI coverage for each Servicemember and the pay source (Active or Reserve). DEERS uses this data in preparing their data that is returned to DFAS in the last part of the cycle.

25th of the Month:

The DEERS data on the 25th of each month is three Reserve/Guard files - one for Army, one for Navy and one for Air Force. These files contain information about which spouses are covered by FSGLI and the premium amount to deduct from each Servicemember's paycheck. DEERS also sends a Reserve/Guard Refund file that contains FSGLI refund information.

3rd of the Following Month:

The DEERS data on the 3rd of each month is three Active Duty files – one for Army, one for Navy and one for Air Force. These files contain information about changes to FSGLI premiums (i.e. starts, stops, increases, and decreases) and include premium amounts and effective dates. If DEERS receives no change for a spouse, DFAS will assume that the spouse FSGLI coverage is the same as the previous month.

DFAS will deduct the premium amount from a Servicemember's pay check based on the information in DEERS at the time DEERS sends the Active Duty files, Guard/Reserve files, and Guard/Reserve Refund files to DFAS.

Procedures For Effecting Changes To FSGLI

Table 1 on the next page outlines the procedures for affecting changes to FSGLI. The table provides guidance for the personnel/pay specialist when processing a FSGLI change. The table is broken into the following categories:

In the case of – the four types of changes that may be processed

Reporting method –the method used to request and report the change

Effective date of change –the date the change becomes effective

Last/First premium due –the month premium payments should begin or end

Refunds/Retro Premiums – explains what premium adjustments may need to be made

Appendix C of this document provides examples showing the timing of actions to change FSGLI and when the change will impact the Servicemember's pay. These examples may be helpful to the personnel/payroll specialist in determining when a FSGLI change will show in the members' paycheck, and the amount of refund or retro premiums due.

Table 1 - Procedures For Effecting Changes To FSGLI

In the case of	Reporting method	Effective date of change	Last/First premium due	Refunds/Retro Premiums
Divorce being reported	Information concerning the divorce must be entered into DEERS via RAPIDS	Effective date of the end of paid coverage is the date of divorce	Last premium is due for the month of the divorce	Premiums are refunded back to the month following the divorce.
Election to terminate or reduce the level of coverage:	<p>For Branches of Service not using SOES, SGLV Form 8286A must be completed and data entered into DEERS via the DMDC SGLI Website</p> <p>(NOTE: If a Servicemember is completing a SGLV Form 8286 in order to end or decrease coverage of his/her own SGLI, he/she must also complete a SGLV Form 8286A to affect the appropriate change in the FSGLI.)</p>	Effective date of the end of paid coverage is the date the Servicemember's unit receives the form.	Last premium is due for the month in which the unit receives the form.	Premiums are refunded back to the month following the date the form is received in the unit.
Marriage to a civilian being reported	Information concerning the marriage must be entered into DEERS via RAPIDS	Effective date of the coverage is the date of the marriage.	First premium is due for the month of the marriage.	Retro premiums are due back to the month of marriage
Election to request or restore coverage or increase the level of coverage	<p>For Branches of Service not using SOES, SGLV Form 8286A must be completed and data entered into DEERS via the DMDC SGLI Website</p> <p>(NOTE: If a Servicemember is completing a SGLV Form 8286 in order to restore or increase coverage of his/her own SGLI, he/she must also complete a SGLV Form 8286A to affect the appropriate change in the FSGLI.)</p>	Effective date of coverage is the date the Servicemember's unit receives the form.	<p>First premium is due for the month in which the unit receives the form.</p> <p>If any one of the health questions is answered "Yes," and the form is forwarded to OSGLI, then premiums should not begin until a positive decision on the coverage is made.</p>	Retro premiums are due back to the month in which the form was received in the unit.
Entry onto active duty or Ready Reserve/Guard service*	For Branches of Service not using SOES, SGLV Form 8286A is completed during in processing and	Effective date of coverage is the date of entry on to new	First premium is due for the month of entry on to new duty status	Retro premiums are due back to the month of entry on to new duty status

*see "Automatic Coverage" section, pg1	data entered into DEERS via the DMDC SGLI Website	duty status		
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Part VII - Procedures For Making A FSGLI Claim

Death Claim

The Servicemember can make a death claim upon the death of a spouse or a dependent child.

The Servicemember should report the death of the spouse or dependent child to his/her personnel support.

For branches of service not using SOES: In order to have the FSGLI premiums stopped, the Servicemember must update DEERS by having the spouse's date of death recorded via a RAPIDS entry.

The personnel support element notifies the applicable Casualty Office so it can aid the Servicemember in proceeding with the FSGLI claim.

Stillborn Child

The term *member's stillborn child* means a member's biological child—

(i) Whose death occurs before expulsion, extraction, or delivery; and

(ii) Whose—

(A) Fetal weight is 350 grams or more; or

(B) If fetal weight is unknown, duration in utero is 20 completed weeks of gestation or more, calculated from the date the last normal menstrual period began to the date of expulsion, extraction, or delivery.

The term does not include any fetus or child extracted for purposes of an abortion.

In cases of multiples pregnancies (i.e. twins, triplets, etc.), if one of the stillborn children of the same pregnancy meets the fetal weight of 350 grams or more, all stillborn children of that multiples pregnancy are eligible for coverage.

Records That May Provide Fetal Weight and Gestational Age

The following records may provide the fetal weight and/or gestational age of a stillborn child:

- Hospital records
- Medical records
- Certification from attending physician
- Certificate of Fetal Death
- Certificate of Still Birth

In some foreign countries instead of “stillbirth”, the terminology used is “abortion” or “termination” of pregnancy. These claims are treated in a case by case manner and available records are reviewed for clarity.

Accelerated Benefits Option (ABO) Claim

An ABO claim can be made only on spouse coverage; dependent children are not eligible.

Only the Servicemember can apply for ABO and the benefit will be paid only to the Servicemember. The Servicemember, spouse, the spouse's physician and the Servicemember's unit must complete the ABO application. The SGLI Spouse ABO Claim Package can be downloaded from the following web site:

www.insurance.va.gov

The completed ABO application is sent to OSGLI at the following address:

OSGLI ABO Claim Processing
80 Livingston Ave
Roseland, NJ 07068

The application may also be faxed toll-free to OSGLI at 1-877-832-4943.

For...	Personnel/Finance Specialists should contact...
Army National Guard	State Headquarters or NGB HQ Casualty NCO SFC Angella V. Garner 703-607-9754 Email: Angella.v.garner.mil@mail.mil
Coast Guard Active and Reserve	Chief, Casualty Matters (202) 795-6637 E-Mail: ARL-PF-CGPSC-PSDFS-CASUALTY@uscg.mil
Marines Active and Reserve	Gerald Castle, Head, USMC Casualty Section (703) 784-9512 gerald.castle@usmc.mil
Navy Active and Reserve	Phone: 1-800-368-3202, ask for Family SGLI Submit Claims via fax: (901) 874-2265 Submit Claims via email: MILL_FSGLI.FCT@NAVY.MIL Submit Claims via postal mail: Commander, Navy Personnel Command Attn: PERS-13 5720 Integrity Drive Millington, TN 38055-1300
NOAA Corps	Katherine Raymond (301) 713-7732 Email: katherine.raymond@noaa.gov
PHS	USPHS Compensation Margaret Brenneisen (240) 276-8799 Email: Compensationbranch@psc.hhs.gov

Appendix B: FSGLI Spouse Coverage Premium Rates

Monthly Premium Rates - effective July 1, 2019

Amount of Insurance	Age of Spouse						
	Under 35	35-39	40-44	45-49	50-54	55-59	60 & Over
100,000	\$4.50	\$5.30	\$7.00	\$10.00	\$17.00	\$29.50	\$45.00
90,000	\$4.05	\$4.77	\$6.30	\$9.00	\$15.30	\$26.55	\$40.50
80,000	\$3.60	\$4.24	\$5.60	\$8.00	\$13.60	\$23.60	\$36.00
70,000	\$3.15	\$3.71	\$4.90	\$7.00	\$11.90	\$20.65	\$31.50
60,000	\$2.70	\$3.18	\$4.20	\$6.00	\$10.20	\$17.70	\$27.00
50,000	\$2.25	\$2.65	\$3.50	\$5.00	\$8.50	\$14.75	\$22.50
40,000	\$1.80	\$2.12	\$2.80	\$4.00	\$6.80	\$11.80	\$18.00
30,000	\$1.35	\$1.59	\$2.10	\$3.00	\$5.10	\$8.85	\$13.50
20,000	\$0.90	\$1.06	\$1.40	\$2.00	\$3.40	\$5.90	\$9.00
10,000	\$0.45	\$0.53	\$0.70	\$1.00	\$1.70	\$2.95	\$4.50

Appendix C: Examples Illustrating Timing of FSGLI Changes and Payroll Actions

Tables 2 and 3 below give examples of the timing of actions to change FSGLI. The tables can be used as a guide for the personnel/payroll specialist processing the FSGLI change to let the member know when the change should be effective and what if any retro premiums or refunds will be due. The tables are broken into the following columns:

Scenario: these columns give the four types of changes that may be processed

If Change is effective on: these columns give sample effective dates for the each type of change.

Effective month of premium change: these columns show the month the change to FSGLI premiums should begin.

DEERS is updated from: these columns give the different dates DEERS might receive the updated FSGLI information. (Reminder: The 25th and 3rd of the month are the dates that DEERS actually sends the information to DFAS. In order for an action to be included, it needs to be entered into DEERS at least two days prior to these dates.)

Then the monthly premium change will hit payroll in: These columns show when the change entered into DEERS will hit the payroll system.

And refunds are due for the month(s) of: These columns show which months the member should be refunded.

Or retro premiums are due for the month(s) of: These columns show which months the member should pay retro premiums.

Table 2: Examples Illustrating Timing of FSGLI Changes and Payroll Actions for Active Duty Components

SCENARIO	If change is effective on:				Then the premium change is effective in:				If DMDC SGLI Website (for those branches not yet using SOES) is updated from:				Then monthly premium change will hit payroll in:				And refunds are due for the month(s) of:				Or retro premiums are charged for the month(s) of:							
	MAR 10	APR 1	APR 27	MAY 2	MAR	APR	MAY	JUN	MAR 3 thru MAR 31	APR 1 thru APR 2	APR 3 thru APR 30	MAY 1 thru MAY 2	MAR	APR	MAY	JUN	MAR	APR	MAY	JUN	MAR	APR	MAY	JUN				
Divorce If date of divorce is:	X					X			X					X														
	X					X				X				X														
	X					X					X				X			X										
		X					X			X				X												X		
		X					X				X				X													
Decline Coverage If SOES election or 8286a is received on:	X					X			X					X														
	X					X				X				X														
	X					X					X				X											X		
		X					X			X				X												X		
			X				X				X				X													
Marriage If date of marriage is:	X				X				X					X												X		
	X				X					X				X								X				X		
	X				X						X				X							X	X					
		X				X				X				X												X		
		X				X					X				X											X		
Restore Coverage If SOES election or 8286A (no "good health" issue) is received on:	X				X				X					X												X		
	X				X					X				X												X		
	X				X						X				X							X	X					
		X				X				X				X														
			X			X					X				X											X		

Table 3: Examples Illustrating Timing of FSGLI Changes and Payroll Actions for Reserve/Guard Components

SCENARIO	If change is effective on:				Then the premium change is effective in:				If DMDC SGLI Website is updated** from:				Then monthly premium change will hit payroll in:				And refunds are due for the month(s) of:				Or retro premiums are charged for the month(s) of:							
	MAR 27	APR 14	APR 29	MAY 3	MAR	APR	MAY	JUN	MAR 25 thru MAR 31	APR 1 thru APR 24	APR 25 thru APR 30	MAY 1 thru MAY 24	MAR	APR	MAY	JUN	MAR	APR	MAY	JUN	MAR	APR	MAY	JUN				
Divorce If date of divorce is:	X					X			X						X				X				X					
	X					X				X					X				X				X					
	X					X					X					X			X	X								
		X					X			X					X					X								
		X					X				X					X				X								
		X					X					X				X				X								
Decline Coverage If SOES election or 8286a is received on:	X					X			X						X				X				X					
	X					X				X					X				X				X					
	X					X					X				X	X			X	X								
		X					X			X					X				X									
			X					X			X					X				X								
											X					X				X								
Marriage If date of marriage is:	X				X				X						X						X	X						
	X				X					X					X						X	X						
	X				X						X					X					X	X	X					
		X				X				X					X							X						
		X				X					X					X						X	X					
			X				X			X					X					X								
											X					X				X								
Restore Coverage If SOES election or 8286A (no "good health" issue) is received on:	X				X				X						X						X	X						
	X				X					X					X						X	X						
	X				X						X					X					X	X	X					
		X				X				X					X							X						
			X			X					X					X						X	X					

** DEERS actually sends the information to DFAS on the 25th and 3rd of the month. In order for an action to be included, it needs to be entered into the DMDC SGLI Website at least two days prior to these dates.