

Entering Servicemembers' Group Life Insurance (SGLI) Coverage Elections

Introduction	This guide provides procedures on entering SGLI elections for members in Direct Access.
References	<p>(a) Coast Guard Manual, COMDTINST M7220.29(series), Chap 6-A</p> <p>(b) Personnel and Pay Procedures Manual, PPCINST M1000.2 (series), Chap 5-A</p> <p>(c) Servicemembers' and Veterans' Group Life Insurance Handbook, DVA-H-29-98-1</p>
Information on election coverage	<p>Per reference (a), section 6-A-1, active duty members are automatically covered in the maximum amount for Servicemembers' Group Life Insurance (SGLI) upon accession.</p> <p>Per reference (a), section 6-A-2, all members may elect to decline coverage, or elect a reduced level of insurance. A new SGLI transaction is required whenever a member submits such an election, elects to reinstate coverage they previously declined, or to increase coverage they previously reduced.</p> <p>See reference (b) and (c) for additional administrative procedures.</p> <p>A member is also subject to automatic full-time coverage when:</p> <ul style="list-style-type: none"> • A Coast Guard Reserve member is assigned to the SELRES. • A Coast Guard Reserve member enters on active duty or active duty for training of 31 days or more. • A retired member is recalled to active duty. <p>If the member is changing SGLI beneficiaries and not electing a new coverage amount, no data entry is required.</p> <p>If a member has previously elected FSGLI spousal coverage and elects to decline or reduce SGLI coverage, you must waive or reduce the FSGLI coverage before you will be able to save the new SGLI election. FSGLI Spousal coverage cannot exceed the amount of SGLI coverage.</p>
SGLI coverage	SGLI/FSGLI/TSGLI terminates effective the first day of the month following separation for all separation orders. If the member being RELAD wishes to continue SGLI/FSGLI/TSGLI coverage, the receiving SPO will need to restart SGLI/FSGLI upon reporting. For Reserve members being RELAD off of long term orders, the SPO may delete the termination row prior to the SPO data entry cutoff date.

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Supporting Documentation No supporting document is required when the SGLI transaction is entered for a member who is subject to automatic full-time coverage.

All other transactions must be supported by form SGLV-8286.

Effective Dates Per reference (a), section 6-A-2, the effective date for decreased or declined SGLI coverage for other than a new accession is the first day of the month following the processing month. For members electing to reinstate coverage they previously declined or to increase coverage they previously reduced, the increased coverage is in effect immediately and a full month's premium will be charged.


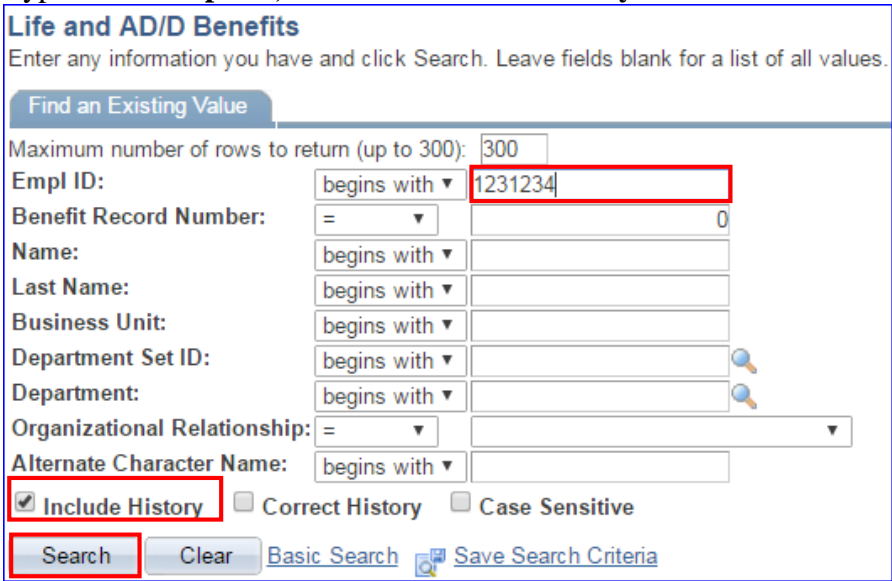
If a transaction is submitted on a new accession to show the member declines or reduces the automatic maximum coverage, the election is in effect immediately and the appropriate premium will be charged. The deduction effective date will be the first day of the processing month.

Refunds No refund will be made for premium payments properly deducted prior to the effective date of an election not to be covered, or an election for a reduced amount of insurance. When a request for reinstatement or increase of SGLI coverage is rejected by the Office of Servicemembers' Group Life Insurance (OSGLI), premiums withheld will be credited to the member's pay account. PPC is authorized to issue a refund of up to two months of incorrectly deducted premiums for SGLI and FSGLI, where the error was made by the Coast Guard or is simply due to a lag time in processing. For refunds going back more than two months, a refund may be approved by CG PSC PSDFS-Casualty Matters if the member shows "very unusual" circumstances. Examples of "very unusual" circumstances include a declared national disaster or the member is incapacitated.

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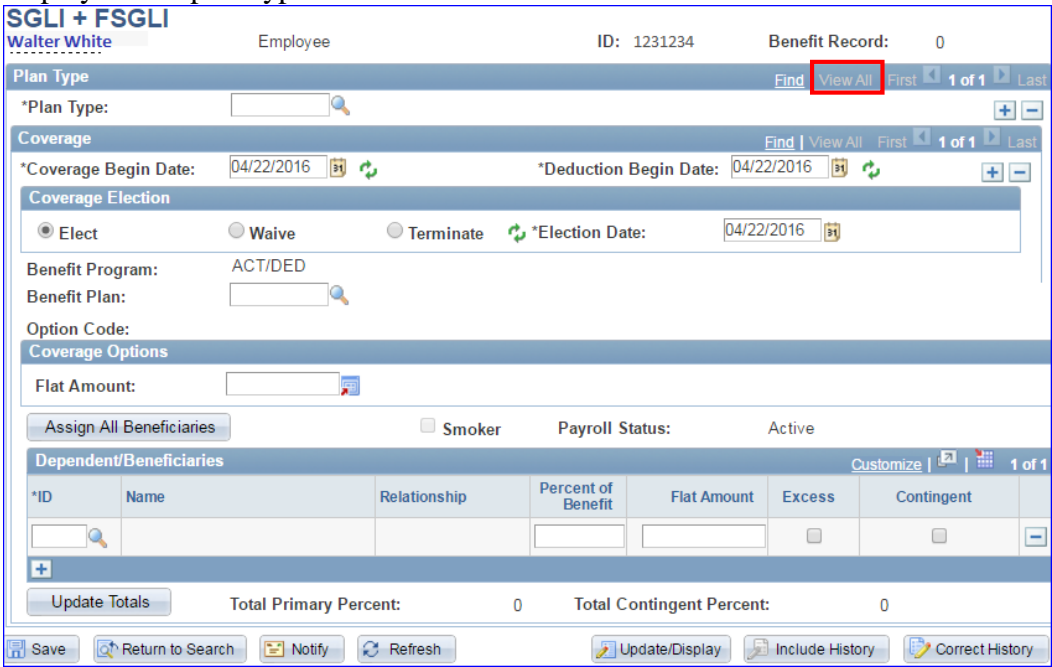
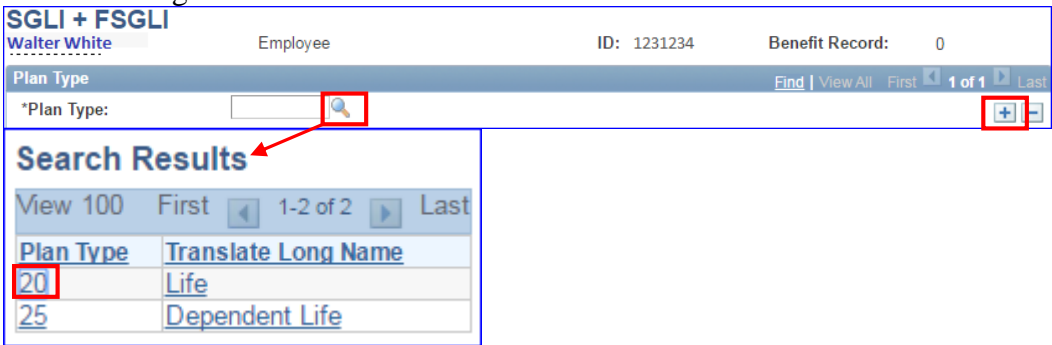
Procedures See below.

Step	Action
1	<p>Select the SGLI + FSGLI link in the Active & Reserve Pay Shortcuts pagelet.</p>  <p>The screenshot shows a pagelet titled "Active & Reserve Pay Shortcuts" with a grid of links. The link "SGLI + FSGLI" is highlighted with a red rectangular box. Other links include Direct Deposit, Voluntary Deductions, Maintain Tax Data USA, Dependent Information, ACIP, MGIB Enrollments, View Payslips (AD/RSV), Pay Calendar Results, Proxy - Submit Absence Request, Housing Allowance, Cost of Living Allowance, BAH Depndnt/EmrgncyData Emplid, Sea Time Balances, Net Distribution, and View Member W-2s.</p>
2	<p>Type in the Empl ID, check the Include History box and click Search.</p>  <p>The screenshot shows the "Life and AD/D Benefits" search interface. It includes a "Find an Existing Value" button, a "Maximum number of rows to return (up to 300):" field set to 300, and several search criteria fields: "Empl ID:" (set to "1231234"), "Benefit Record Number:" (set to "="), "Name:", "Last Name:", "Business Unit:", "Department Set ID:", "Department:", "Organizational Relationship:" (set to "="), and "Alternate Character Name:". The "Include History" checkbox is checked, and the "Search" button is highlighted with a red rectangular box. Other options include "Correct History" and "Case Sensitive". At the bottom, there are "Clear", "Basic Search", and "Save Search Criteria" buttons.</p>

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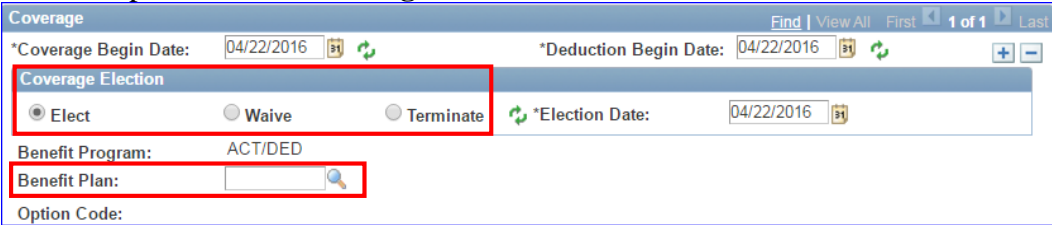
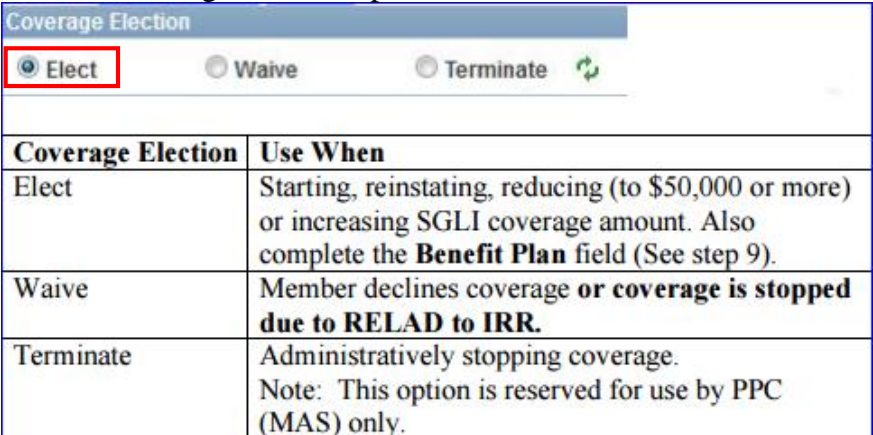
Procedures,
continued

Step	Action
3	<p>The SGLI + FSGLI page displays. If changing the Plan Type, select View All to display all the plan types for the member.</p>  <p>The screenshot shows the SGLI + FSGLI page for member Walter White (Employee ID: 1231234, Benefit Record: 0). The 'Plan Type' section has a 'View All' button highlighted with a red box. Below it, the 'Coverage' section shows the 'Coverage Election' with 'Elect' selected, 'Waive' and 'Terminate' options, and an 'Election Date' of 04/22/2016. The 'Benefit Program' is 'ACT/DED' and the 'Benefit Plan' is empty. The 'Coverage Options' section shows 'Flat Amount' and 'Assign All Beneficiaries' button. The 'Dependent/Beneficiaries' table is empty. At the bottom, there are buttons for 'Save', 'Return to Search', 'Notify', 'Refresh', 'Update/Display', 'Include History', and 'Correct History'.</p>
4	<p>To enter an initial SGLI plan locate the Plan Type section and elect the Lookup icon to choose the Plan Type 20. Click the button in the Plan Type section to begin a new coverage election transaction.</p>  <p>The screenshot shows the 'Search Results' for Plan Type 20. The 'Lookup' icon in the 'Plan Type' section is highlighted with a red box. Below it, the 'Search Results' table shows '20' and '25' as results. The '20' result is highlighted with a red box. The '20' result corresponds to 'Life' and the '25' result corresponds to 'Dependent Life'.</p>

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Procedures,
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Step	Action								
5	<p>A new coverage row will open to work in. Coverage Begin Date, Deduction Begin Date, and Election Date, all default to the current date. SGLI elections cannot be future-dated. Leave the date fields set to the current date. The only fields to update are the Coverage Election and the Benefit Plan.</p> 								
6	<p>Select a Coverage Election option.</p>  <table border="1"> <thead> <tr> <th>Coverage Election</th><th>Use When</th></tr> </thead> <tbody> <tr> <td>Elect</td><td>Starting, reinstating, reducing (to \$50,000 or more) or increasing SGLI coverage amount. Also complete the Benefit Plan field (See step 9).</td></tr> <tr> <td>Waive</td><td>Member declines coverage or coverage is stopped due to RELAD to IRR.</td></tr> <tr> <td>Terminate</td><td>Administratively stopping coverage. Note: This option is reserved for use by PPC (MAS) only.</td></tr> </tbody> </table>	Coverage Election	Use When	Elect	Starting, reinstating, reducing (to \$50,000 or more) or increasing SGLI coverage amount. Also complete the Benefit Plan field (See step 9).	Waive	Member declines coverage or coverage is stopped due to RELAD to IRR.	Terminate	Administratively stopping coverage. Note: This option is reserved for use by PPC (MAS) only.
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Procedures,
continued

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7	<p>Select the Benefit Plan only if starting, reinstating, reducing (to \$50,000 or more) or increasing SGLI coverage amount. Click the Lookup icon to view the coverage amounts. Select the coverage amount corresponding to the member's election.</p> <div><div>Coverage Election</div><div><div><div><input checked="" type="radio"/> Elect</div><div><input type="radio"/> Waive</div><div><input type="radio"/> Terminate</div><div><div><div><div>*Election Date:</div><div>04/22/2016</div><div>ST</div></div></div></div></div></div><div><div>Benefit Program:</div><div>ACT/DED</div></div><div><div>Benefit Plan:</div><div><div></div><div><div><div></div></div></div></div></div><div><div>Option Code:</div><div></div></div><div><div>Search Results</div><div><div>View 100</div><div>First</div><div>1-9 of 9</div><div>Last</div></div><table><thead><tr><th>Benefit Plan</th><th>Description</th></tr></thead><tbody><tr><td>SGLI1</td><td>SGLI 50K Coverage</td></tr><tr><td>SGLI2</td><td>SGLI 100K Coverage</td></tr><tr><td>SGLI3</td><td>SGLI 150K Coverage</td></tr><tr><td>SGLI4</td><td>SGLI 200K Coverage</td></tr><tr><td>SGLI5</td><td>SGLI 250K Coverage</td></tr><tr><td>SGLI6</td><td>SGLI 300K Coverage</td></tr><tr><td>SGLI7</td><td>SGLI 350K Coverage</td></tr><tr><td>SGLI8</td><td>SGLI 400K Coverage</td></tr><tr><td>SGLI9</td><td>SGLI 400K Coverage Combat Zone</td></tr></tbody></table></div></div>	Benefit Plan	Description	SGLI1	SGLI 50K Coverage	SGLI2	SGLI 100K Coverage	SGLI3	SGLI 150K Coverage	SGLI4	SGLI 200K Coverage	SGLI5	SGLI 250K Coverage	SGLI6	SGLI 300K Coverage	SGLI7	SGLI 350K Coverage	SGLI8	SGLI 400K Coverage	SGLI9	SGLI 400K Coverage Combat Zone
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8	<p>Click the Save button.</p> <div><div><div>Dependent/Beneficiaries</div><div><div>Customize</div><div>1 of 1</div></div></div><table><thead><tr><th>*ID</th><th>Name</th><th>Relationship</th><th>Percent of Benefit</th><th>Flat Amount</th><th>Excess</th><th>Contingent</th></tr></thead><tbody><tr><td><div><div></div><div><div></div></div></div></td><td></td><td></td><td><div><div></div></div></td><td><div><div></div></div></td><td><div><div></div></div></td><td><div><div></div></div></td></tr></tbody></table><div><div><div>+</div></div><div><div>Update Totals</div><div>Total Primary Percent:0</div><div>Total Contingent Percent:0</div></div></div><div><div><div>Save</div><div>Return to Search</div><div>Notify</div><div>Refresh</div><div>Update/Display</div><div>Include History</div><div>Correct History</div></div></div></div>	*ID	Name	Relationship	Percent of Benefit	Flat Amount	Excess	Contingent	<div><div></div><div><div></div></div></div>			<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>						
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