

# ***United States Air Force Reserve***

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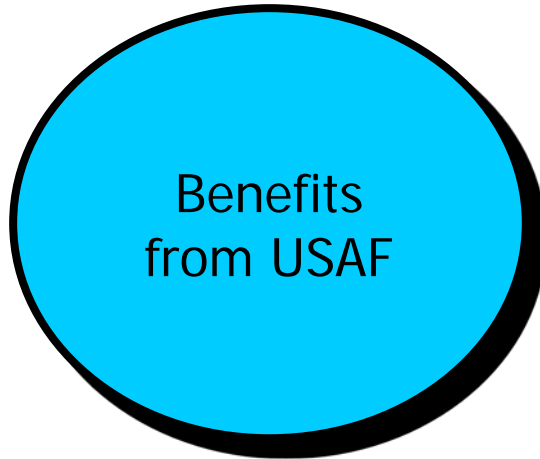
*Integrity - Service - Excellence*

## Entitlements/RCSBP



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- **Changed by AF anytime**



- **Changed by a law (SGLI, RCSBP, etc..)**



- **Who is covered?**
  - Participating reservist = **Reserve Members**
  - Retired Reserve awaiting pay = **Gray Area Retiree**
  - Retired drawing pay = **Retiree**



**\*\*\* Important Note:**

**SGLI Online Enrollment System (SOES)**

DMDC took over all SGLI & FSGLI operations on 1 August 2017. Members log into <https://milconnect.dmdc.osd.mil/> and make their own changes/updates.



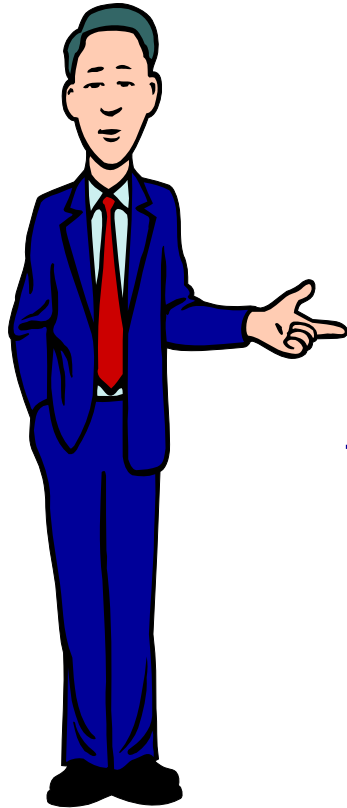
# **Servicemember's Group Life Insurance (SGLI)**

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- **Maximum \$400,000**
- **Increase/decrease in \$50,000 blocks**
- **\$29.00 per month for maximum**
- **Full-time coverage**
- **On duty or off**
  
- *Notification to spouse if less than max coverage or not sole beneficiary*



# ***Servicemember's Group Life Insurance (SGLI)***



## ***Choosing a Beneficiary***

It is in your best interest to  
name a beneficiary?





## ***Family SGLI (Spouse)***

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- **Automatically covers spouse for \$100,000**
  - **Cost is prorated based on spouse's age**
  - **Accelerated Death Option Available**
  - **Coverage can be decreased in increments of \$10,000**
  - **Not available to members who have declined SGLI**
  - **The FSGLI premium allotment starts automatically for any member who has a spouse listed in DEERs (ID Card) data file**
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## ***Family SGLI (Children)***

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- **Children are automatically covered for \$10,000**
- **No cost for children**
- **Children are eligible while they are dependents**
  - **Until age 18**
  - **18 – 22 if they are enrolled as a full-time student**





# ***Traumatic Servicemember's Group Life Insurance (TSGLI)***

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- **TSGLI benefit**
- **Premium - \$1**
- **Compensation from \$25,000 to \$100,000 per injury**
- **May not be terminated if covered under SGLI**
- **Not Taxable**



# ***Veteran's Group Life Insurance (VGLI)***

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**Contact your local VA for all inquiries**

- **You only have 1 year to convert from time of separations and/or retirement**
  - **120 days to convert without medical screening**
- **5-year term – renewable**



# ***SGLI/VGLI Accelerated Benefits Option***

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- **Available to terminally ill (Contact your servicing CAR for assistance)**
  - **Must be insured under SGLI or VGLI**
  - **Life expectancy of less than 9 months**
  - **Receive up to half of their coverage during their lifetime**
  - **Only the insured can apply for the ABO claim package**



- **Unit/Local Casualty Assistance Representative (CAR) provides casualty assistance to the survivor**
  - **Apply for their military benefits, if any**
  - **Provide them with phone numbers for various other agencies**
  
- **Please call HQ ARPC/DPTTB at 1-800-525-0102, Casualty Services, to report all Non-Duty Status and Gray Area Retirees deaths.**



# *Person Authorized to Direct Disposition (PADD)*

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- **Law requires this information**
  - **Airmen must designate one immediate family member as the Person Authorized to Direct Disposition (PADD) of their remains should they become a casualty.**
  - **Member must update selection on the Virtual MPF page on the AFPC website**
  - **A will MIGHT override the PADD depending upon the state laws that apply for wills**



- **Who may be eligible?**
  - **Veteran (defined by VA)**
  - **Retirees (includes gray area)**
  - **Reservists who die of injury or disease incurred or aggravated while in the line of duty**
  - **Spouses, unremarried surviving spouses, and minor children**
- **Eligibility criteria varies with each VA program**
- **Your eligibility is determined by the VA**
- **ARPC does not provide guidance on the VA's behalf**
- **Recommend direct contact with the VA**

***Toll Free 1-800-827-1000 <http://www.va.gov>***

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- **VA offers benefits and services in several areas**
  - **Health, compensation, vocational rehab, insurance, home loans, and educational assistance**
- **All benefits must be applied for through the VA and all determinations will be made through the appropriate office(s) within the VA**
- **Loans - May be eligible if death is service-connected as determined by the VA**

***Toll Free 1-800-827-1000 <http://www.va.gov>***

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# *Burial and Memorial Benefits* *(VA)*

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- **Benefits**
  - **Gravesite in any 120 national cemeteries**
    - **Arlington National Cemetery**  
**([www.arlingtoncemetery.org](http://www.arlingtoncemetery.org))**
    - **Includes cremated remains**
  - **Government headstone or marker and grave liner**
    - **Includes perpetual care**
  - **Presidential Memorial Certificate signed by current President**





# *Burial and Memorial Benefits (VA) Continued*

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- **Military funeral honors upon request**
  - **Two or more uniformed persons**
    - **At least one from veteran's parent service**
  - **Burial flag and playing of Taps**



[www.militaryfuneralhonors.osd.mil](http://www.militaryfuneralhonors.osd.mil)



# *Reserve Component Survivor Benefit Plan (RCSBP)*

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- **United States Code, Title 10, Chapter 73**
  - **Only Congress can change this law** (not Sgt Burbach or Bethea)

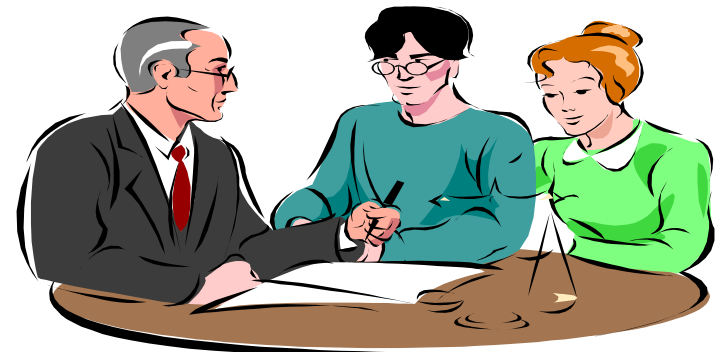




# *Reserve Component Survivor Benefit Plan (RCSBP)*

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- **Timing:**
  - **Decision made upon receipt of 20 year notification letter**
  - **Premiums don't start until drawing retired pay**
  
- **Three options: A, B, or C**





# ***RCSBP – Three Options***

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- **Option A**
  - Declines to make an election until members starts to draw retired pay
- **Option B**
  - Deferred annuity - payable upon member's eligibility to start receiving retired pay
- **Option C**
  - Annuity effective immediately



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- **Failure to respond within the 90 days:**
    - **If you do have eligible family members**
      - **Automatic Option C coverage for your spouse and/or children**
      - **You will be responsible for the premiums**
    - **If you do not have eligible dependents**
      - **Automatic Option A coverage**
  - **Failure to provide spousal concurrence:**
    - **Automatic Option C coverage for your spouse and/or children**
    - **You will be responsible for the premiums**



# ***RCSBP Annuity Coverage***

- **Spouse only**
- **Spouse and children**
- **Children only - until 18 (day before 23rd birthday if full time student)**
- **Former spouse only**
- **Former spouse and children**
- **Person with insurable interest**





- **Life Changing Events** (you have 1 Year from the date of the life changing event to update your election)
  - Marriage
  - Birth of Children
  - Divorce
  - Death of beneficiary
- **Cancel** (contact DFAS for this action)
  - Between 24 – 36 months of receiving retired pay
    - Normally between ages 62-63



- **Based off the follow:**
  - **Member's age**
  - **Beneficiary's age**
  - **Coverage selected**





# RCSBP Sample Calculation

**Example  
MSgt  
Over 26 yrs  
3000 Pts**

**RCSBP cost in red  
continues, even if you  
cancel coverage**

**RCSBP cost in red will  
be deducted from the  
annuity**

## Reserve Component Survivor Benefit Plan (RCSBP) Calculator

[Instructions](#)

### Personal Information

Pay Grade E-7	Years of Service Over 26	Points 3000	Base Retired Pay (BRP) \$ 1003.31	Desired Coverage 1003.31
Point Value: 0.33444		Based on Pay Tables of Year: 2012		
<input type="button" value="Calculate BRP"/>				

### Beneficiary Election

- Spouse or former spouse only       Children only  
 Spouse or former spouse and children       Insurable Interest

### Required Dates

Member's birth date: 2/20/1962      Date of election: 4/11/2011

### Beneficiary Birthdays

Spouse or former spouse: 1/6/1960  
 Youngest child: 7/11/1994  
 Insurable Interest: 4/11/2012

### Age at Election

51      2 years older  
 17      32 years younger



### RCSBP Estimates

	Option A	Option B	Option C
Base Retired Pay	1003.31	1003.31	1003.31
Desired Coverage	1003.31	1003.31	1003.31
Basic SBP cost	-44.34	-44.34	-44.34
<b>RCSBP Cost</b>		<b>-16.25</b>	<b>-22.27</b>
Total deductions	-44.34	-60.59	-66.61
Net retired pay	958.97	942.72	936.70
Annuity		542.88	539.57

- Member lives beyond age 60  
 Spouse still eligible

Based on Pay Tables of Year: 2012

- A. Deferred Election is when the member declines participation in the plan until age 60.  
 B. Deferred Annuity is payable on anniversary of member's 60th birthday or later.  
 C. Immediate Annuity is payable effective the day after the member's death.

### Additional Print Fields

Address

Optional Text

Show the actuary factors used in calculations



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*Questions?*

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