



**For Immediate Release**

**1 December 2006**

**For information contact:**

LTC Kevin V. Arata  
U.S. Army Human Resources Command  
Public Affairs Office  
(703) 325-9904  
[Kevin.Arata@conus.army.mil](mailto:Kevin.Arata@conus.army.mil)  
[www.tsqli.us.army.mil](http://www.tsqli.us.army.mil)

### **TSGLI One Year Later: Helping Soldiers, debunking myths**

Washington, DC—December 1, 2006 marks the one-year anniversary of the establishment of Traumatic Servicemembers' Group Life Insurance (TSGLI). During that time, the Congressionally-mandated insurance program has provided more than \$164 million to traumatically-injured members of the Armed Services. Of that, more than \$110 million has been paid to Soldiers in the U.S. Army—more than twice the next highest service.

While those figures definitely represent success in terms of its mission to provide financial help for traumatically injured Soldiers, the program still faces challenges with educating servicemembers about the program and debunking some myths that already have grown around TSGLI.

Traumatic Servicemembers' Group Life Insurance (TSGLI) was created to help Servicemembers and their families get through tough financial times that often happen when a servicemember is severely injured. Approved TSGLI claimants receive a one time payment of up to \$100,000, based on the type and severity of the injury. That money might be the difference that allows a Soldier's family to stay with him or her

-More-

## **TSGLI One Year Later**

2-4

**12/19/2006**

during recovery, help with unforeseen expenses or give them a financial head start on life after recovery.

From the Army's point of view, the program faces three interrelated challenges: improving the claim approval rate, the claim processing time; and ensuring that all Soldiers are aware of TSGLI, understand its purpose, and know how to file a correctly prepared claim.

According to COL John F. Sackett, who leads the TSGLI Division under the U.S. Army Physical Disability Agency (USAPDA), the ratio of approvals to denials is consistent with the other services with an approval rate of 48 percent. The average time for the Army to process a claim is 12 days, which is higher than the other services due to the volume of claims coming in from casualties in the Global War on Terror (GWOT).

COL Sackett believes both situations can be improved through outreach educating Soldiers, healthcare providers, counselors, and advocates. "Our main focus is on determining which Soldiers are eligible to receive this payment, based on the claim they file, and then making sure eligible Soldiers receive payment as quickly as possible, so this money is available to them while they recover from their injury."

"One of our biggest barriers," according to COL Sackett, "is the lack of knowledge and general misconceptions that are out there regarding TSGLI. These barriers create situations where Soldiers who are not eligible file claims, or Soldiers who are eligible file claims without supplying the documentation allowing us to adjudicate their claim quickly."

## **TSGLI One Year Later**

3-4

**12/19/2006**

To reduce these barriers, the U.S. Army's TSGLI program has launched a significant outreach program including a new logo, tagline, messages to key audiences, educational materials, an enhanced website and media outreach, along with numerous appearances and briefings at significant military events (i.e. Army Medical Holdover conference, AMSUS, AUSA, etc.) and Military Treatment Facilities like Walter Reed Army Medical Center in Washington, DC and Brooke Army Medical Center in San Antonio, TX.

While the overall purpose is focused on educating claimants and the people who care for them, the messages are focused on debunking three myths that have grown up around the program:

**Myth #1: TSGLI is just for combat injuries.** Any qualifying injury incurred after December 1, 2005 is eligible for TSGLI coverage—regardless of whether it was in combat or not. The only exception is the retroactive program, which covers Soldiers injured beginning October 7, 2001 through November 30, 2005, but only if they were injured in a CZTE supporting Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF).

**Myth #2: A healthcare provider's statement is all that is needed to verify a TSGLI claim.** While TSGLI claims won't be approved without a statement from a healthcare provider, additional documentation must be provided to substantiate the claim.

**Myth #3: TSGLI replaces a traumatically injured Soldier's income.** TSGLI is a one-time, tax-free payment that can help a Soldier get through short-term difficulties related to his or her injury.

**TSGLI One Year Later**

4-4

**12/19/2006**

By debunking these three myths, TSGLI will be better positioned to help the Soldiers who are truly eligible for this benefit, and do so in an even more timely manner.

“As claimants become better educated about TSGLI, it can’t help but speed up our processes, which allows us to better accomplish our objective of helping heroes in times of need,” according to COL Sackett.

For more information about TSGLI, contact the U.S. Army TSGLI service center at 1-800-237-1336 or [TSGLI@conus.army.mil](mailto:TSGLI@conus.army.mil). You can also visit the web site at [www.tsqli.army.mil](http://www.tsqli.army.mil).