

Casualty Assistance & Survivor Benefit Plan (SBP) Programs:

The Air Force Casualty Services Program primary goals are to provide prompt, accurate reporting, dignified and humane notification, and efficient, thorough, and compassionate assistance to the next of kin for as long as needed.

Primary Functions:

Casualty **Reporting**

Casualty **Notification**

Casualty **Assistance**

Survivor Benefit Plan (SBP)

Additional Programs:

Virtual Record of Emergency Data (vRED)

Servicemember's Group Life Insurance (SGLI)

Family (SGLI)

TSGLI

Casualty Reporting:

Personnel that we are required to report:

- Active Duty Air Force (within 4 hrs)
- Retired Air Force (General Officers only - 24 hrs)
- ANG/USAFR on Active Duty orders (4 hrs)
- DoD/DAF Civilian Personnel (4 hrs)

Casualty Status' Required to Report on:

- Very Seriously Ill/Injured
- Seriously Ill/Injured
- Not Seriously Ill/Injured
- Missing

--Duty Status Whereabouts Unknown (DUSTWUN)

--Deceased

Casualty Notification:

Deceased/Missing/DUSTWUN:

--The member's commander or designated representative (Major/04 or above), makes notification, if Next-Of-Kin (NOK) are in the local area.

--The On-Call Commander at the nearest base closest to the NOK.

--Casualty Assistance team provides out-brief before Notification Team Departure.

VSI/SI/NSI:

--The member's commander or designated representative, (MSgt or above), or the MTF Commander, or member's attending Physician can make notification.

Casualty Assistance:

Active Duty AF Casualties:

--Deceased personnel--assistance is scheduled with the NOK within 24 hrs (claims and the initial survivor briefing is conducted in the home, not our office).

--VSI/SI/NSI & all other assistance is provided in the office at the convenience of the NOK.

Retired Personnel of any Armed Forces Branch:

--Deceased personnel, assistance is provided to the NOK at their convenience in our office, by appointment.

Virtual Record of Emergency Data (vRED):

--#1 source document for prompt notification to NOK (NOK includes, but not limited to Spouse, Children, Parents, those listed on member's vRED and SGLI to receive benefits.)

Member's Responsibility:

--Ensure vRED is current annually & update changes as they occur.

Servicemember's Group Life Insurance (SGLI):

--A group life insurance policy purchased by VA from a commercial life insurance company.

--Available in \$50,000 increments up to the max of \$400,000

--Premiums are currently \$.065 per \$1,000 of insurance

--MPS, Customer Service, 225-9900, handles most SGLI requests.

--Cancellation of insurance requires a mandatory briefing from a Casualty Assistance Representative.

Family Servicemember's Group Life Insurance (FSGLI):

--FSGLI is a group life insurance policy purchased by VA from a commercial life insurance company.

--A program extended to the spouses and dependent children of AD members insured under the SGLI program, & cost is determined by spouse's age.

--Provides coverage up to a max of \$100,000 for spouses, not to exceed the amount of SGLI the insured member has in force. Issued in increments of \$10,000.

--Provides coverage up to a max of \$10,000 for dependent children, including still born depending weight or number of weeks carried through delivery.

--All FSGLI claims are processed by the Casualty Assistance Office.

Traumatic Servicemember's Group Life Insurance (TSGLI):

- For traumatic injuries only, does not include illnesses.
- Available automatic coverage for \$1 to members as of 1 Dec 2005.
- Retroactive for members between 7 Oct 2001 to 1 Dec 2005.
- Is approved depending on injuries.
- Injuries can occur CONUS/OCONUS.
- Member must have SGLI coverage in order to apply.
- Table or lists of injuries covered are available for viewing at www.insurance.va.gov.
- Amount of payments for traumatic losses are also available at www.insurance.va.gov.
- The Casualty Assistance Representative (CAR) processes claims and MUST be informed of incident immediately in order to submit a Casualty Report.
- No Report - No SGLI - no TSGLI benefit.

Veteran's Group Life Insurance (VGLI):

- A post-separation insurance which allows service members to convert SGLI coverage to renewable term insurance.
- Members are required to have full-time SGLI coverage in effect at time of retirement in order to convert to AGLI and can't exceed the amount of SGLI in force.
- Coverage is issued in increments of \$10,000 to a max of \$400,000.
- Rates & other information available at www.insurance.va.gov. Members apply online for VGLI at this website NLT 1 year + 120 days from date of retirement.
- Casualty assistance Representative will assist with application.

Emergency Family Member Travel (EFMT):

- Air Force provides one round-trip transportation for up to three family members to the medical facility of a member SI or VSI. If the Physician/Surgeon/MTF CC, determines that the presence of family may contribute to member's health & welfare.
- Active Duty members, ANG/USAFR AD AF are eligible.

- Physician/Surgeon initiates the EFMT request & forwards to MTF CC for Approval.
- MTF CC provides the Casualty Assistance Office the necessary information to request transportation arrangements from HQ AFPC Casualty.
- Unit CC's coordinate with Casualty Affairs Liaison at the MTF.--Unit CC's also ensure a personal Family Liaison Officer (FLO) is available for the family's needs.

Casualty Assistance Representative Responsibilities:

- Forwards request to HQ AFPC Casualty upon approval from the MTF CC.
- Submits Casualty Report/Medical Progress Report
- Assist in completing reimbursement package if travel was arranged and taken before HQ AFPC Casualty was notified.
- Notifies HQ AFPC Casualty when family returns home, when member is released from the hospital, or returned to duty.
- Arranges for an FLO for family member is hospitalized away from home installation.
- Receives EFMP Orders and provides a copy to the family authorizing transportation through the WII Cell.
- Assist in processes travel reimbursement vouchers.
- Provides guidance on EFMT.
- Arranges travel through HQ AFPC, if family has not traveled yet, so family does not pay out of pocket.

What is the SBP?

The SBP was created by Congress to protect surviving dependents from the loss of your military retirement pay when you die.

Q Why should I participate in the SBP?

A Because your retired pay will stop on the date of your death.

Q Am I eligible for the SBP?

A If you are on active duty, you are automatically covered at the maximum level provided your death is in line of duty. Before you retire, you're given the opportunity to continue SBP at the same level, participate at a reduced level, or decline.

Q Who can benefit from the SBP?

A You decide. Benefits can go to your spouse, spouse and eligible children, eligible children only, former spouse, former spouse and eligible children, or to an insurable interest person.

Q What happens if I choose not to participate?

A Your retired pay will stop when you die. No monthly payments will be made to your survivors.

Q Do I have to continue to pay premiums even if my spouse dies or I get a divorce?

A No. Your premiums can be suspended upon loss of beneficiary. In the event you remarry, your new spouse is automatically covered on the first anniversary of your remarriage unless, before that date, you notify DFAS that you do not wish to cover her/him.

Q How does SBP compare to commercial insurance?

A The SBP is subsidized and guaranteed by the U.S. Government. Premiums deducted from retired pay are excluded from federal income tax. Your age and health have no bearing on your SBP eligibility. In addition, the SBP is adjusted by COLAs.

Q What about the SBP in estate planning?

A SBP provides a solid, risk free, foundation on which to build a strong estate package. However, it's insurance on your retired pay only and may need to be supplemented by commercial insurance. SBP is not intended to provide income for your old age or to create a nest egg for your surviving children.

Premiums and Annuity:

Spouse/Former Spouse:

Premiums for spouse coverage are 6.5 percent of the base amount elected. If the base amount is \$1,720 or less and the member entered active duty prior to 1 Mar 90 or entered active duty on or after 1 Mar 90, but retiring for disability, the premium is 2.5 percent of the first \$803 of the base amount plus 10 percent of any remaining base amount. Annuity paid to the spouse is 55 percent of the base amount elected.

Child (ren):

Eligible children may be covered lone or may be included with spouse/former spouse coverage. Premium for including children with spouse coverage are based on your age, the age of your spouse, and the age of your youngest child at the time the coverage becomes effective. Premiums for child only coverage are based on your age and the age of your youngest child at the time the coverage becomes effective. The annuity payable to eligible child (ren), equal to 55 percent of the base amount, is equally divided between all eligible children.

Insurable Interest Person:

See the SBP counselor for formula for computing both the premiums and annuity payable.

Important points to consider:

SBP is subsidized by the Federal Government, reducing your premiums.

Cost of living adjustments (COLAs) ensure the benefits to your survivors increase to keep pace with future inflation.

Premiums paid for the coverage are deducted before taxes (a tax savings for you).

Your spouse can never outlive the annuity.

Reminders:

- Check your vRED often and make necessary changes immediately.
- Name beneficiary for SGLI - don't leave it up to the state.
- Chare information with NOK.
- Call Yokota AB Command Post at 225-3740 to report a casualty.