

E-Mail ALSPO B/16

Subj: POLICY AND PROCEDURE CHANGE FOR PROCESSING FSGLI SPOUSE COVERAGE ELECTION AND CERTIFICATE (SGLV-8286A)

Ref: (a) CG Pay Manual, COMDTINST M7220.29B
(b) Family SGLI Procedural Guide, Version 2.6
(c) Personnel and Pay Procedures Manual, PPCINST M1000.2 (series)

Purpose This E-Mail ALSPO message announces a policy change to reference (a) that directly impacts the procedures for processing the FSGLI Spouse Coverage Election and Certificate (SGLV-8286A).

Effective date The change described herein is effective immediately.

Policy Change and Discussion Currently, Ch 6.B.4.d of reference (a) states: Every married member possessing SGLI coverage, including all members married to members and reservists eligible for SGLI, is required to have a current SGLV-8286A on file in the SPO PDR, whether the member elects spousal coverage or not.

This policy, which universally requires the SGLV-8286A to be on file, is not in alignment with the VA Insurance Program, OSGLI/Prudential, or DoD policies, and will be removed during the next revision of reference (a).

The VA Insurance Program, which owns and manages form SGLV-8286A, has designed the form to be used only for those circumstances specifically listed on the form at its top (increasing, restoring, applying when member-married-to-member, reducing, or declining.) The form is **not** intended for use during annual validation or PCS reporting in where the purpose is to “continue” or “validate” previously existing coverage. Completing the form unnecessarily during these circumstances creates confusion and frequently causes OSGLI to mistakenly deny coverage under the assumption that the member is applying for previously declined or reduced spouse coverage.

Family SGLI Coverage (FSGLI) FSGLI coverage provides life insurance coverage for the spouses of all Active Duty, Ready Reserve, and National Guard members who have full-time SGLI coverage.

E-Mail ALSPO B/16

Subj: POLICY AND PROCEDURE CHANGE FOR PROCESSING FSGLI SPOUSE COVERAGE ELECTION AND CERTIFICATE (SGLV-8286A)

Automatic Coverage Per reference (b), public law requires spouse coverage to be automatically set at the maximum level of \$100,000 or the Servicemember's SGLI coverage level, if it is less than \$100,000, unless the Servicemember positively elects to decline or reduce FSGLI coverage.

By law, FSGLI coverage begins automatically for Servicemembers who:

- Were married when the program began on November 1, 2001 OR
- Enter onto active duty or ready reserve/National Guard service and are married OR
- Get married during service AND
- Have full-time SGLI coverage.

Member married to member FSGLI spouse coverage **is not** automatic for Servicemembers who married other Servicemembers on or after January 2, 2013. Servicemembers in this category will have to apply for coverage using form SGLV-8286A.

SGLV-8286A Spouse Coverage and Election Certificate FSGLI coverage is automatic for Servicemembers who are eligible by law; a SGLV-8286A does not need to be completed in order to have the spousal coverage and start the premium deductions.

However, a SGLV-8286A must be completed in order for the Servicemember to reduce or decline spouse coverage. *Note: FSGLI child coverage is not affected by the member's election to decline FSGLI spouse coverage and is carried at no additional cost as a rider under the member's own SGLI coverage.

In addition, a SGLV-8286A must be completed in order to restore spouse coverage (if previously reduced or declined.)

SPO Payroll Processing Unlike SGLI (which automatically starts in connection with an accession), FSGLI spouse coverage will not automatically start in Direct Access. Per reference (a), section 6.B.4.a-b, the SPO must notify the member of the automatic spousal coverage and input the FSGLI transaction via DA, unless the member chooses to reduce or decline coverage by submitting a SGLV-8286A.

Supporting documentation is not required when a FSGLI transaction is entered into Direct Access for a member who is subject to automatic spousal coverage. FSGLI deductions must be stopped when a member no longer has an eligible spouse (divorce, annulment, or death of spouse.)

E-Mail ALSPO B/16

**Subj: POLICY AND PROCEDURE CHANGE FOR PROCESSING FSGLI SPOUSE
COVERAGE ELECTION AND CERTIFICATE (SGLV-8286A)**

SPO PDR

All SGLV-8286A's currently on file and not for the distinct purpose of reducing or declining coverage, restoring or increasing coverage, or applying for coverage (for mbr married to mbr after January 2, 2013), are determined to be erroneous documents and shall be removed from the SPO PDR.

SPO Chiefs shall ensure proper record review is conducted prior to determination and removal of erroneous document. All documents determined to be erroneous shall be returned to the member to ensure accuracy of document removal and provide the member an opportunity to reduce/decline or increase/restore coverage, if so desired.

Members wishing simply to continue existing spousal coverage at the current coverage level have no action to take and do not need a SGLV-8286A form on file. SPO personnel shall verify the Family SGLI premiums are being deducted at the proper amount.

**Directives
Affected**

The contents of this E-Mail ALSPO message will be incorporated into the applicable sections of reference (a) and (c).

Questions

Direct questions regarding the content of this E-Mail ALSPO message to CG PSC-PSD Field Support, POC: YNCS Amarilys Wozniak.



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Released By

Internet release authorized.

/s/

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