

Life Insurance

Servicemembers' Group Life Insurance (SGLI)

Upon enlistment, Airmen automatically have a maximum \$400,000 of coverage. Airmen can decline or elect lesser amounts of coverage in writing in increments of \$50,000. SGLI coverage stays in effect for 120 days after discharge.

SGLI Traumatic Injury Protection Program (TSGLI)

Airmen who have SGLI automatically have TSGLI, a \$1 rider which provides Airmen with Traumatic Injury Protection. Payments for qualifying losses range from \$25-\$100K. To qualify, Airmen must at minimum: have SGLI; suffer a covered loss from a traumatic event that presented itself within 2-years of the event; and the member must live 7-days after the event. If an Airman qualifies for TSGLI, but dies prior to payment of the claim, the payment goes to the SGLI beneficiary. Claims are filed through the Travis AFB Casualty Assistance Representative (CAR).

Family SGLI (FSGLI)

FSGLI provides automatic spouse and children coverage to Airmen who have SGLI coverage. Spouses are insured up to \$100K or the amount of the member's coverage, whichever is less. Spousal premiums are based on the age of the spouse. Airmen **MUST** register their spouse in DEERS (including MIL to MIL) to ensure proper premiums are deducted. Airmen can decline or elect less coverage for spouses. Not registering a spouse in DEERS is not the equivalent of declining spousal coverage. Dependent children are automatically covered for \$10K at no cost. Stillborn children are covered if the birth occurred on/after 10/10/2008. A stillborn's weight must be 350 grams or more. If weight is unknown, then duration in utero must be 20 or more completed weeks of gestation.

SGLI Updates

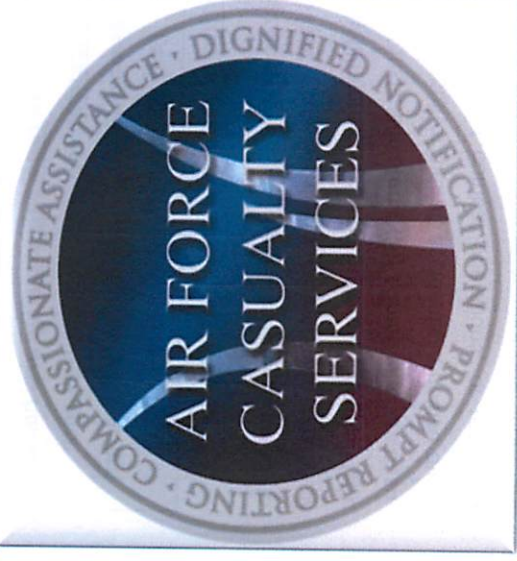
To make changes to SGLI or FSGLI, Airmen should visit the Military Personnel Section. If one of your Airmen experiences a traumatic injury or loss of a spouse or child, please contact the Casualty Assistance Office.

Line of Duty (LOD) Determinations

LODs are required in every active duty death case. If you are the Airman's commander, you must initiate a LOD through the Medical Treatment Facility and the Staff Judge Advocate on your installation. The LOD determination directly impacts survivor benefits.

Help Us Help You

Utilize your CAR to ensure your Airmen are well informed and their vREDS and SGLI elections are accurate and up-to-date. Ask your CAR to provide a vRED listing of your Airmen. Invite your CAR to brief at your next commander's call. Attend any training provided by the CAR for commanders and know your role in the event of a casualty. Your CAR is available 24/7 to answer your questions. After duty hours contact the Travis AFB, 60 AMW Command Post at 424-5517.



TRAVIS AFB CASUALTY ASSISTANCE Commander & First Sergeant's Pocket Reference Guide



Airman & Family Readiness Center
351 Travis Ave, Bldg 660
DSN: 837-2106
Commercial: (707) 424-2106
Toll Free: 1 866.819.7250

Casualty Charter

Provide prompt reporting, dignified and humane notification, and efficient, thorough and compassionate assistance to family members (AFI 36-3002, Casualty Services)

Reporting

Commanders and First Sergeants are required to contact the CAR regarding Airmen who are Very Seriously Ill/Injured (VSI) and Seriously Ill/Injured (SI). Not Seriously Ill/Injured (NSI) Airmen who are casualties as a result of aircraft accidents, a hostile event in the theater of combat operations, or medically evacuated out of a theater of combat operations are also reportable. Lastly, Duty Status Whereabouts Unknown (DUSTWUN), Missing, and Deceased are all reportable casualty statuses.

Virtual Record of Emergency Data (VRED)

A VRED is a vital part of an Airman's personnel file! It provides the **SOLE** source of contact information for primary next-of-kin (PNOK), secondary next-of-kin (NOK), and other persons to be notified in case of an injury, illness, death, or emergency. The VRED also serves as the official document required by law for designating beneficiaries for Death Gratuity, Unpaid Pay and Allowances, and the Person Authorized to Direct Disposition (PADD) for remains. Airmen **MUST** review their VRED upon arrival at the first duty assignment, Permanent Change of Station, or any life changing events for themselves or their listed contacts (i.e. address change, birth, death, marriage, divorce, etc). Airmen are alerted by email during their birth month to review their VRED and ensure it reflects current and accurate information.

Notification (Noti)

In case of an active duty death, missing, or duty-status-whereabouts unknown, notifications are made in person by the Airman's commander or a field grade officer of equal or higher rank of the casualty. The CAR trains notified officer to act on behalf of the Air Force Chief of Staff. Notifications take precedence over all duties. A chaplain and medic accompany the not-officer if available, but the not-team will always consist of at least two people. If the not-officer is not the Airman's commander, then AFPC Casualty Services will forward a letter to the Travis CAR, who gives letter and a package to the not-officer, who presents all to the NOK. The package provides the NOK contact information to facilitate communication with the Airman's commander, who can provide specific information. It is imperative for the not-officer to state only known facts to avoid rumors and conjectures. Not-officers should not discuss monetary or mortuary benefits and entitlements.

Questions concerning monetary benefits and entitlements are addressed by the CAR. Questions concerning remains and personal property are addressed by the Travis AFB Mortuary Affairs Officer (MOA). After notification, the CAR and MOA contact with the NOK as soon as possible.

In cases of illness/injury notification to the NOK is normally made by telephone; by the Airman if possible, or the attending physician, or Airman's commander or first sergeant. Notification must be made by a MSgt or above, of equal or higher rank to the Airman, who has knowledge of the event.

In case death occurs in the theater of combat operations or overseas the PNOK is contacted telephonically by Air Force Mortuary Affairs Operations (AFMAO) 2-hours after the initial notification is confirmed by AFPC/DPFCS. AF-MAO contacts PNOK to discuss disposition of remains and options available to the PNOK.

Emergency Family Member Travel (EFMT)

The CAR will work with AFPC Casualty Services Branch to implement round-trip transportation and per diem for up to three designated travelers to be present at the bedside of an active duty Airman:

- who is hospitalized in the Travis CAR area of responsibility (CAR AOR)
- who is placed in a VSI or SI casualty status and death is imminent regardless if rather or not electrical brain activity exists or brain death is declared
- whose attending physician and the commander of David Grant Medical Center, Travis AFB determine the presence of designated travelers may contribute to the Airman's health and welfare.

NOTE: Hostile NSI casualties returning from theater of combat operations, who are hospitalized in the Travis AFB CAR are also eligible.

Non-Medical Attendant (NMA)

The number of authorized travelers on Non Medical Attendant orders can reduce the number of travelers authorized on EFMT. For questions concerning NMA contact David Grant Medical Center Commander.

Assistance

Commanders,

The Travis CAR is your subject matter expert on Casualties and Survivor Benefits. CAR's are responsible for briefing all casualty programs in this handout. Consider inviting your CAR to brief Airmen at your Commander's Calls. Also, notification training for your field grade officers is always available upon your request.

Travis AFB Casualty Assistance