

(Attachment #4)

SERVICEMEMBERS
GROUP LIFE
INSURANCE



Service Group Life Insurance and what you need to know

- As an actively drilling reservist, you are entitled to up to the full amount of coverage of \$400,000. At any point, you want to change the amount to a lower amount of coverage, add or remove beneficiaries, you will need to go through milconnect at the following link:
<https://milconnect.dmdc.osd.mil/milconnect/>
- If you are a Reservist or a National Guard member and have been assigned to a unit in which you are scheduled to perform at least 12 periods of inactive duty that is creditable for retirement purposes, full-time SGLI coverage is in effect 365 days of the year. **You are also covered for 120 days following separation or release from duty.**
- Dependent children listed under you in DEERS are automatically covered for \$10,000. Spouses however are not but you can purchase Family Group Life Insurance for your spouse. Depending on the age of your spouse will determine the monthly cost.
- SGLI will **automatically** be deducted from drill pay LES.

Air Force Reserves and the different statuses which could affect your SGLI

- Actively Drilling
- Drilling but points only
- Inactive Ready Reserve
- Excused UTA
- No Pay/No Points

Actively Drilling

- If you are actively drilling every month, you will see no changes affecting your SGLI and the deduction coming out of your LES

Drilling but points only

- You will need to contact the DFAS Customer Support line at 1-888-332-7411, press 2 for “Military Pay” to set up a way to pay your SGLI.
- You can also mail your premium to:
- To pay premiums by mail, send check or money order to:
- Disbursing Operation Directorate
3801 Center Collections
PO Box 269490
Indianapolis, IN 46249
- Check or money order should be clearly marked “SGLI payment” and made out to U.S. Treasury. Please include Social Security number on check.
- If DFAS has nothing to pull your SGLI from, you will incur a debt

Inactive Ready Reserve

- If you are thinking of going IRR, you will need to call DFAS at the above number to cancel your SGLI otherwise you will incur a debt.

Excused UTA

- If you choose to have a UTA excused, you will notice on the following UTA LES that SGLI was pulled for the previous month you excused.

No Pay/No Points

- You will still be covered by SGLI however Reserve members in a non-pay status **accumulate debts** for unpaid SGLI premiums.
- Airmen with debts for SGLI can remit payments to the address below:

Disbursing Operations Directorate
3801 Center Collections
8899 E. 56th Street
Indianapolis, IN 46249

Checks should be made payable to the U.S. Treasury. Members should write their Social Security Number on their payment and include a letter that explains the check is intended to pay SGLI premiums.

Termination of Coverage

- Members are required to remit payment within 60 days after the due date. If payment is not received within 60 days, a termination letter is sent to the member. If the member fails to pay the premiums, coverage is terminated.

Waivers and Remissions

- If you find yourself with a SGLI debt, You can submit a waiver or a remission. DD form 2789 will need to be completed and sent to:

DFAS-IN
8899 East 56th Street
Department 3300 (Remissions/Waivers)
Indianapolis, IN 46249-3300
Email: dfas.Indianapolis-in.jfe.mbx.remission-waiver-indy@mail.mil

For more information visit:

<https://www.dfas.mil/waiversandremissions0.html>

BLUF: Think of your SGLI payment like an auto-pay from your LES. If you don't have money in there, DFAS will still pull your SGLI out which will create the debt. For further questions, visit the MPF.