

## Two Army Programs Help Soldiers And Veterans Receive Compensation For Sacrifices

(NAPSA)—Two programs are further demonstrating the Army's commitment to caring for its Soldiers. Combat-Related Special Compensation and Traumatic Servicemembers' Group Life Insurance are helping veterans and traumatically injured Soldiers receive the compensation they deserve for their sacrifices to our Nation.

### *Combat-Related Special Compensation (CRSC)*

CRSC was enacted by Congress on December 2, 2002. CRSC restores military retired pay that is offset when a Military Retiree accepts compensation from the Department of Veterans Affairs (VA) for a combat-related disability or condition. This allows eligible Retirees to concurrently receive an amount equal to or less than their length of service retirement pay and their VA-disability compensation, if the injury is combat related.

CRSC is available to Retirees from each Branch of Service. To qualify for CRSC, Retirees must meet three basic criteria: 1) they must be receiving military retired pay, 2) they must have had their military retired pay reduced by VA-disability payments (VA Waiver), and 3) they must have a 10 percent or greater VA-rated disability that can be linked to a combat-related event through official military documentation. Combat-related injuries are defined as those that are a result of armed conflict, hazardous duty, an instrumentality of war or training that simulates war.

### *Traumatic Servicemembers' Group Life Insurance (TSGLI)*

TSGLI is a congressionally mandated program that provides financial support to traumatically injured Soldiers and their Families. Qualifying Soldiers receive a tax-free payment between \$25,000 and \$100,000 per traumatic event



based on the injury. The TSGLI benefit is not intended to serve as income replacement and will not affect other compensation determinations.

Traumatic injuries covered by TSGLI are defined as severe trauma from an external force that is physical in nature. Examples include loss of sight, paralysis, limb salvage, facial reconstruction, severe burns or loss of activities of daily living functions due to traumatic brain injuries or other traumatic injuries, which focus on the Soldier's need for assistance.

The program began on December 1, 2005, and all Soldiers from that point forward who elected SGLI pay an additional \$1 for TSGLI coverage. In addition, Soldiers who incurred qualifying traumatic injuries from October 7, 2001, through November 30, 2005, while on orders overseas in support of Operation Iraqi Freedom or Operation Enduring Freedom or in a Combat Zone are covered retroactively by TSGLI, regardless of whether they had SGLI at the time of their injury.

If you or someone you know may be eligible for CRSC, visit [www.crsc.army.mil](http://www.crsc.army.mil). You can also call 1-866-281-3254 or e-mail [crsc.info@us.army.mil](mailto:crsc.info@us.army.mil) with any questions regarding CRSC.

For more information about TSGLI, including detailed eligibility requirements and claim submission instructions, you can visit [www.tsqli.army.mil](http://www.tsqli.army.mil); call 1-800-237-1336; or e-mail [TSGLI@conus.army.mil](mailto:TSGLI@conus.army.mil).