

# **Retroactive Traumatic Injury Benefits Expanded for Qualifying Injuries**

The Department of Veterans Affairs (VA) is extending retroactive traumatic injury benefits to veterans and service members who suffered qualifying injuries during the period Oct. 7, 2001 to Nov. 30, 2005, regardless of the geographic location where their injuries occurred.

Beginning Oct. 1, the Servicemembers' Group Life Insurance (SGLI) Traumatic Injury Protection benefit, known as TSGLI, will be payable for all qualifying injuries incurred during this period. This retroactive benefit is payable whether or not the service member had SGLI coverage at the time of the injury, regardless of where the injury occurred.

The Veterans' Benefits Improvement Act of 2010, signed into law in October of 2010, removes the requirement that injuries during this period be incurred in Operations Enduring or Iraqi Freedom (OEF/OIF). This means any service member who suffered serious traumatic injuries while serving stateside or in other areas outside of OEF/OIF during this time period is eligible for TSGLI.

TSGLI provides a payment ranging from \$25,000 to \$100,000 to service members sustaining certain severe traumatic injuries resulting in a range of losses, including amputations; limb salvage; paralysis; burns; loss of sight, hearing or speech; facial reconstruction; 15-day continuous hospitalization; coma; and loss of activities of daily living due to traumatic brain injury or other traumatic injuries.

National Guard and Reserve members who were injured during the retroactive period and suffered a qualifying loss are also eligible for a TSGLI payment, even if the cause was not

related to military service, such as a civilian automobile accident or severe injury which occurred while working around their home.

Although applications are currently being accepted by branch of service TSGLI offices, benefits will not be paid until Oct. 1, 2011, the effective date of the law.

For more information or to apply for a TSGLI payment, service members and veterans should go to <http://www.benefits.va.gov/INSURANCE/tsgli.asp> or contact their branch of service TSGLI Office (contact information available at above link).