**TSGLI, CRSC & PAC**

RCC Fact Sheet

# What is Traumatic Servicemembers’ Group Life Insurance?

Traumatic Servicemembers’ Group Life Insurance (TSGLI) is a Congressionally-mandated insurance benefit attached to Servicemembers’ Group Life Insurance (SGLI) coverage. TSGLI is available to Soldiers who suffer a qualifying loss due to a traumatic injury. The TSGLI payment amount varies depending on the injury.

# What is Combat-Related Special Compensation?

Through Combat-Related Special Compensation (CRSC), qualified military retirees who have a combat-related, Department of Veterans Affairs (VA)-rated disability, no longer have their military pay reduced by the full amount of their disability compensation.

# What is Pay Allowance Continuation?

A member of a regular or reserve component who in the line of duty, incurs a wound, injury, or illness while serving in a combat operation, a combat zone, a hostile fire area, or while exposed to a hostile fire event (regardless of location) may be authorized the continuation of those pay and allowances they were in receipt of prior to medical evacuation to include special, incentive pays and bonus under the Pay and Allowance Continuation (PAC).

# Which population do these programs serve?

TSGLI is available to Soldiers from all components, including Active, Reserve and National Guard, and members of all branches of Service who suffer a qualifying loss due to a traumatic injury. TSGLI benefits have two eligibility categories: retroactive, which includes only traumatic injuries sustained while in support of OIF/OEF and stationed overseas, or while serving in a combat zone geographic area between the dates of October 7, 2001 and November 30, 2005; and prospective, which requires that Soldiers have SGLI coverage and includes qualifying traumatic injuries that occurred anytime and anywhere after December 1, 2005. Qualifying injuries include amputation; limb salvage; loss of sight, speech or hearing; paralysis; burns; or facial reconstruction.

In order to qualify for CRSC, the Service member’s illness or injury must result from Simulating War (SW), Hazardous Service (HS), Instrumentality of War (IW), or Armed Conflict (AC). Those eligible for CRSC benefits are retirees with a 10 percent or greater VA-rated

injury that is combat-related, and whose retired military pay is reduced by VA disability pay.

Eligibility requirements for PAC include medical evacuation or redeployment out of a combat zone, being assigned and/or attached to a WTU/SOCOM Care Coalition, and inpatient or outpatient treatment at a Military Treatment Facility.

# How can this program help wounded warriors and their families?

All three programs—TSGLI, CRSC and PAC—provide critical and often much needed financial relief to recovering Service members and their families. The TSGLI benefit, for example, is a one-time, tax- free payment of up to $100,000 that can be used to meet a variety of needs, including allowing the family to be with the Service member during recovery, helping with unforeseen expenses, or providing a financial head start post-recovery.

# How can this program help Recovery Care Coordinators?

Financial security and stability is often one of the main goals articulated by recovering Service members and their families, and these programs provide a resource for attaining that goal. Recovery Care Coordinators can help lead recovering Service members and their families toward financial stability and independence by working with them to navigate the application and appeals process related to these programs.

**Where can I find more information?**

## For TSGLI inquiries:

<http://www.insurance.va.gov/sglisite/popups/TSGLIPOC.htm>

## For CRSC inquiries: AIR FORCE:

<http://www.afpc.randolph.af.mil/library/combat.asp>

**ARMY:** [www.CRSC.army.mil](http://www.CRSC.army.mil/)

**COAST GUARD:** [www.uscg.mil/hq/cgpc/adm/adm1.htm](http://www.uscg.mil/hq/cgpc/adm/adm1.htm)

## NAVY and MARINE CORPS:

[www.donhq.navy.mil/corb/crscmainpage.htm](http://www.donhq.navy.mil/corb/crscmainpage.htm)

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