- Navy and Air Force members with full-time SGLI coverage should now use the SGLI Online Enrollment System (SOES) to make all SGLI coverage and beneficiary elections. This training explains how to use SOES to make these elections.

- All other uniformed services should continue to use the SGLV-8286 to make SGLI coverage and beneficiary elections. Use the "Completing SGLV-8286" training module to learn how to properly complete and submit this form.

Continue

For optimal performance, we recommend

you use the Internet Explorer browser.

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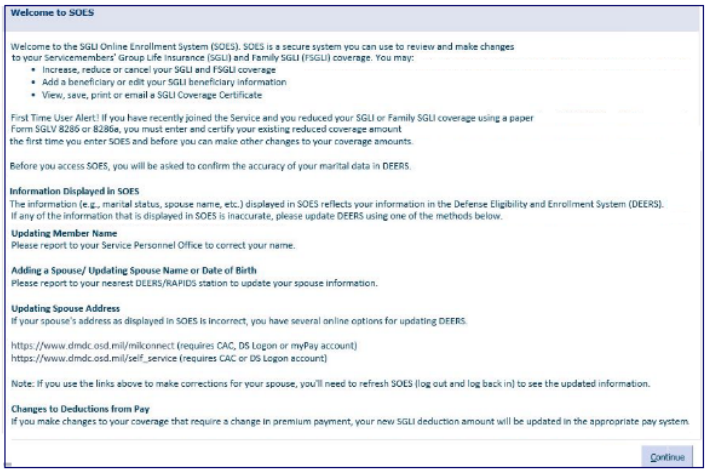
SGLI ONLINE ENROLLMENT SYSTEM

What is SOES?

- Web application used by Servicemembers to manage their SGLI & Family SGLI coverage
- Developed jointly by the Department of Defense (DoD) and Department of Veterans Affairs (VA)
- Hosted by the Defense Manpower Data Center
- Replaces the paper forms SGLV 8286 & SGLV 8286a*

**These forms are not being eliminated, but rather will be utilized only in emergency situations when the member cannot access SOES and the update is required immediately.*



Welcome to SOES

Welcome to the SGLI Online Enrollment System (SOES). SOES is a secure system you can use to review and make changes to your Servicemembers' Group Life Insurance (SGLI) and Family SGLI (FSGLI) coverage. You may:

- Increase, reduce or cancel your SGLI and FSGLI coverage
- Add a beneficiary or edit your SGLI beneficiary information
- View, save, print or email a SGLI Coverage Certificate

First Time User Alert! If you have recently joined the Service and you reduced your SGLI or Family SGLI coverage using a paper Form SGLV 8286 or 8286a, you must enter and certify your existing reduced coverage amount the first time you enter SOES and before you can make other changes to your coverage amounts.

Before you access SOES, you will be asked to confirm the accuracy of your marital data in DEERS.

Information Displayed in SOES
The information (e.g., marital status, spouse name, etc.) displayed in SOES reflects your information in the Defense Eligibility and Enrollment System (DEERS). If any of the information that is displayed in SOES is inaccurate, please update DEERS using one of the methods below.

Updating Member Name
Please report to your Service Personnel Office to correct your name.

Adding a Spouse/ Updating Spouse Name or Date of Birth
Please report to your nearest DEERS/RAPIDS station to update your spouse information.

Updating Spouse Address
If your spouse's address as displayed in SOES is incorrect, you have several online options for updating DEERS.

https://www.dmdc.osd.mil/milconnect (requires CAC, DS Logon or myPay account)
https://www.dmdc.osd.mil/self_service (requires CAC or DS Logon account)

Note: If you use the links above to make corrections for your spouse, you'll need to refresh SOES (log out and log back in) to see the updated information.

Changes to Deductions from Pay
If you make changes to your coverage that require a change in premium payment, your new SGLI deduction amount will be updated in the appropriate pay system.

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Advantages of SOES

SOES has many advantages over the paper-based system. SOES will:

- Automate the process whereby Servicemembers elect beneficiaries and coverage amount.
- Provide consistent information and critical counseling to Servicemembers across all services to assist them in making informed decisions about their SGLI coverage amount and beneficiary elections.
- Eliminate errors prevalent on the paper form, which often result in claim payment delays.
- Be accessible through the DoD milConnect portal and available 24/7 for Servicemembers to manage their SGLI and FSGLI elections.
- Initiate spousal notifications as required by law.
- Provide Casualty Assistance Offices with on demand access to the most up-to-date coverage and beneficiary information in the unfortunate event of a casualty.
- Be pre-populated with information from the Defense Enrollment Eligibility Reporting System (DEERS).
- Lessen costs to the SGLI Program, the Branches of Service, and DoD

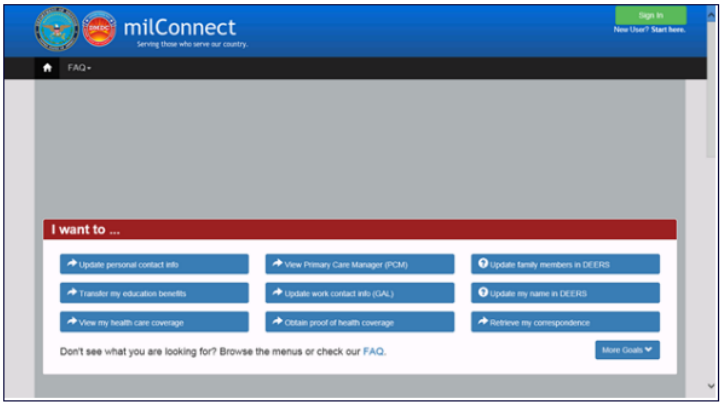
SGLI ONLINE ENROLLMENT SYSTEM

Accessing SOES

To access SOES, go to

https://www.dmdc.osd.mil/milconnect

and click "Sign In".



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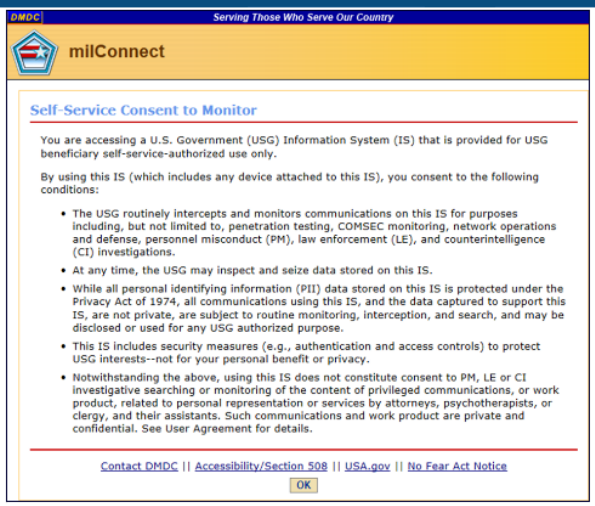
Accessing SOES

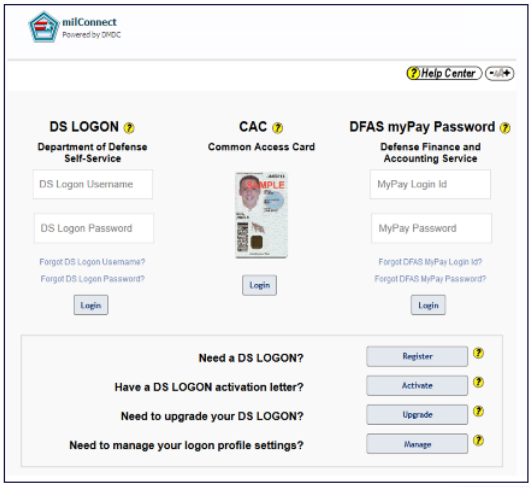
After reading the Self Service Consent to Monitor,

click "OK".



Accessing SOES

Login using your DS Logon or Common Accesss Card (CAC) to access milConnect.



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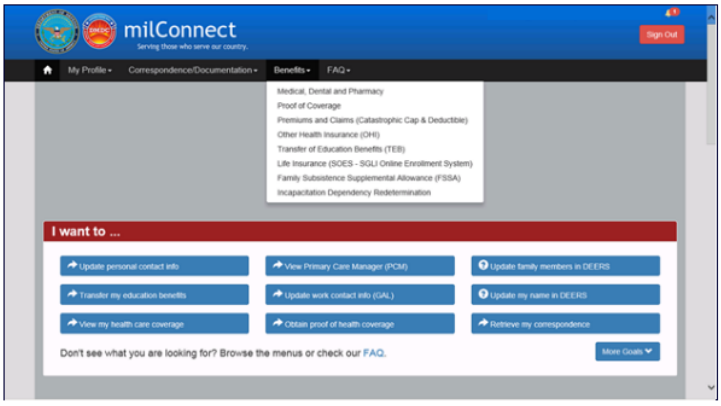
Accessing SOES

From the milConnect homepage:

- Hover over the "Benefits" tab on the toolbar
- Click "Life Insurance (SOES - SGLI Online Enrollment System)" .



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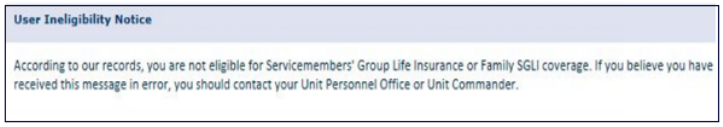
Accessing SOES

Note: If the Servicemember is ineligible for SGLI, they will get a message telling them that they must contact their Unit Personnel Office if they believe they received the message in error.



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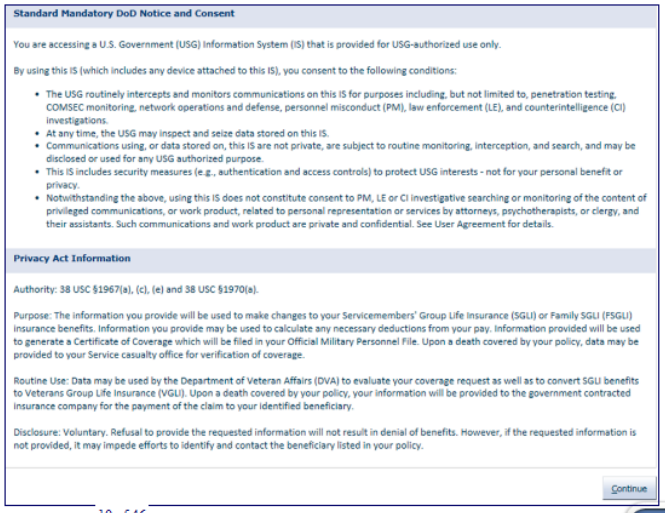
Accessing SOES

After reading the Standard Mandatory DoD Notice and Consent and Privacy Act Information, click "Continue".



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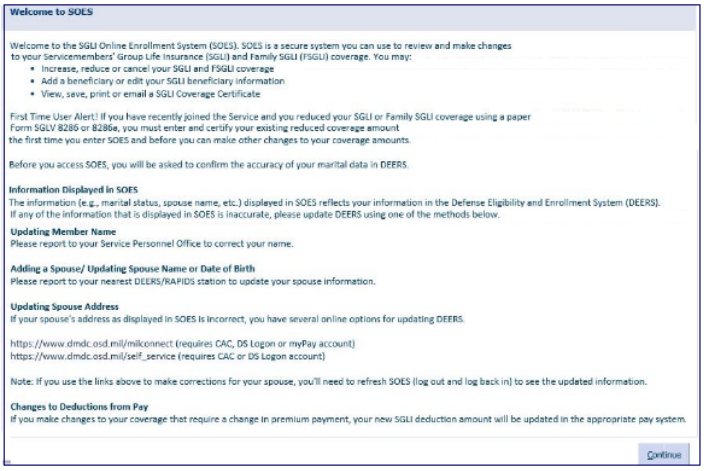
Accessing SOES

If using SOES for the first time, the Servicemember will see a Welcome message which explains:

- What the member can do in SOES
- Personal information comes from Defense Enrollment Eligibility Reporting System (DEERS)
- Changes in coverage amount will affect the premium deduction from pay

Read the statement and click the "Continue" button.



Welcome to SOES

Welcome to the SGLI Online Enrollment System (SOES). SOES is a secure system you can use to review and make changes to your Servicemembers' Group Life Insurance (SGLI) and Family SGLI (FSGLI) coverage. You may:

- Increase, reduce or cancel your SGLI and FSGLI coverage
- Add a beneficiary or edit your SGLI beneficiary information
- View, save, print or email a SGLI Coverage Certificate

First Time User Alert! If you have recently joined the Service and you reduced your SGLI or Family SGLI coverage using a paper Form SGLV 8286 or 8286a, you must enter and certify your existing reduced coverage amount the first time you enter SOES and before you can make other changes to your coverage amounts.

Before you access SOES, you will be asked to confirm the accuracy of your marital data in DEERS.

Information Displayed in SOES
The information (e.g., marital status, spouse name, etc.) displayed in SOES reflects your information in the Defense Eligibility and Enrollment System (DEERS). If any of the information that is displayed in SOES is inaccurate, please update DEERS using one of the methods below.

Updating Member Name
Please report to your Service Personnel Office to correct your name.

Adding a Spouse/ Updating Spouse Name or Date of Birth
Please report to your nearest DEERS/RAPIDS station to update your spouse information.

Updating Spouse Address
If your spouse's address as displayed in SOES is incorrect, you have several online options for updating DEERS.

https://www.dmdc.osd.mil/milconnect (requires CAC, DS Logon or myPay account)
https://www.dmdc.osd.mil/self_service (requires CAC or DS Logon account)

Note: If you use the links above to make corrections for your spouse, you'll need to refresh SOES (log out and log back in) to see the updated information.

Changes to Deductions from Pay
If you make changes to your coverage that require a change in premium payment, your new SGLI deduction amount will be updated in the appropriate pay system.

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Accessing SOES

IMPORTANT NOTE: If the member has recently joined the service and has reduced SGLI or Family SGLI coverage using a paper Form SGLV 8286 or 8286a, the member must enter and certify the reduced coverage amount the first time he/she enters SOES.

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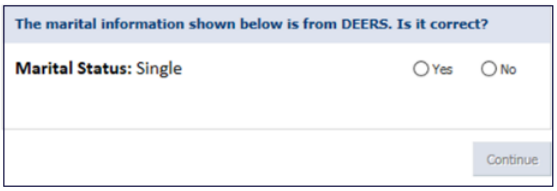
Accessing SOES

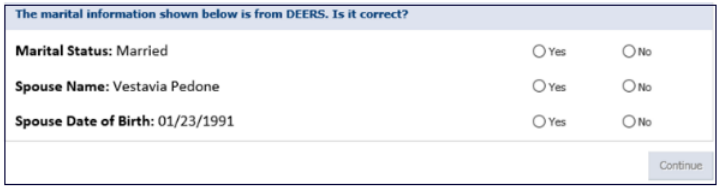
SOES will display the Servicemember's marital information.

Marital Status: Single



The Servicemember will have to confirm whether the information displayed is correct.

Marital Status: Married



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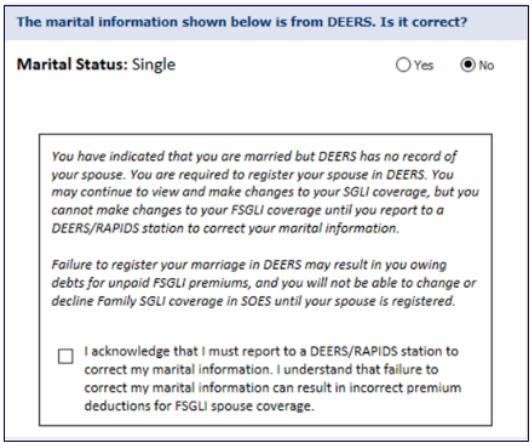
Accessing SOES

If the marital information is incorrect, the member will see a message with instructions to update their marital information in the Defense Enrollment and Eligibility System also known as DEERS.

The member must check the box next to the "I acknowledge…" statement and click the "Continue" button.

Note: The member will be able to make changes to their SGLI coverage, but will not be able to make changes to their Family SGLI coverage until they update their marital information in DEERS.



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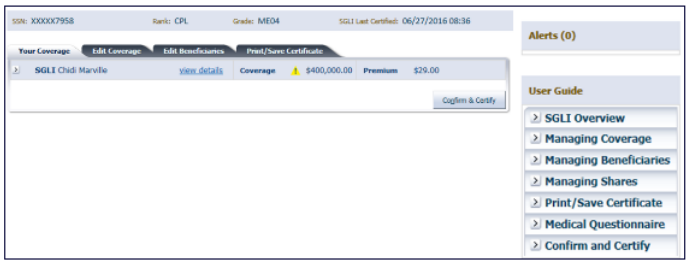
Your Coverage

Your Coverage page displays:

- The member's current coverage information, social security number, rank, grade and the date their coverage was last certified in SOES
- **Alerts** - Messages to the member informing of SGLI program changes or recent changes to their coverage
- **User Guide** - Guides the member through the application by providing answers to common questions about the SGLI program and how to manage coverage and beneficiaries in SOES
- ⚠ The warning icon will display if the member has a pending coverage change.



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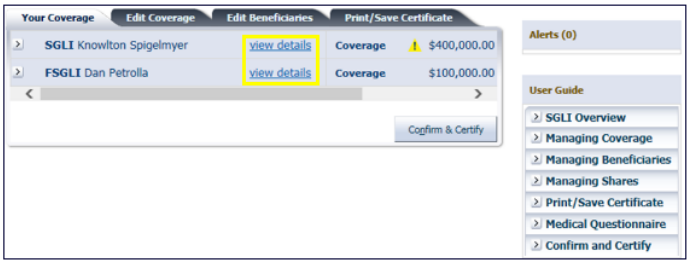
Your Coverage

- To view the details of SGLI coverage, click the arrow to the left of their name or click the "View Details" link.
- If there are no changes to the current beneficiary designation or coverage amount, click the "Confirm & Certify" button.
- If there are changes:
  - Click the "Edit Coverage" or "Edit Beneficiaries" tabs or
  - Click the "Edit" button, or
  - Click the "+Add beneficiary" button



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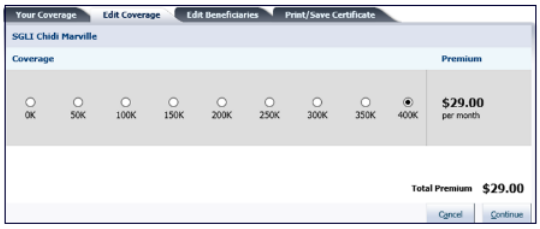
Edit Coverage

- Edit Coverage page displays the increments of coverage that are available.
- The premium amount will change based on the amount of coverage selected.

Note: The member must "Confirm & Certify" the changes prior to exiting SOES for the changes to be effective.

Original Coverage



Decrease Coverage

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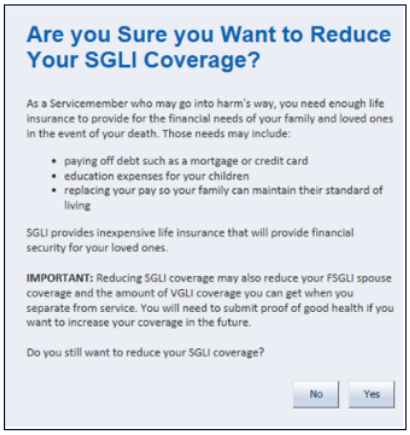
Edit Coverage

If the member decreases their SGLI coverage:

- They will see a message explaining the impact of reducing their coverage.
- They should click "Yes" to indicate that they are sure they want to reduce their coverage.

If the member declines coverage:

- They will see a message explaining the impact of declining their coverage.
- They should click "Yes" to indicate that they are sure they want to decline coverage.



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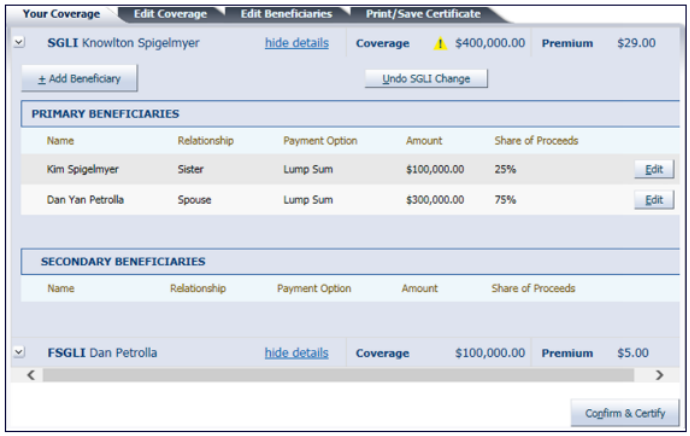
Edit Coverage

Undo a Coverage Reduction or Cancellation

- Coverage reductions and cancellations are effective on the first day of the month following the date the request was certified in SOES.
- Once a coverage reduction or cancellation is certified in SOES, the member will have the option to undo the coverage change until the change is effective.
- To undo the request, the member must click the "Undo SGLI Change" button and then complete the Confirm & Certify Process.



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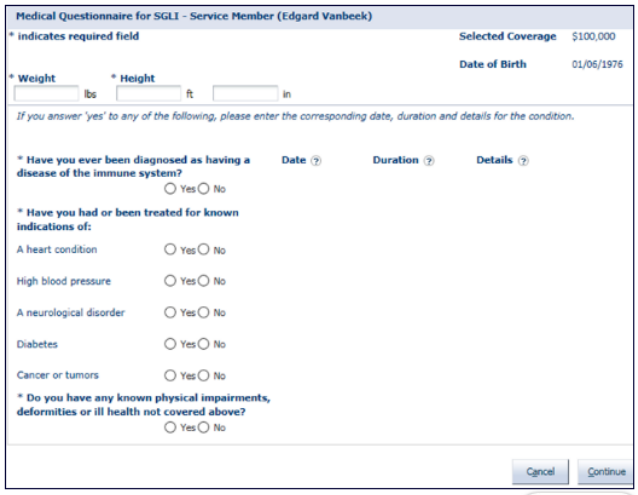
Edit Coverage

If the member requests an increase in their SGLI coverage, they will be prompted to answer health questions when they confirm and certify their changes in SOES.

If the member answers "No" to all the health questions, the coverage increase is automatically approved in SOES.



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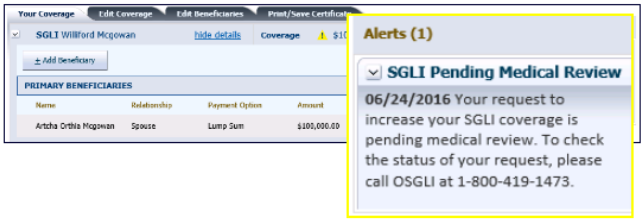
Edit Coverage

- If the members answers "Yes" to any health questions, the request must be reviewed by the Office of Servicemembers' Group Life Insurance (OSGLI).
- Until the coverage is approved, the member will see a warning message stating that their increased coverage is pending approval.
- Once OSGLI makes a decision, they will send a letter to the member to notify him or her of their decision.
- The member will also be able to see the decision in the "Alerts" section of the Your Coverage screen.



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Edit Coverage

If the member edits their SGLI coverage, they will see a message asking them if they wish to review the amount of insurance each beneficiary will receive.

- If "No", the shares will be automatically adjusted and they will be returned to "Your Coverage".
- If "Yes", they will be taken to the "Edit Shares of Proceeds" page to allocate shares by share (%) of proceeds.

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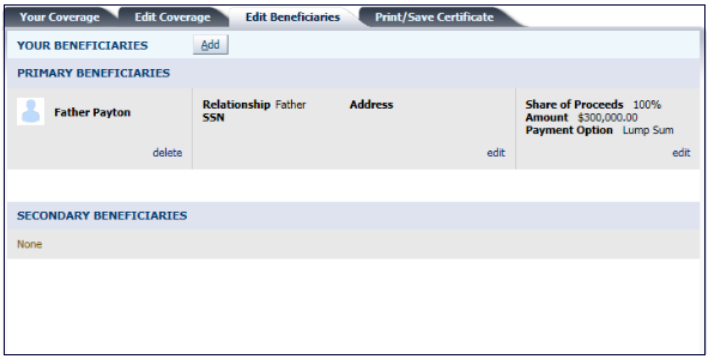
Edit Beneficiaries

To access the "Edit Beneficiaries" page, click the "Edit Beneficiaries" tab.

The "Edit Beneficiaries" page will allow the Servicemember to add, edit or delete beneficiary information.

If the member chooses to change information for their beneficiaries, they can click "Edit" to update the beneficiary's address, relationship, and share of proceeds.

If the member chooses to delete a beneficiary, they can click "Delete" and will be prompted to confirm they want to remove the beneficiary.



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Edit Beneficiaries

If the member chooses add a beneficiary, they can click "Add", to enter the beneficiary information.

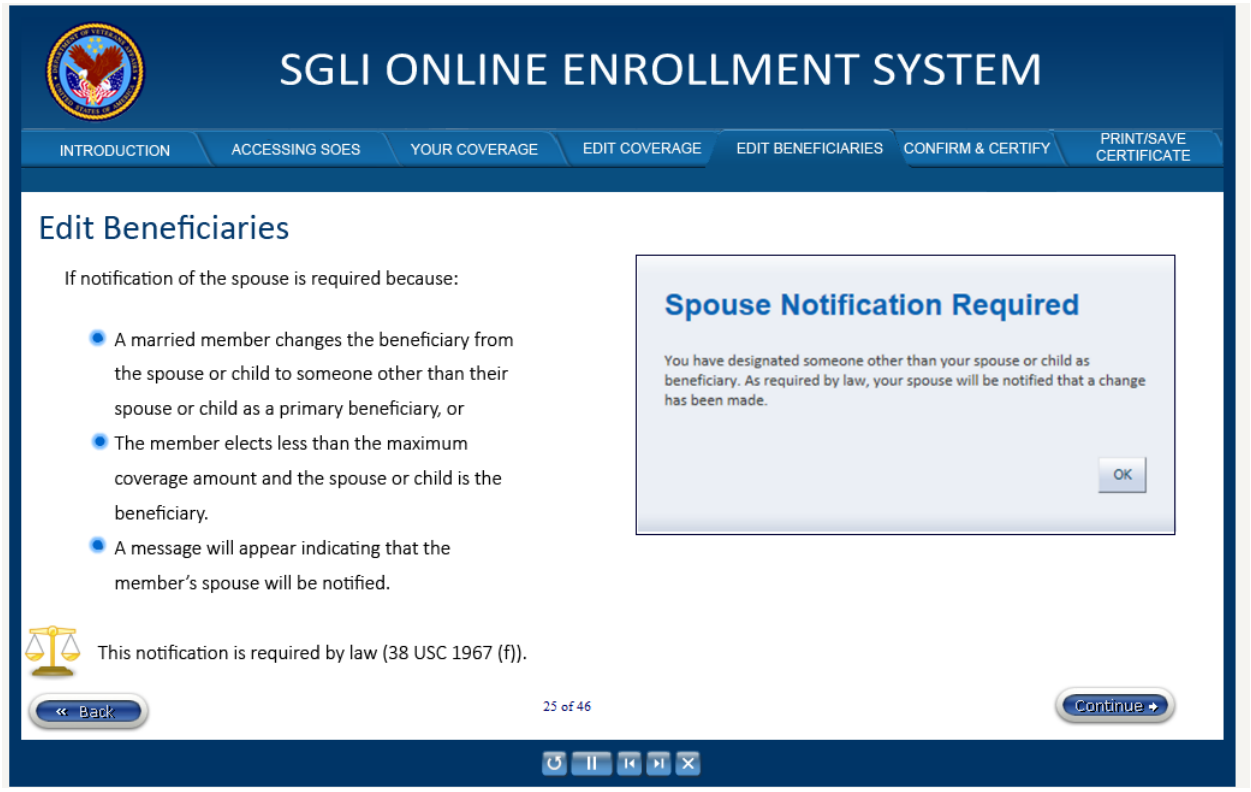
- Click "Add Another Beneficiary" to add additional beneficiaries.
- Click the "Continue" button once all beneficiaries are added. A message will display, informing the member that a new beneficiary has been added.

Remember: The member must confirm and certify their changes before exiting SOES for their beneficiary changes to be effective.

Beneficiary Added

Your beneficiary has been added. It is important that you enroll all your family members in DEERS to make sure your family members have access to all their benefits. Also, if there is a change in family information, remember to visit your nearest DEERS/RAPIDS station and update your family member's eligibility record in DEERS.

OK



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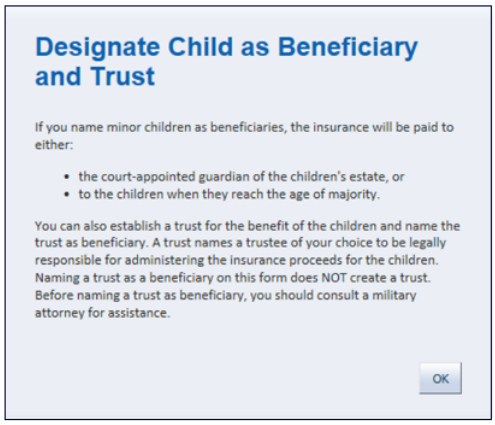
Edit Beneficiaries

If the member designates a child as beneficiary, the member will get a message indicating that the insurance will be paid to either the court-appointed guardian of the child's estate or to the minor beneficiary when they reach the age of majority.

The message will also explain that the member can establish a trust for the benefit of the minor beneficiary.



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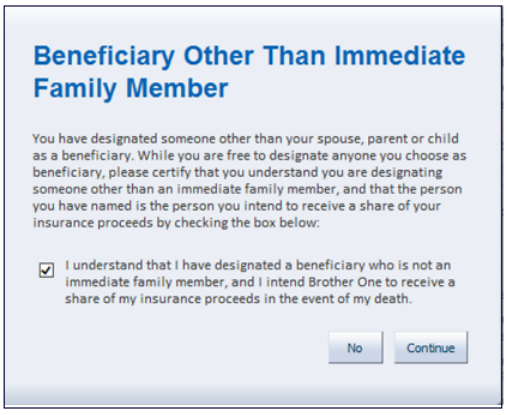
Edit Beneficiaries

If the member designates someone other than their spouse, parent or child, they will see a message requesting that they acknowledge they are naming someone other than an immediate family member.



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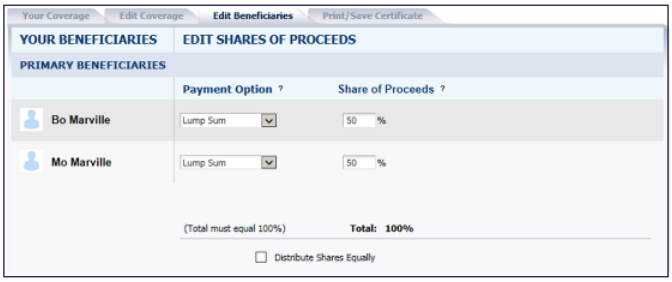
Edit Beneficiaries

When adding or deleting beneficiaries, the member will be prompted to allocate shares to each beneficiary by doing one of the following:

- Allocate shares by percentage of proceeds
- Distribute the shares equally among the beneficiaries by checking the "Distribute Shares Equally" box.



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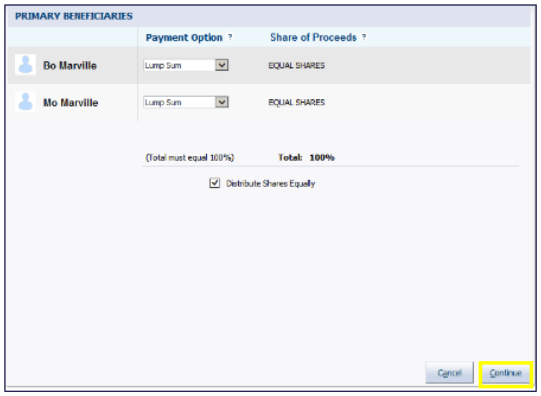
Edit Beneficiaries

- Click "Continue" once shares of proceeds are allocated.
- A message will display indicating they have made changes to their share of proceeds.
- Click "OK" to acknowledge the message

Remember: No elections are finalized until the member confirm and certifies their changes.



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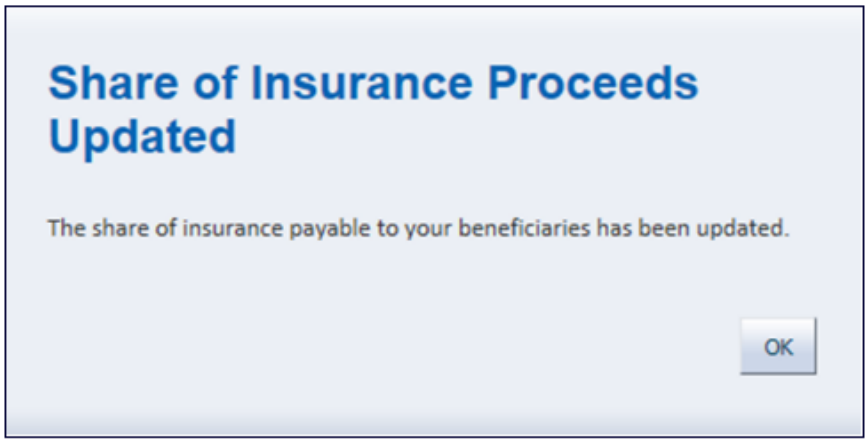
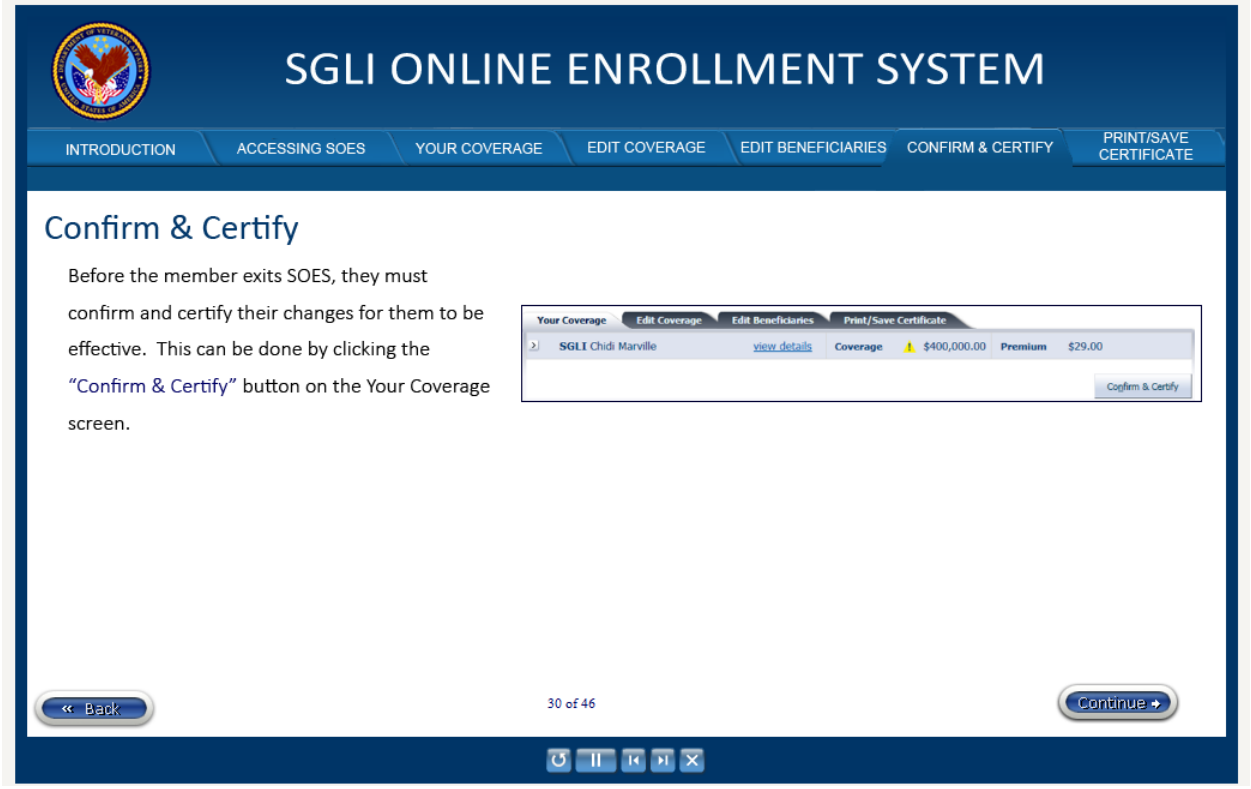

Share of Insurance Proceeds Updated
The share of insurance payable to your beneficiaries has been updated.
OK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Before the member exits SOES, they must confirm and certify their changes for them to be effective. This can be done by clicking the "Confirm & Certify" button on the Your Coverage screen.
Your Coverage
Edit Coverage
Edit Beneficiaries
Print/Save Certificate
SGLI Chidi Marville
view details
Coverage
$400,000.00
Premium
$29.00
Confirm & Certify
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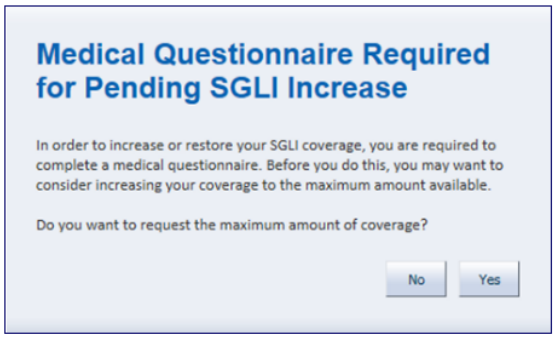
If the member requested an increase in their SGLI or FSGLI coverage, but did not request the maximum amount of coverage available, they will get a message asking if they want to increase their coverage to the maximum amount.

If they do not want the maximum coverage, they will click "No." If they decide they do want the maximum coverage, they will click "Yes".



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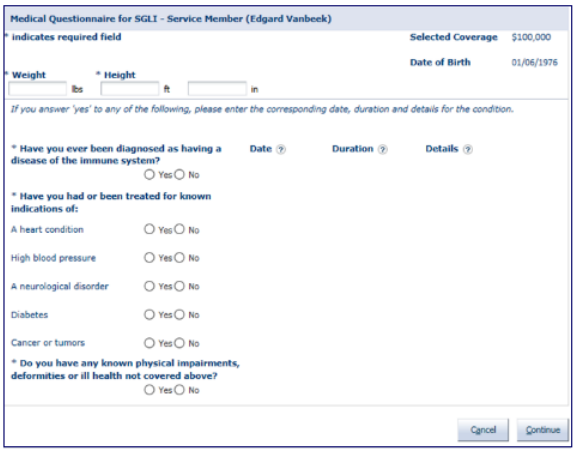
Servicemembers must complete the medical questionnaire.

If the member answers "No" to all of the health questions, their coverage increase will be automatically approved and will be effective as of the date they requested the increase.



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If the member answers "Yes" to any question, a message will display indicating OSGLI Medical Underwriting Approval is required. They will then be prompted to enter their current mailing address.
OSGLI Medical Underwriting Approval Required
Your request to increase or restore insurance coverage requires approval by the Office of Servicemembers' Group Life Insurance. You will be notified by mail of their decision. Applications are generally processed within 60 days.
OK
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Address Required SGLI
Your Mailing Address
OSGLI requires your full mailing address in order to complete the Medical Underwriting of your SGLI coverage change request.
Address Line 1 *
Address Line 2
City/Province *
State *
Zip/Postal Code *
Country *
Cancel
Continue

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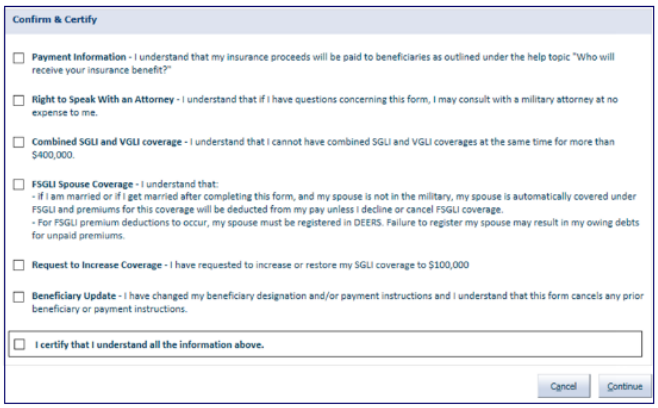
The member will see a list of items they must check based on whatever actions they have taken in SOES.

For Example: If they increased their SGLI coverage, they will be prompted to check a box indicating that understand they have requested to increase their SGLI coverage.



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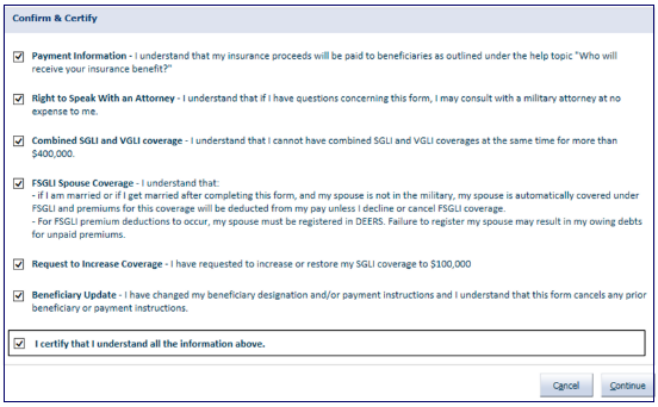
The member must check all the boxes that appear, including the "I certify..." statement and click "Continue".



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After clicking "Continue", the member will preview the certificate of coverage.

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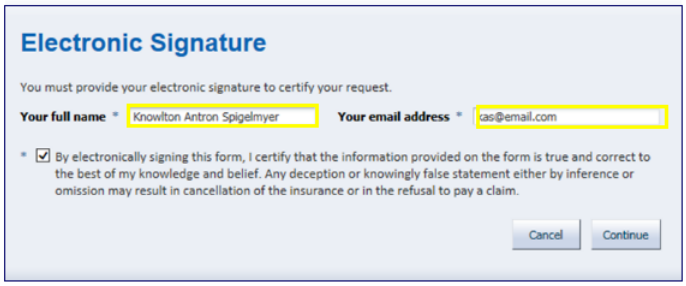
Apply electronic signature by:

- Entering "Full Name" and "Email Address"
- Checking the "Certification" box
- Clicking the "Continue" button

When finished, the member can return "Your Coverage" or "Log Out".



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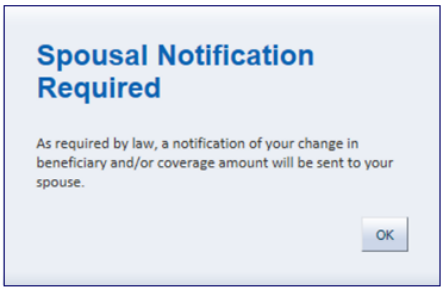
If a married member makes a coverage or beneficiary change that requires spouse notification, a message will appear indicating that the member's spouse will be notified.

This notification is required by law 38 USC 1967 (f).



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A message will also appear indicating the effective date of the SGLI election or coverage change.
Another message will appear letting the member know they have completed the SGLI certification process.
The member must click "OK" to acknowledge each message.
Effective Date
The effective date of your SGLI election is 09/01/2016. If a change in your premium deduction amount is required, SOES will submit the change request to your Finance Office. Depending upon the date of this request, it may take up to 2 months for the change in your payroll deduction to be effective. In some cases multiple premiums may be deducted from one paycheck to bring your premium account up to date.
OK
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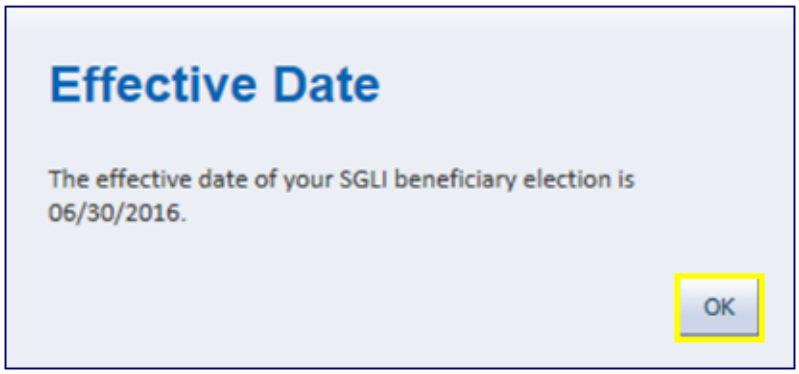
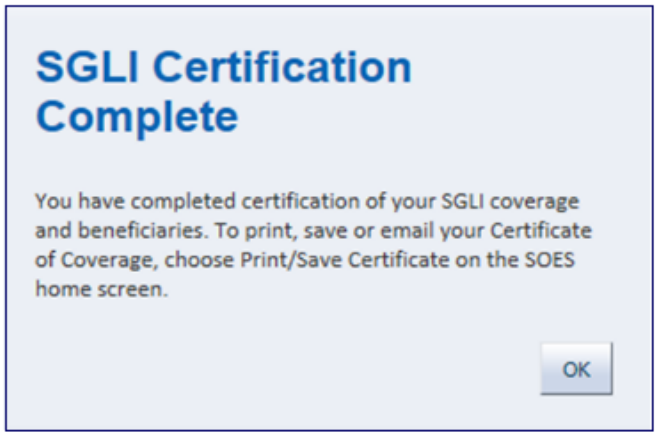

Effective Date
The effective date of your SGLI beneficiary election is 06/30/2016.
OK


SGLI Certification Complete
You have completed certification of your SGLI coverage and beneficiaries. To print, save or email your Certificate of Coverage, choose Print/Save Certificate on the SOES home screen.
OK

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Print/Save Certificate

From the Print/Save Certificate screen, members can view their policy documents, which includes the Certificate of Coverage and any medical questionnaires completed for any coverage increases requested.

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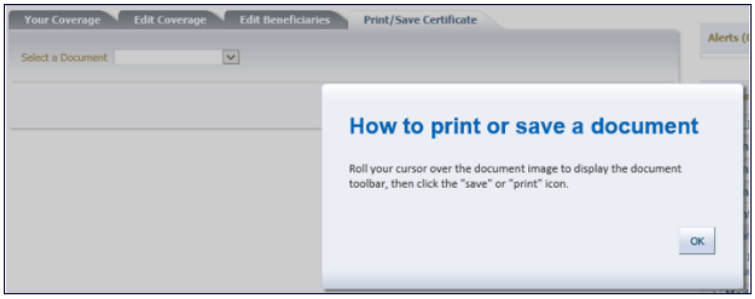
Print/Save Certificate

When you first click on the "Print/Save Certificate" tab, you will see an explanation of how to print or save the document. Click "OK".

From the "Select a Document" drop down menu, choose a document to view.



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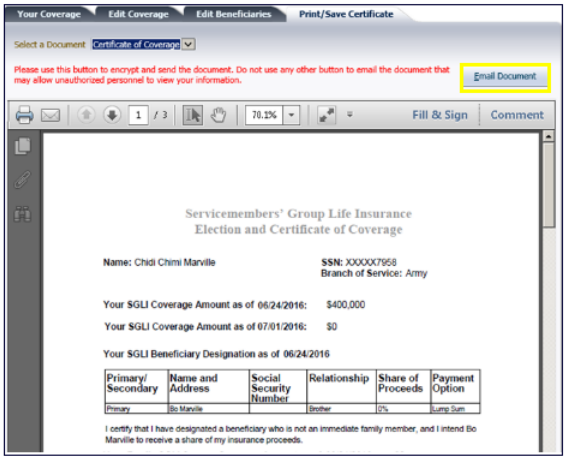
Print/Save Certificate

For Example: If the member chooses Certificate of Coverage, the SGLI Election and Certificate of Coverage will display.

To securely email the document to the member's email account, the member should click the "Email Document" button.



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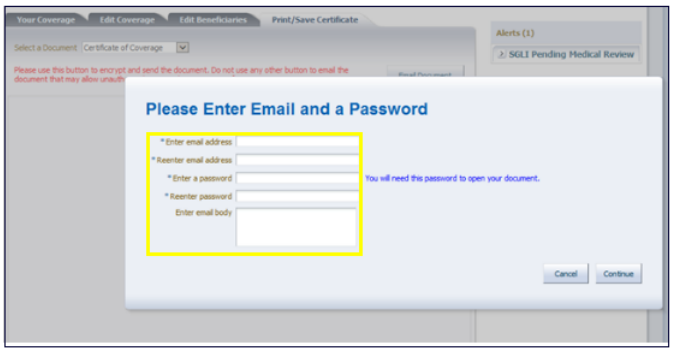
Print/Save Certificate

Securely send the document by:

- Enter an Email address and create a password, which the member will need to create in order to open the document from their Email.
- After entering the information, click "Continue".



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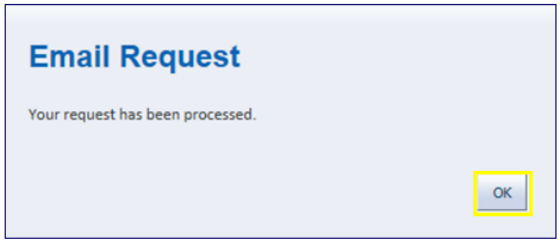
The member will get a message that the email request was processed and click "OK".



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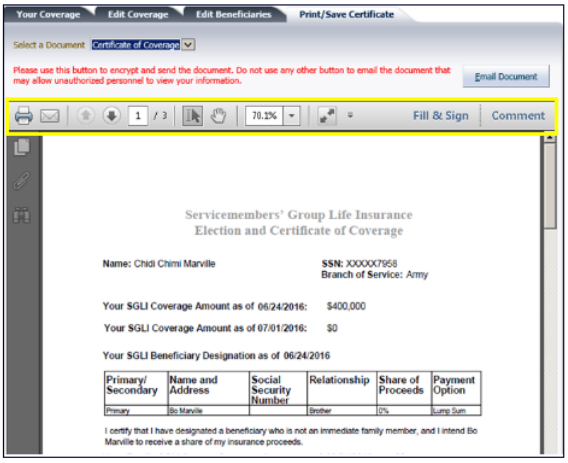
Print/Save Certificate

The Adobe toolbar will display at the top of the document. From the toolbar, members can click on the save or print icon, and zoom in and out on the document.

Members should not use the email icon in the Abobe toolbar. Instead, they should use the "Email Document" button.



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If you have feedback on this training,

please click the E-Mail button below to send your comments.

E-Mail