



DEPARTMENT OF THE NAVY
BUREAU OF MEDICINE AND SURGERY
2300 E STREET NW
WASHINGTON DC 20372-5300

IN REPLY REFER TO
9 May 08

**MEMORANDUM FOR COMMANDER, NAVY MEDICINE EAST
COMMANDER, NAVY MEDICINE WEST
COMMANDER, NAVY MEDICINE NATIONAL CAPITAL AREA
COMMANDER, NAVY MEDICINE SUPPORT COMMAND**

SUBJECT: Traumatic Injury Servicemembers' Group Life Insurance (TSGLI) Policy and Program Guidance

- Reference: (a) Office of the Under Secretary of Defense (Personnel and Readiness) Memo of 23 Nov 05
(b) SECNAVINST 1770.4, Secretary of the Navy Traumatic Injury Servicemembers' Group Life Insurance (TSGLI) Implementation Guidance and Appeals Process
(c) NAVMED Policy 05002, Policy Guidance for Implementing Traumatic Injury Protection Under the Servicemembers' Group Life Insurance (SGLI)

This memorandum updates policy and program guidance at Navy medical treatment facilities (MTFs) to support references (a) and (b) and cancels reference (c).

The Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Tsunami Relief, 2005 (Public Law 109-13) signed by the President on May 11, 2005, established the TSGLI Program under the auspices of the Servicemembers' Group Life Insurance (SGLI) Program.

Effective December 1, 2005, all service members covered by the SGLI Program are automatically covered by TSGLI. The retroactive provision of Public Law 109-13 provides that any service member who suffers a qualifying injury on or after October 7, 2001, but before, December 1, 2005 will receive a benefit under the TSGLI Program if the loss was a direct result of injuries incurred in Operation Enduring Freedom or Operation Iraqi Freedom.

The Navy and Marine Corps TSGLI program offices were directed to contact Sailors and Marines eligible under the retroactive provision and directed them to contact their civilian, Department of Veterans Affairs (VA), or military health care provider for completion of the medical portion (Part B) of the claim form.

Per reference (b), the Secretary of the Navy established the TSGLI Appeals Board. Its function is to consider appeals properly before it by current and former Sailors or Marines following a denial of eligibility for traumatic injury protection benefits by the Office of Servicemembers' Group Life Insurance (OSGLI) and to make recommendations to the Secretary, or to take action on the Secretary's behalf when authorized.

TSGLI is not disability compensation and has no effect on entitlement to compensation and pension benefits provided by the VA or disability benefits provided by the Department of Defense.

NAVMED POLICY 08-009

TSGLI is designed to provide payment to assist service members and their families through a finite injury recovery period from a serious traumatic injury.

It is essential that MTF Commanders/Commanding Officers continually review and evaluate processes that identify and support service members with qualifying traumatic injuries while ensuring robust program support and expediting submission of TSGLI claims. This guidance pertains to patients with qualifying injuries who are currently hospitalized in or attached to a MTF. The MTF Commanders/Commanding Officers will:

- Appoint a TSGLI Program Coordinator within the Patient Administration Department/ Division and establish detailed, written standard operating procedures (SOPs) supporting the TSGLI program.
- Provide the necessary training to ensure overall program support and accurate completion of Parts A and B of the claim form. Copies of the claim form can be obtained at <http://www.insurance.va.gov/> and access via the TSGLI link.
- Identify all service members potentially eligible for TSGLI benefits.
- Provide the necessary administrative support to ensure claims for benefits are expeditiously processed for the eligible service member (or if the service member is incompetent, the service member's Guardian or Attorney in Fact under a durable Power of Attorney).
- Retain copies of claim forms for one year and information on the completion and submission of claim forms for service members where conditions require their assistance.
- As required, provide further information to the TSGLI Appeals Board as it may consider essential to complete an impartial determination of the facts and issues associated with a claim subsequent to initial denial.

The following guidance is provided for the completion of Part B of the claim form by the attending physician with assistance from the TSGLI Program Coordinator:

- Carefully evaluate the subjective information provided by the eligible service member and/or family members during interviews with objective assessment, documented therapy and progress notes within the service member's health record. A traumatic event in and of itself does not constitute meeting the qualifying criteria to claim coverage; however, it is the loss associated with the traumatic event that is documented and provided in Part B of the claim form as qualifying criteria.
- Consultation with Occupational Therapy/Physical Therapy providers is strongly encouraged to review and document any limitations with the ability to perform Activities of Daily Living (ADL).
- Hospital discharge notes and summaries must clearly document limitations of ADL.
- Obtain records associated with care provided by home health agencies and include the information in the service member's health record.
- When addressing ADL functions that cannot be independently performed, deficit in the ability to perform ADL includes consideration of physical (hands on) assistance as well as stand by (within arm's reach for safety), or verbal (must be instructed) assistance necessary for the service member to perform ADLs safely.

This should be documented in the comment sections of the "Other Traumatic Injuries" if the claim is for the inability to carry out an ADL as a result of traumatic injury other than a brain injury.

Service Program Offices and points of contact are listed below:

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