

INFORMATION PAPER

AFZB-SSB-SPO
18 Sep 01

SUBJECT: Servicemember Group Life Insurance for Family Members

1. **Purpose.** To provide information on procedures for Servicemember Group Life Insurance for Family Members.
2. **Facts.**
 - a. Family coverage is granted under the Servicemember' Group Life Insurance provisions of title 38, United States Code, and is subject to this law and the regulations pertaining to this law. Effective 1 Nov 01, family members of soldiers who are insured by Servicemembers Group Life Insurance (SGLI) will be automatically enrolled in this new insurance program for the maximum amount of coverage. Dependent children will be automatically insured for \$10,000 free of charge to the servicemember. However, spouses will be charged a premium as indicated below:

Spouse's age:	Monthly rate per \$10,000	Monthly cost for \$100,000 coverage
Under 35	\$.90	\$9.00
35-44	\$1.30	\$13.00
45-49	\$2.00	\$20.00
50-54	\$3.20	\$32.00
55 & older	\$5.50	\$55.00

Spouses' insurance cannot exceed the servicemember's coverage under SGLI; for example, if the servicemember is insured for \$50,000 under SGLI then the spouses' coverage cannot exceed \$50,000.

- b. Soldiers who wish to decline the automatic coverage or wish to select a reduced amount of coverage for their spouse must complete and submit SGLV Form 8286a prior to 1 Nov 01 (Forms are available at: <http://insurance.va.gov/>). The following procedures must be followed in order to affect changes to the automatic coverage:
 - (1) Soldier must report to their servicing Personnel Administration Office (PAC) to complete SGLV Form 8286a to decline or select a reduced amount of insurance
 - (2) The PAC completes SGLV Form 8286a and signs as the witness
 - (3) PAC will make the following distribution of SGLV Form 8286a:
 - forward the **ORIGINAL** copy of the SGLV Form 8286a on a DA Form 200 to B-Co, 101st SSB, Cust Svc Sec for posting to the soldier's Official Personnel File
 - provide the soldier with a copy of the completed SGLV Form 8286a, along with "Directions To Servicemember" (page 3) for their personal files
 - provide copy of SGLV Form 8286a to the Finance Office; this will ensure the adjustment is made to the soldier's payroll.
- c. For additional information on this topic you should visit: <http://insurance.va.gov/>