



DEPARTMENT OF THE ARMY
U.S. ARMY HUMAN RESOURCES COMMAND
1 RESERVE WAY
ST. LOUIS, MO 63132-5200

AHRC-PLS-|

MEMORANDUM FOR Drilling Individual Mobilization Augmentation (DIMA) Soldiers

SUBJECT: Serviceman's Group Life Insurance (SGLI)

1. This memorandum provides information on your SGLI benefits as an IMA Soldier. Every Soldier in the IMA Program, with the exception of general officers and Soldiers in deleted positions, are DIMAs and may elect coverage as stated in paragraph 2 below. IMA Soldiers serving in deleted positions may elect coverage as stated in paragraph 3 below. It is imperative you understand which paragraph pertains to you and how your SGLI benefits are affected.

2 SGLI coverage for DIMAs falls into two categories: Full-time and Part-time.

a. Full-time coverage is available for DIMA Soldiers who are scheduled to perform a minimum of twelve inactive duty training (IDT) periods for pay. Soldiers in this category are covered at all times.

(1) The cost for full-time coverage is \$16.25 per month. You will be billed monthly on your Leave and Earnings Statement whether or not you perform IDTs. During the months you do not perform IDTs for pay, the \$16.25 will accrue as a debt until you perform any type of active duty for pay: Annual Training (AT), Active Duty Training (ADT), Active Duty Support Work (ADSW), Temporary Tour of Active Duty (TTAD), etc. The total debt accrued will then be deducted from your pay.

(2) The accrued debt can only be paid through the automated system at the Defense Finance and Accounting Service (DFAS) agency. There is no other way to eliminate or reduce the accrued debt.

b. Part-time coverage is available to DIMA Soldiers who choose not to schedule and perform a minimum of twelve IDT periods. Soldiers in this category are covered when they perform paid AD periods (defined in paragraph 2a(1)) of less than 31 days

(1) The cost for part-time coverage is pro-rated based on the number of AD days performed. The DFAS will deduct this charge from your AD pay.

(2) DIMA Soldiers electing part-time coverage will only incur charges during performance AD for periods less than 31 days.

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3. SGLI coverage for IMA Soldiers who are in deleted positions and not authorized to perform IDT periods for pay are eligible for full and part-time coverage as outlined below:

a. Full-time coverage is authorized if the Soldier has an attachment order authorizing drills for points only and the Soldier schedules a minimum of twelve, points-only drills.

(1) If you were a DIMA and your agency deleted your position, the authorization to perform IDT periods for pay is removed.

(2) You must terminate your coverage under paragraph 2 by calling HRC-STL, Reserve Pay office, 314-592-0482. Next, you must submit a new SGLV Form 8286 to the SGLI office at Human Resources Command - St. Louis (HRC-STL), ATTN: AHRC-PAP-R, 1 Reserve Way, St. Louis, MO 63132-5200. There is a 120-day grace period for coverage from the date the DIMA authorization is removed.

(3) Once coverage is confirmed, you will submit bi-annual payments to the SGLI office at HRC-STL (address provided in 3a(2) above). The point of contact is SFC Juan Rivera, 314-592-0573, 1-800-325-4986, juan.rivera@arpstl.army.mil.

b. Part-time coverage is authorized for IMA Soldiers in deleted positions while performing periods of AD less than 31 days. The cost for part-time coverage is pro-rated based on the number of active duty days performed. The DFAS will deduct this charge from your AD pay.

4. All Soldiers who are eligible for full-time coverage are also eligible for family coverage. Family coverage includes spouses and dependant children (including step-children).

a. Family coverage provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the amount of SGLI the insured member has in force, and \$10,000 for dependent children. All dependents must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS).

b. To enroll your spouse for family coverage, you must submit a SGLV Form 8286A.

(1) If the Soldier is a DIMA, the SGLV Form 8286A must be submitted to the Reserve Pay office at HRC-STL, ATTN: AHRC-RMB-P, 1 Reserve Way, St. Louis, MO 63132-5200.

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(2) If the Soldier is an IMA serving in a deleted position, the SGLV Form 8286A must be submitted to the SGLI office at HRC-STL (address provided in 3a(2) above). The point of contact is SFC Juan Rivera, 314-592-0573, 1-800-325-4986, juan.rivera@arpstl.army.mil.

c. If you want less than the automatic amount of coverage for your spouse (\$100,000 or the amount of the members coverage, whichever is less), you must complete form SGLV-8286A, Family Coverage Election and submit it as stated in paragraph 4b.

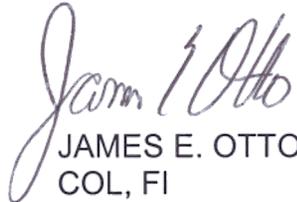
5. You can find complete information on:

a. SGLI coverage at <https://insurance.va.gov>.

b. Family SGLI coverage at <http://www.insurance.va.gov/sgliSite/FSGLI/sglifam.htm>.

c. A list of frequently asked questions is enclosed for your reference

6. For more information, please refer to paragraph 3a(2) for POCs in our Reserve Pay office and paragraph 3a(3) for our SGLI office.


JAMES E. OTTO
COL, FI
Director, Plans

FREQUENTLY ASKED QUESTIONS

Soldier Coverage

(<http://www.insurance.va.gov/SgliSite/SGLI/SGLI.htm>)

I am scheduled for 12 IDTs, but I only complete 6 IDTs. How is my SGLI coverage paid for?

When you were scheduled for 12 IDTs you receive year around SGLI coverage, which is \$16.25 a month. You will be charged that \$16.25 a month. If you are not drilling the \$16.25 will show as an incurring debit every month on your Leave and Earning Statement. The total debt will be deducted the next time you drill or perform training for pay.

I am a DIMA not scheduled to drill at all and I want SGLI coverage during my training periods, how do I pay for the coverage?

You are eligible for part-time coverage. You will only be covered during periods of training. You must complete and return the SGLV Form 8286 to your pay support office. The fee will come out on your LES during that training period.

If I am mobilized, do I have to change my SGLI election?

You are still covered and still paying biannually. If you fill out the paperwork, you will be billed twice. You should inform the finance person that you already have coverage and would like to continue to pay in the same manner or complete a termination form and send it to the SGLI office at HRC-STL. Then complete the SGLV 8286 at your duty site and take the payroll deduction. Just ensure that you're only enrolled in one program so that you're billed only once.

What if I do not want the SGLI coverage, can I turn it down?

Yes, just decline coverage on the SGLV 8286.

Family Coverage

(<http://www.insurance.va.gov/SgliSite/FSGLI/sglifamFAQ.htm>)

Who Is Eligible for Family Coverage?

Family coverage is available for the spouse and children of reserve Soldiers receiving fulltime coverage

My father is totally dependent upon me for support. Will he be eligible for SGLI Family Coverage?

No, only the Spouse and dependent children are eligible for coverage.

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I am a DIMA but my spouse is retired military. Is my spouse eligible to be insured under SGLI Family Coverage?

Yes, eligibility for spousal coverage is based on the status of the SGLI insured. All full time coverage Soldiers are eligible to insure their spouse, regardless of whether their spouse is an active duty member, retired or a civilian.

I'm insured under SGLI and just married. My wife's son is coming to live with us. Will he be covered under FSGLI?

Yes, he will be eligible as soon as he becomes a member of your household, provided he has not yet reached age 18. He can be insured between the ages of 18 and 23, if he is a full-time student. He must be loaded in DEERS before he can be insured.

I am insured under SGLI. My spouse is retired and is now insured under VGLI. Can my spouse be insured under both SGLI and VGLI? Will my spouse be required to pay premiums for both SGLI and VGLI?

Yes, your spouse can be insured under both SGLI spousal coverage and his or her own VGLI coverage. Unless you decline coverage for your spouse, he or she will automatically be insured under SGLI spousal coverage and will also be able to maintain his or her own VGLI coverage. Your spouse will not pay premiums for his or her spousal coverage. It is important to understand that family insurance coverage belongs to the SGLI insured member and not to the spouse. Premiums for spousal coverage will be deducted from your pay. If your spouse maintains VGLI coverage, he or she continues to pay VGLI premiums.

My spouse and I are both in the military and participate in SGLI. Can we both be covered by both basic and spousal coverage?

Yes, each of you can be insured under both basic SGLI and SGLI family coverage for the maximum coverage amount of \$350,000 for each spouse. To ensure that both you and your spouse have spousal coverage, each of you must have the other listed as your spouse in your DEERS record.

Are all of my children eligible for automatic family coverage?

Any dependent child under the age 18 is automatically covered under family insurance. This includes all natural born children, legally adopted children and stepchildren who are members of the service member's household. In addition, children who, after attaining

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the age of 18 years and until completion of education or training (but not after attaining the age of 23 years), are pursuing a course of instruction at an approved educational institution are covered. Also, any child who becomes permanently incapable of self-support before the age of 18 is covered.

What if my spouse or child suffers from a disease that makes it difficult to purchase life insurance? Will they be eligible for SGLI Family Coverage at the same premium rate?

Yes, your spouse will be eligible for spousal coverage at the same premium rate, regardless of his or her health. However, if you decline coverage now and later want to insure your spouse, proof of his or her good health will be required. Your dependent children, as defined above, are covered for free, regardless of their health.

Where can I go to get more information on SGLI?

The web site for SGLI is <http://www.insurance.va.gov/SgliSite/SGLI/SGLI.htm>