

**SUMMARY OF MAJOR CHANGES TO
DoD 7000.14-R, VOLUME 7A, CHAPTER 47
“SERVICEMEMBERS’ GROUP LIFE INSURANCE (SGLI) PROGRAM”**

All changes are denoted by blue font

Substantive revisions are denoted by a ★ preceding the section, paragraph, table, or figure that includes the revision

Hyperlinks are denoted by *underlined, bold, italic, blue font*

| PARA | EXPLANATION OF CHANGE/REVISION | PURPOSE |
|--|---|----------------|
| 4708 471203 Bibliography | Interim change (IC) 19-03 incorporates the decrease in the SGLI premium rates and provides the new Family SGLI rates. | Update |
| 470301 4705 4708 Table 47-1 Bibliography | IC 19-06 provides the new maximum SGLI coverage of \$400,000. It also allows reduced elections in increments of \$50,000 and requires notification of spouse or next of kin under certain conditions. | Update |
| 4708 471203 Bibliography | IC 32-06 incorporates the increase of SGLI premium to 7 cents per \$1,000 and the reduction of Family SGLI premium rates. | Update |
| 4708 | Effective July 1, 2008, SGLI premium rate is decreased to 6.5 cents per \$1,000 of coverage | Update |
| 470107 4713 Bibliography | IC 34-06 incorporates the traumatic injury protection under SGLI. | Update |
| 4713 Bibliography | IC 35-06 incorporates SGLI premium reimbursement to members who serve in theater of operations for Operation Enduring Freedom and Operation Iraqi Freedom. | Update |
| 4714 Bibliography | Nondiscretionary change incorporates SGLI premium reimbursement increase to the maximum amount for members who served in OEF/OIF. | Update |

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CHAPTER 47

SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI) PROGRAM4701 DEFINITIONS

470101. Active Duty. Full time duty in the Armed Forces other than active duty for training and full time duty as a cadet or midshipman at a Military Service academy.

470102. Active Duty for Training. Full time duty in the Armed Forces for training purposes performed by members of a Reserve Component, full time National Guard duty and full time duty as a cadet or midshipman of the Reserve Officers Training Corps (ROTC) while attending field training or practice cruises.

470103. Coverage. Servicemembers' Group Life Insurance (SGLI) is payable upon the death of the member, and family coverage is payable upon the death of the spouse or dependent child (insurable dependent).

470104. Inactive Duty Training. Duty (other than full time duty) prescribed or authorized for members of a Reserve Component that is scheduled in advance by competent authority with a specific time and place designated. This does not include work or study performed in connection with correspondence courses or attendance at educational institutions in an inactive status.

470105. Member. A person on active duty, active duty for training, or inactive duty training with the Uniformed Services in a commissioned, warrant, or enlisted rank or grade; a cadet or midshipman at a Military Service academy; or a cadet or midshipman of the ROTC while performing field training or practice cruises.

470106. Insurable Dependent. The member's spouse (to include military spouse for family coverage) and children as defined in the first sentence of [38 U.S.C. 101\(4\)\(a\)](#).

★ 470107. Traumatic Injury. Traumatic injury is damage to a living body that is caused by the application of external force, violence, or chemical, biological, or radiological weapons or accidental ingestion of a contaminated substance. It excludes damage to a living body caused by a mental disorder, or illness or disease, whether physical or otherwise in nature, except if the physical illness or disease is caused by chemical, biological, or radiological weapons or accidental ingestion of a contaminated substance.

4702 GENERAL

Members (defined in paragraph 470105) who receive basic pay for 1 or more days per month are responsible for SGLI premiums (coverage listed in section 4703) unless they waive coverage.

4703 FULL TIME COVERAGE

The SGLI Program is administered by the Department of Veterans Affairs (VA).

★ 470301. Basic Coverage. Effective [September 1, 2005](#), this program automatically insures eligible members against death in the amount of [\\$400,000](#) when the member is performing active duty or active duty for training for an ordered period of more than 30 days, or while on full-time duty as a cadet or midshipman at a Service Academy. All members of the Selected Reserve and other Ready Reserve members who are assigned or attached to a unit or position that may require performing active duty or active duty for training and that will be scheduled to perform at least 12 periods of inactive duty for training annually, also are covered full time (includes, but not limited to training and retired categories A, B, C, D, F, H, L, P, Q, T, and U). Members may elect coverage for an amount less than [\\$400,000](#), in [\\$50,000](#) increments, or may elect to waive coverage.

470302. Changes in Coverage. A member who is covered for an amount less than maximum SGLI coverage later may apply for increased coverage in writing in an amount of up to maximum SGLI coverage with proof of good health.

4704 PERIODS OF COVERAGE

See Table 47-1.

★4705 MARRIED MEMBER'S DESIGNATION OF A BENEFICIARY OTHER THAN THE SPOUSE

Effective [September 1, 2005](#), if a member designates a beneficiary for SGLI coverage other than his or her current lawful spouse or child(ren) or makes an election for reduced or no coverage, the Secretary concerned will notify the spouse, in writing, that the member has designated another person to receive payment of SGLI, or has made an election for reduced coverage or no coverage. The advisory must be made as quickly as possible or within 30 days from the date of such election. The notification shall not include the name(s) of the actual designated beneficiary(ies). The notice shall be sent via first-class postal service to the spouse's current address of official record in the Defense Enrollment Eligibility Reporting System (DEERS).

4706 APPELLATE LEAVE (WHETHER OR NOT EXCESS)

Continue coverage when SGLI coverage was never terminated prior to being placed on appellate leave (in a full duty status or never confined with loss of full pay and allowances). When placed on appellate leave following confinement with total forfeiture of pay and allowances (during which coverage had been properly stopped, see Table 47-1, rule 9), coverage is not reinstated. If appellate leave is followed by a restoration to duty with pay, coverage is reinstated on the date the member returns to a full duty status and continues during period of excess leave. Coverage is reinstated at the amount in effect on the day prior to its stoppage.

4707 FORFEITURE OF COVERAGE

Any person guilty of mutiny, treason, spying, desertion, or who, because of conscientious objections, refuses to perform service in the Armed Forces of the United States, or refuses to wear the uniform of the Armed Forces, forfeits all rights to any coverage. This insurance is not payable for death inflicted as a lawful punishment for crime or for military or naval offense, except when inflicted by an enemy of the United States.

★4708 DEDUCTIONS (SGLI PREMIUMS)

When a member is in a status referred to in section 4703, (i.e., eligible for full time coverage), the monthly deduction is \$.07 per \$1,000, \$3.50 for each \$50,000, or \$28.00 for \$400,000 of coverage, effective July 1, 2006. The monthly premium rate is 6.5 cents per month per \$1,000, \$3.25 for each \$50,000, or \$26.00 for \$400,000 of coverage, effective July 1, 2008. For rules concerning starting and stopping deductions, see Table 47-1. Monthly deductions are not prorated for partial months of service. Deduct the full monthly premium for any month in which a member is covered for at least 1 day. During months in which coverage amounts change, deduct the full month's premium for the higher coverage rate.

4709 REFUNDS

Refunds shall not be made of amounts deducted before the effective date of any election for reduced or waived coverage. When a request for reinstatement of coverage or for increased coverage is rejected by the Office of Servicemembers' Group Life Insurance (OSGLI), any increase in premiums withheld pending OSGLI rejection shall be credited to the member's pay account.

4710 EXTRA HAZARD COSTS

471001. Cost. In addition to the deduction from the member's pay, each Military Service contributes from its appropriations an amount (determined by the Department of Veteran Affairs (VA)) attributable to the extra hazard cost of SGLI. This premium reflects the cost of death claims in excess of the level of death claims that would result from normal peacetime service.

471002. Payment. The Military Services centrally pay the premium for extra hazard costs, along with the member premiums to the VA.

4711 SETTLEMENT OF SGLI CLAIMS

Death claims are filed with the OSGLI. The order of precedence for payment is the same as prescribed for arrears of pay (see section [3602](#)). The OSGLI shall reduce the insurance proceeds by the amount of any member premiums not paid.

4712 FAMILY COVERAGE UNDER SGLI (FSGLI)

471201. Eligibility. Effective November 1, 2001, FSGLI automatically covers spouses and dependent children (insurable dependents) of uniformed service members. In order for the spouse and children to be eligible for family coverage, the service member shall be enrolled in the full-time SGLI coverage. Enrollment for members of the Uniformed Services is based on dependent information in the Defense Enrollment Eligibility Reporting System (DEERS). For Marine Corps members, enrollment is based on dependent information on the Marine Corps Total Force System (MCTFS).

471202. Spousal Coverage. A spouse of an eligible member automatically is covered in the amount of \$100,000. Coverage of a spouse, however, cannot exceed the member's SGLI coverage if such coverage is less than \$100,000. For example, if the member's SGLI coverage is \$80,000, then the coverage for the spouse cannot exceed \$80,000.

★ 471203. Cost. The premiums are based on the age and the amount of coverage of the spouse. The premium rates for the spouse are as follows:

Effective November 1, 2002

| Age | Monthly Rate (Per \$10,000) | Monthly Cost (Per \$100,000) |
|-------------|--------------------------------|---------------------------------|
| Under 35 | \$0.90 | \$9.00 |
| 35 – 44 | \$1.30 | \$13.00 |
| 45 – 49 | \$2.00 | \$20.00 |
| 50 – 54 | \$3.20 | \$32.00 |
| 55 and Over | \$5.50 | \$55.00 |

Effective July 1, 2003

| Age | Monthly Rate (Per \$10,000) | Monthly Cost (Per \$100,000) |
|-------------|--------------------------------|---------------------------------|
| Under 35 | \$0.60 | \$6.00 |
| 35 – 39 | \$0.75 | \$7.50 |
| 40 – 44 | \$1.00 | \$10.00 |
| 45 – 49 | \$1.90 | \$19.00 |
| 50 – 54 | \$2.80 | \$28.00 |
| 55 – 59 | \$4.20 | \$42.00 |
| 60 and Over | \$5.40 | \$54.00 |

| <u>Effective July 1, 2006</u> | | |
|-------------------------------|---------------------------------------|---|
| <u>Age</u> | <u>Monthly Rate (Per \$1,000)</u> | <u>Monthly Cost (Per \$100,000)</u> |
| Under 35 | \$0.055 | \$5.50 |
| 35 – 39 | \$0.07 | \$7.00 |
| 40 – 44 | \$0.09 | \$9.00 |
| 45 – 49 | \$0.14 | \$14.00 |
| 50 – 54 | \$0.27 | \$27.00 |
| 55 – 59 | \$0.40 | \$40.00 |
| 60 and Over | \$0.52 | \$52.00 |

471204. Children’s Coverage. Each child is covered in the amount of \$10,000 at no cost to the member. The member may not decline coverage or elect to insure any child for less than \$10,000. In the case of a member married to another member, a child may not be insured by more than one member. The child shall be insured by the coverage of the member whose eligibility for insurance occurred first, except in cases where the senior member does not have legal custody of the child. In such cases, the child shall be insured under the coverage of the member who has custody of the child.

471205. Member Married to Member. A member married to another member is eligible for coverage under this program. A member shall ensure that information contained in the DEERS/MCTFS is updated to reflect that the spouse is a member of the Uniformed Services so they can be enrolled automatically in FSGLI. Refer to paragraph 471204 for children’s coverage.

471206. Effective Date. Family coverage under SGLI is effective with regard to a member and dependents of that member on the latest of the following dates:

- A. The date member enrolled in SGLI.
- B. In the case of the spouse, the date of marriage.
- C. In the case of the child, the date of birth. If the child is not a natural child of the member, the date which the child acquires status as dependent of the member.
- D. November 1, 2001.

471207. Reinstatement or Increase in Coverage. The member must complete the VA Form SGLV 8285A (“Request for Family Coverage”) to increase or reinstate FSGLI if coverage was previously reduced or declined. Proof of good health is required.

471208. Termination of Coverage

A. Family coverage under SGLI will stop 120 days after the date of an election made in writing by the member to terminate the coverage, or

B. On the earliest date of 120 days after the:

1. Date of the member's death.
2. Date of termination of the insurance on the member's life.
3. Member separates from the Service.
4. Termination of the dependent status as an insurable dependent of

the member.

471209. Refunds. See section 4709.

471210. Beneficiary. The member is the primary beneficiary for family coverage. For settlement of a claim, refer to section 4711.

★4713 TRAUMATIC INJURY PROTECTION UNDER SGLI

471301. Eligibility. The Traumatic Injury Protection Program (TSGLI) under the auspices of the Servicemembers' Group Life Insurance (SGLI) program provides payments to severely injured members who suffer a scheduled loss as a direct result of serious trauma, such as a loss of an arm or leg (see 38 CFR 9.20 (e)(7)). This monetary assistance helps the member and his/her family through an often long and arduous treatment and rehabilitation period. In order for a member to be eligible for TSGLI benefits, the member must meet the following requirements:

A. Must be a member of the uniformed services and insured by SGLI under 38 U.S.C. 1967(a)(1)(A)(i), (B), or (C)(i) on the date of the traumatic event. For this purpose, the member will be considered a member of the uniformed services until midnight on the date of termination of the member's duty status in the uniformed services that established eligibility for SGLI, notwithstanding an extension of SGLI coverage under 38 U.S.C. 1968 (a).

B. Must suffer a scheduled loss (e.g., an arm, a leg) as a direct result of a traumatic injury and no other cause.

C. Must survive a period of not less than 7 full days from the date of the traumatic injury. The 7-day period begins on the date and Zulu (Greenwich Meridian) time of the traumatic injury and ends 168 full hours later.

D. Must suffer a scheduled loss (e.g., an arm, a leg) within 2 years of the traumatic injury.

471302. Limitations. A benefit will not be paid if a scheduled loss is due to a traumatic injury caused by:

- A. The member's attempted suicide, while sane or insane.
- B. An intentionally self-inflicted injury or an attempt to inflict such injury.
- C. Medical or surgical treatment of an illness or disease.
- D. Willful use of an illegal or controlled substance, unless administered or consumed on the advice of a medical doctor.

471303. Other Limitations. A benefit will not be paid for a scheduled loss resulting from:

- A. A physical or mental illness or disease, whether or not caused by a traumatic injury, other than a pyogenic infection or physical illness or disease caused by biological, chemical, or radiological weapons or accidental ingestion of a contaminated substance.
- B. A mental disorder whether or not caused by a traumatic injury.

471304. Effective Date. Effective December 1, 2005, all members covered by SGLI program will be automatically covered under TSGLI. Members must decline SGLI coverage in order to cancel TSGLI.

471305. Retroactive Provision. The retroactive provision was designed to provide financial assistance to members who incurred traumatic injuries in the theater of operations of Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF) on or after October 7, 2001, but before December 1, 2005. For such purpose, a member must have been deployed outside of the United States on orders in support of OEF/OIF or serving in a geographic location that qualifies the member for the Combat Zone Tax Exclusion. This applies to all affected members regardless of enrollment status in the SGLI program. See subparagraph 471306 for benefit amount.

471306. Amount of Coverage. Effective December 1, 2005, members who suffer a loss from a traumatic injury are eligible to receive monetary compensation of not less than \$25,000 and not more than \$100,000 (see 38 CFR 9.20 (e)(7) for Schedule of Losses).

471307. TSGLI Premium. Deduct a monthly premium of \$1.00 in addition to SGLI premium from the member's pay beginning December 1, 2005, or from the month the member's SGLI coverage begins. There is no cost for TSGLI coverage while a member is performing funeral honors and muster duties.

471308. Taxability. Section 5301 of title 38, United States Code, exempts all benefits paid under any law administered by the VA from taxation. SGLI is a benefit

administered by the VA; therefore, any and all benefits paid there under are not taxable.

471309. Settlement of Claims. The member must complete a claim form and submit it to his/her Service representative for review and certification. Once the claim is approved, the Service representative will forward the claim to OSGLI for payment.

★4714 REIMBURSEMENT ALLOWANCE FOR SGLI PREMIUM DEDUCTION

471401. General. The Secretary concerned shall pay an allowance to a member of the Armed Forces based on the SGLI premium of the SGLI coverage held by a member while serving in the theater of operations for OEF or OIF at anytime during the month. In order to qualify for this allowance, a member must be deployed outside of the United States and serving in the theater of operations for OEF or OIF and have SGLI coverage.

471402. Premiums. Effective February 1, 2006, the reimbursement is the monthly premium for the first \$150,000 of SGLI coverage plus the cost for TSGLI of \$1.00, which is automatically extended to any member covered under the SGLI program. Effective November 1, 2006, the allowance is equal to the SGLI premium for the SGLI coverage the member elected, not to exceed \$400,000 plus TSGLI of \$1.00. The member must complete an SGLV Form 8286 (SGLI Election and Certificate) to increase or decrease SGLI coverage. See example below to determine the amount of the allowance.

Example: A member deployed to the theater of operations for OEF/OIF chooses to retain coverage of \$400,000. That member's January premium would be \$27.00 (\$3.25 for \$50,000 of coverage times 8, plus \$1.00 for TSGLI). Effective February 1, 2006, the member would receive an allowance equal to \$10.75 (\$9.75 for \$150,000 in coverage, plus \$1.00 for TSGLI). Effective November 1, 2006, if member chooses to retain coverage of \$400,000, the allowance reimbursement would equal the premium of \$29.00 (\$3.50 for \$50,000 times 8 plus \$1.00). (NOTE: Effective July 1, 2008, the SGLI premium was decreased to \$3.25 per \$50,000 of coverage.)

471403. Tax Implication. The first \$50,000 of coverage is excludable from taxable income. Therefore, and based on the example above, the member's taxable amount is \$7.50 (\$10.75 less \$3.25). The \$7.50 amount may also be excludable from taxable income if the amount is earned while serving in a Combat Zone Tax Exclusion area. For officers, however, the exclusion of the allowance from taxable income is subject to application of the monthly maximum combat zone tax exclusion. Also, see paragraph 440102.

| EFFECTIVE DATES OF SGLI COVERAGE AND DEDUCTIONS (FULL TIME AND PART-TIME) | | | |
|--|---|--|---|
| R U L E | A | B | C |
| | | When a member required to perform duty described in section 4703, or paragraphs 580106, 580108, or 580702 | then the effective date of |
| 1 | enters such duty | coverage is the first day of entry on such duty (note 2). Maximum basic coverage is automatically in effect until the member elects reduced coverage or waives coverage (note 3) | starts the month of the date of entry. |
| 2 | resumes the obligation or reenters on such duty in the same Uniformed Service the day following termination of such period of obligation (note 4) | insurance coverage (excluding elections of reduced or no coverage) is continuous (note 5) | continues at the appropriate rate. |
| 3 | elects a reduced amount of coverage after entry on such duty | coverage is the first day of the month following receipt by the Uniformed Service of the member's election, entered on VA Form SGLV 8286 or, if applicable, DA Form 41 (note 6) | starts in the reduced amount the first day of the month following receipt of the member's election. For deduction refunds, see section 4709 . |
| 4 | applies for increase or reinstatement of coverage after entry on such duty | coverage is the date of receipt by the Uniformed Service of the application with evidence of good health (note 7) | starts the month of the date the application is received by the Military Service. |
| 5 | elects not to be covered (declines or cancels) after entry on such duty | termination is the first day of the month following receipt by the Uniformed Service of the member's election, entered on VA Form SGLV 8286 (note 6) | stops at the end of the month in which the member's election is received by the Military Service. For deduction refunds, see section 4709 . |
| 6 | is covered full time and is separated and does not reenter active duty or immediately resumes part-time coverage | termination is 120 days after separation (note 8) | stops at the end of the month of separation. |
| 7 | is covered on a part-time basis and qualified period of duty ends | termination is the day active duty or active duty for training ends, or the hour inactive duty ends (notes 3, 9 and 10) | see paragraph 580706 . |
| 8 | is a member of a Reserve Component not covered on a full-time basis and is called to extended active duty, ADSW, or mobilization | coverage is the first day of active duty (maximum basic coverage is automatic unless a member applies for reduced or no coverage). | |

★**Table 47-1. Effective Dates of SGLI Coverage and Deductions (Full Time and Part Time)**

| EFFECTIVE DATES OF SGLI COVERAGE AND DEDUCTIONS (FULL TIME AND PART TIME) | | | |
|--|--|---|--|
| R U L E | A | B | C |
| | | When a member required to perform duty described in section 4703, or paragraphs 580106, 580108, or 580702 | then the effective date of |
| 9 | is covered full time and is AWOL, confined by civil authorities under a sentence adjudged by a civilian court, or confined by military authorities under a court-martial sentence involving total forfeiture of pay and allowances | termination is at the end of the 31st continuous day of such status (note 11) | stops at the end of the month in which the 31st day of such status is reached. |
| 10 | forfeits rights to SGLI under the provisions of section 4707 and paragraph 580708 | termination is the end of the day before the date of conviction, refusal to perform service, or refusal to wear the uniform (note 12) | stops at the end of the month in which coverage is terminated. |

NOTES:

- Members in an excess leave status normally remain eligible for coverage. (See section 4706 for the appellate leave exception.). Establish monthly premiums in such cases as deductions against member pay accounts or collect as cash according to procedures of the Military Service concerned.
- First-time enlistees in the Selected Reserves are eligible for coverage on the date of enlistment when assigned to a Ready Reserve unit that meets the requirements of [38 U.S.C. 1965\(5\)\(B\)](#), regardless if they are or are not required to participate in periods of inactive duty training and have not yet been called to their initial active duty period. This does not apply to delayed entry active duty enlistees.
- Elections made by Reserve Component members continue in effect during continuous obligation to perform duty in the same Uniformed Service. Reserve Component members are not required to reelect or reapply for their desired level of coverage each time they perform duty. For the exception, see rule 8.
- A new period of coverage begins and new elections must be submitted when a member resumes an obligation to perform duty or reenters on duty in the same Uniformed Service more than 1 day following termination of previous obligation; or when a member assumes an obligation to perform duty and enters on duty in a different Uniformed Service at any time. A member entering active duty after a break in service is automatically covered by the maximum basic coverage, until the member elects otherwise, even though the member may have converted former SGLI coverage to an individual policy following last discharge or release from active duty. A former member, insured under the Veterans Group Life Insurance (VGLI) Program, who declines SGLI coverage solely to maintain VGLI coverage, upon termination of VGLI, shall be automatically insured under maximum basic coverage if the member otherwise is qualified.
- Any previous election not to be insured or to be insured for less than \$400,000 is canceled. Maximum basic coverage is automatically in effect unless member again elects not to be insured or to be insured in a reduced amount
- For members covered on a part-time basis, an election for reduced or no coverage is effective at the end of the last day of the duty period being performed. If the election is made outside a duty period, the reduced or waived coverage is effective when the election is received by the Military Service.

★Table 47-1. Effective Dates of SGLI Coverage and Deductions (Full Time and Part Time) (Continued)

7. Increase or reinstatement of coverage is contingent upon written application by the member on DVA Form SGLV 8285, Request for Insurance, and approval by the OSGLI.
8. In the case of members totally disabled on the date of separation from such duty, the insurance shall cease 1 year after the date of separation or on the date the insured ceases to be totally disabled, whichever is earlier, but in no event prior to the expiration of 120 days after separation.
9. Part-time coverage is in effect only on the days of active duty, active duty for training, and while remaining overnight immediately before the commencement of inactive duty training and while remaining overnight immediately before the commencement of inactive duty training, or while remaining overnight between successive period of inactive duty training, at or in the vicinity of the site of the inactive duty training, if the site is outside reasonable commuting distance from the member's residence and, including periods of travel to and from such duty.
10. Coverage continues for 120 days after the period of duty if the member, during that duty period, incurs or aggravates a disability and the disability renders the member uninsurable at standard premium rates according to good health standards approved by the VA and as determined by the OSGLI.
11. Members carried in an AWOL or confined status, except for an offense listed in section 4707, remained eligible for coverage. Insurance terminated under the provisions of rule 9, together with any elections made, will be automatically reinstated as of the date the member is restored to duty with pay. Start premium deductions at the appropriate rate on the month of the date the member is restored to duty with pay.
12. Members restored to duty under conditions which, in effect, result in a remission of sentence may apply for reinstatement of coverage under rule 4.

★ Table 47-1. Effective Dates of SGLI Coverage and Deductions (Full Time and Part Time) (Continued)

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★ 470107 38 CFR Part 9.20

4703 – FULL TIME COVERAGE

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★ Public Law 109-80, September 30, 2005
★ OUSD (FMP)(MPP) Comp Memo,
August 29, 2005

★ 4705 – MARRIED MEMBER’S DESIGNATION OF A BENEFICIARY OTHER THAN THE SPOUSE

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August 29, 2005

4706 – APPELLATE LEAVE (WHETHER OR NOT EXCESS)

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★ OUSD (P&R)(MPP) Memo, March 28, 2003
★ DVA Memo March 27, 2006
★ DVA Memo March 13, 2008

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Public Law 107-14, section 4, June 5, 2001

471203

OUSD (P&R)(MPP) Memo, March 28, 2003
DVA Memo April 21, 2006

★

★ 4713 TRAUMATIC INJURY PROTECTION UNDER SGLI

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Public Law 109-233, section 501, June 15, 2006
38 CFR Part 9.20
OUSD Memo, November 23, 2005

★ 4714 REIMBURSEMENT ALLOWANCE FOR SGLI PREMIUM DEDUCTION

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471403

OUSD(P&R) Memo, April 17, 2006

Table 47-1
Note 5

Para 1.09, H-29-75-1 (VA Handbook)