

MILPERSMAN 1741-010

PUBLIC LIABILITY INSURANCE

Responsible Office	NAVPERSCOM (PERS-06)	Phone :	DSN	882-3164
			COM	(901) 874-3164
			FAX	882-2615

Governing Directives	SECNAVINST 1740.2D OPNAVINST 5560.10B
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1. **Service Member's Responsibility.** Military personnel should be counseled regarding their responsibilities to the public at large which accompany the privilege to operate a motor vehicle. These responsibilities include action for proper disposition of all legal matters which arise out of automobile accidents. Leave or liberty should be granted, when appropriate and not interfering with assigned military duties, to provide time, if needed, to meet obligations which result from auto accidents.

2. **Operation of a Private Vehicle on a Military Installation**

a. Evidence of insurance meeting the requirements of SECNAVINST 1740.2D is a requirement for issuance of a permanent permit to operate a private motor vehicle on a military installation.

b. If a service member is unable to obtain adequate public liability insurance, their attention should be invited to the availability of "assigned risk" insurance which may be obtained through appropriate state authorities.

3. **Insurance Solicitation.** Solicitation for the sale of insurance on board a Navy ship or installation shall be "prior appointment only" and subject to the provisions of SECNAVINST 1740.2D.

MILPERSMAN 1741-020

GOVERNMENT LIFE INSURANCE

Responsible Office	NAVPERSCOM (PERS-621)	Phone:	DSN	882-2501
			COM	(901) 874-2501
		TOLL FREE WITHIN U.S.	(800) 368-3202	
		FAX	882-6654	

References	<p>(a) P.L. 106-419, Section 312 of the Veterans Benefits and Health Care Improvement Act of 2000, November 1, 2000 (Increase in Coverage, Eligibility of IRR Members)</p> <p>(b) 38 U.S.C., Part II, General Benefits, Chapter 19, Insurance</p> <p>(c) 10 U.S.C. Chapter 1223, Retired Pay for Non-Regular Service, Section 12731, Age and Service Requirements</p> <p>(d) P.L. 104-275, 9 Oct 96, Veterans' Benefits Improvements Act of 1996</p> <p>(e) P.L. 105-368, Section 302 of the Veterans Programs Enhancement Act of 1998, Accelerated Benefit Option</p> <p>(f) Servicemembers' and Veterans' Group Life Insurance Free Beneficiary Financial Counseling Services, SGLI Pamphlet GL.99.646-7M</p>
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References	<p>(g) P.L. 107-14, Sections 4 and 5 of the Veteran's Survivor Benefits Improvements Act of 2001, Family SGLI and Retroactive Coverage</p> <p>(h) 38 U.S.C. 101</p> <p>(i) P.L. 93-289, National Service Life Insurance (VA Pamphlets 29-3, 29-9A, 29-20)</p> <p>(j) National Service Life Insurance Act, as amended, Section 21</p> <p>(k) National Service Life Insurance, VA Pamphlets 29-3, 29-9A, 29-20</p> <p>(l) Servicemembers' and Veterans' Group Life Insurance, VA Handbook, H-29-98-1</p> <p>(m) Defense Finance and Accounting Service Procedures Training Guide (DFAS PTG)</p>
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Forms	<p>DD 214 (02-00), Certificate of Release or Discharge from Active Duty</p> <p>NAVPERS 1070/602 (07/72), Dependency Application/Record of Emergency Data</p> <p>NAVPERS 1070/613 (10-81), Administrative Remarks</p> <p>SGLV 8285A (12-01), Request for Family Coverage</p> <p>SGLV 8286 (12-01), Servicemembers' Group Life Insurance Election and Certificate</p> <p>SGLV 8286A (08-01), Family Coverage Election</p> <p>SGLV 8714 (05-01), Application for Veterans' Group Life Insurance</p> <p>VA 29-336 (01-99), Designation of Beneficiary - Government Life Insurance</p> <p>VA 29-353 (09-95), Application for Reinstatement</p>
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1. **Servicemembers' Group Life Insurance (SGLI)**. Reference (a) has increased the maximum of SGLI to **\$250,000** effective 1 April 2001. Reference (b) provides additional benefits information.

2. **Members Covered**

a. Each member serving on **Active Duty (ACDU)**, **performing Active Duty for Training (ACDUTRA)**, or performing **inactive duty training** is automatically insured to \$250,000, unless otherwise reduced by the member.

b. **Naval Reserve Officer Training Corps (NROTC) midshipmen** are fully covered **only while on training cruises**.

c. **Naval Academy midshipmen** are covered on a **full-time basis**.

d. **Members of the Selected Reserve**, and those assigned to a **nonpay unit scheduled to perform at least 12 drills annually**, are covered on a **full-time basis**.

e. Other members of the **Individual Ready Reserve (IRR)** are covered **only during the period of their ACDUTRA**.

f. Members assigned to, and who upon application would be eligible for assignment to, the **Retired Reserve, who have not reached their 61st birthday, but who have completed at least 20 years of satisfactory service creditable for Reserve retired pay under reference (c)**, are eligible for coverage under the Veterans' Group Life Insurance (VGLI) program. Reference (d) converted the Retired Reserve coverage to Veterans Group Life Insurance coverage.

3. **Accelerated Benefit Option (ABO)**. The ABO was enacted under reference (e), with an effective date of 9 February 1999. If the insured member has been certified by a physician as **"terminally ill"**, member may elect under SGLI or VGLI the ABO. **The member may receive a lump sum payment of up to 50 percent of the SGLI or VGLI coverage or \$125,000.** Terminally ill is defined as having a medical prognosis of a life expectancy of 9 months or less. Only the insured can apply for payment under the ABO. A third party can request the claim package and it will be mailed only to the "insured," directly from the Office of Servicemembers' Group Life Insurance (OSGLI). The benefit is tax-exempt and can be used for any purpose. By electing the

benefit, the total amount of SGLI/VGLI benefits otherwise payable at death will be reduced by the amount paid by OSGLI as a reduced benefit. Also, any amount that can be converted to an individual policy will be reduced by the amount of the accelerated benefit. Questions regarding the ABO can be directed to **OSGLI at (800) 419-1473**.

4. **Updating Designations**. Beneficiary and settlement option designations should be updated whenever SGLV 8286 is completed.

5. **Declining Coverage**. Members may decline coverage or request reduced coverage in any increment of \$10,000 by completing, in their own handwriting, SGLV 8286. When members request reduction or cancellation, they shall be counseled as to the effect of their action and an appropriate entry shall be made on NAVPERS 1070/613 of their service record.

6. **Termination of SGLI**

a. Termination of SGLI occurs on

(1) the 120th day after separation from ACDCU or ACDCUTRA under calls, or orders that specify a period of 31 days or more unless the member returns to an active status in the Naval Reserve; and for members of the Selected Reserve, or nonpay members assigned to a Reserve unit which performs at least 12 drills annually as defined above, on the 120th day after the member is separated from a drilling status.

(2) the end of the 31st day of a continuous period of time when the member is

(a) absent without leave.

(b) confined by civil authorities under a sentence adjudged by a civilian court.

(c) confined by military authorities under a court-martial sentence involving total forfeiture of pay and allowances.

(3) the last day of the month in which written notice to discontinue coverage is filed.

b. SGLI is forfeited when an insured member is guilty of mutiny, treason, spying, or desertion; or refuses, because of

conscientious objections, to perform service in the Armed Forces of the United States; or refuses to wear the uniform of such forces.

c. No insurance shall be payable for death inflicted as a lawful punishment for crime or for military or naval offense, except when inflicted by an enemy of the United States.

7. **Restoration of SGLI Coverage**

a. Members who decline to be insured or elect reduced amounts of insurance may become insured or increase their coverage within the permitted amounts upon approval of their written application and compliance with such other terms as may be prescribed by the insurer. This requires completion of SGLV 8286.

b. Insurance, beneficiary designation, and any election of settlement in effect prior to any period of unauthorized absence in excess of 31 days, confinement by civil authorities in excess of 31 days under a sentence adjudged by a civilian court, or military confinement involving total forfeiture of pay will automatically be revived as of the date the member is restored to duty with pay.

8. **Extension of SGLI Coverage for Disability.** A member on ACDCU or ACDCUTRA under calls or orders that do not specify a period of 31 days or less, who is totally disabled for insurance purposes at the time of separation, will be provided coverage for 1 year from the date of separation or release, or to the date the insured ceases to be totally disabled, whichever is earlier, but in no event prior to 120 days after separation or release.

9. **SGLI part-time Coverage.** Part-time coverage is provided for the following:

a. Members of the Ready Reserve not scheduled to perform at least 12 drills annually, who, when authorized or required by competent authority, assume an obligation to perform for less than 31 days, ACDCU, ACDCUTRA, or inactive duty training, and for NROTC midshipmen while on training cruises.

b. Members performing ACDCU or ACDCUTRA. Coverage becomes effective from the first day of such period through midnight local time of the last day of such period.

c. Members performing in ACDUTRA. Coverage is in effect during that part of the day during which inactive duty is performed.

d. For both Reserve active periods and inactive periods, SGLI is also in effect while the member is proceeding directly to or returning directly from the place where such duty is performed.

e. The cost of SGLI for members in this category is **\$.80 per year for each \$10,000 coverage. The maximum coverage is \$250,000 in increments of \$10,000.**

f. If a member covered during a Reserve active period incurs a disability or aggravation of a pre-existing disability, SGLI shall remain in force for 120 days following the Reserve active or inactive period during which the disability was incurred or aggravated.

10. **SGLI Conversion.** Under current law, the conversion privilege is as follows:

a. Members on ACDU who are entitled to full-time coverage and who have SGLI in force at the time of separation or release from ACDU are eligible for VGLI in the same amount, or lesser amount, as the SGLI held at the time of separation or release. A member has **1 year and 120 days** to apply for VGLI coverage. If the member applies within 120 days after separation or release, VGLI is issued regardless of the member's state of health, with coverage made effective the 121st day. If an application is **not** submitted within the 120-day period, **medical evidence of insurability is required.** In this case VGLI will be effective the date an acceptable application and premium is received in the OSGLI. Members who are totally disabled at the time of separation may purchase VGLI while remaining totally disabled **up to 1 year following separation.** The effective date of VGLI will be at the end of the year period following separation or the date the disability ends, whichever is earlier.

b. Members of the Selected Reserve, or Reserve members assigned to nonpay units scheduled to perform at least 12 drills annually, with full-time coverage at the time they complete their 20 years of service for retirement purposes, and who are eligible for assignment to the Retired Reserve, may either continue their SGLI coverage by paying the required premium, or convert to an individual commercial policy. The option to

convert to commercial insurance exists **only prior to obtaining SGLI coverage**. After receiving SGLI coverage, the option to convert is forfeited. No evidence of insurability is required within 120 days. (See Retired Reserve coverage.)

c. Members insured under part-time coverage who incur a disability or aggravate a pre-existing disability during a reservist active or inactive period can, within the 120-day period following the period during which the disability was incurred, convert their SGLI coverage to VGLI coverage. Proof of disability must be submitted together with an application and initial premium.

11. Continuity of SGLI Elections and Designations

a. This applies to a member's election not to be insured, or to be insured in a reduced amount, and to designations of beneficiaries and elections of installment settlements, unless and until such elections or designations are changed by the member in prior form.

b. **Full-Time Coverage.** For members insured under full-time coverage as the result of performing ACDCU or ACDCUTRA under calls or orders which do not specify a period of 31 days or less, elections and designations are effective only during the period of such duty for 120 days thereafter. If, at the end of the 120-day period, the member elects to be insured under the VGLI program, the beneficiary election will remain in effect for 60 days after the effective date of the VGLI coverage. (For members who are totally disabled on termination of duty, elections and designations may be extended following separation or release.)

c. **Part-Time Coverage.** For these members, elections and designations continue in effect during periods of continuous obligations to perform duty in the same uniformed service including periods of ACDCU or ACDCUTRA which entitle the members to full-time coverage. If the member acquires full-time coverage, an election or designation continues to be effective during the coverage period (generally 120 days) following separation or release from such duty and continues in effect for part-time coverage thereafter, if the member immediately resumes the obligation to perform duty existing prior to the period of ACDCU or ACDCUTRA which made member eligible for full-time coverage. If, by reason of an incurred or aggravated disability, part-time coverage is extended for 120 days

following a period of ACDU, ACDUTRA, or inactive duty training, an election or designation is effective throughout that extended period also. Any such election or designation made within the 120-day period, except the amount of coverage to which the member is entitled during the 120-day period, is not reduced in any event.

d. A new period of coverage begins and new elections or designations must be submitted, if desired, when

(1) a member resumes an obligation to perform duty or reenters on duty in the same uniformed service more than 1 day following termination of a previous obligation of duty; or

(2) a member resumes an obligation to perform duty or enters on duty in a different uniformed service at any time.

(3) a member's status changes from the Selected Reserve to the Retired Reserve.

e. The insured, under a NSLI contract, may designate as a beneficiary any person or persons, firm, corporation, or their legal entity, including their estate, either individually or as a trustee. The member may request the insurance be paid to the beneficiary in a lump sum or in 36 equal monthly installments.

f. Under no circumstances may a member indicate "by law" as a beneficiary. If the member designates a lump sum, or makes no selection, the beneficiary may elect either a lump sum or 36 monthly installments. A designation of beneficiary and/or mode of settlement is to be made on SGLV 8286. If the member is on ACDU, the form should be sent to the member's personnel officer for processing. If the designation is made during the period the insurance remains in force following separation from ACDU, the form should be sent to the following:

**Office of Servicemembers' Group Life Insurance
290 W. Mt. Pleasant Avenue
Livingston, NJ 07039-2747**

g. Retired reservists should also send any changes of beneficiary requests to OSGLI.

12. **Financial Counseling**. SGLI becomes most important to the family if a member dies, and can assist the family for years to come. To assist in the handling of this large amount of money,

survivors may partake of free beneficiary financial counseling services through a contracted agency. Reference (f) contains related information.

13. **Distribution of SGLV 8286 Copies.** Reproduce official copies before signing the form. Wording and format of form may not be altered. Forms altered from the original wording and format are subject to acceptance by OSGLI. Each of the official copies must bear an original signature of both the member and the witness. Distribution of copies of SGLV 8286 shall be as follows:

a. **Original.** Forward to Navy Personnel Command (NAVPERSCOM) (PERS-313C) for filing in the Permanent Personnel Record.

b. **First Copy.** Provide to the member for personal use.

c. **Second Copy**

(1) For **officers** - file in the command's correspondence files.

(2) For **enlisted members** - promptly file behind NAVPERS 1070/602 in the member's service record.

14. **Choosing a Beneficiary**

a. When a member is likely to be survived by family members or parents, and designates some other person (friend, etc.), the personnel officer or a Navy Counselor petty officer of the command shall counsel the member, reminding the member that SGLI was specifically designed to provide a form of security for their family members or parents; and member should be encouraged to designate such family members or parents as beneficiaries. If an unusual designation is nevertheless made, the following NAVPERS 1070/613 entry should be placed in the member's record:

"After appropriate counseling, member desires to designate (list name of person (friend, etc.)) as their beneficiary to receive the proceeds of their SGLI insurance."

b. This notation should be signed by the member and witnessed by a designated individual. Under no circumstances

should a member be compelled to designate any beneficiary other than one of the member's own choosing.

c. When a member cancels a previous designation of beneficiary, the old SGLI election form shall be removed from the member's service record and destroyed. When a member asks the old SGLI Designation of Beneficiary form be returned, an obvious notation on the face of the form shall be made to the effect that it was canceled or withdrawn at the member's request. This notation shall be made by a responsible member of the command, dated, and signed before it is delivered to the member.

d. SGLI designation of beneficiary(ies) will be reviewed and verified according to MILPERSMAN 1070-200 for officers and enlisted members.

15. **SGLI Coverage for Retired Reserve**

a. Members assigned to, and who upon application would be eligible for assignment to the Retired Reserve who have not received the first increment of retired pay and have not reached their 61st birthday but who have completed at least 20 years of satisfactory service creditable for Reserve retired pay under reference (c) are eligible for coverage under the VGLI program in increments of \$10,000 up to the maximum coverage of \$250,000 provided the member submits SGLV 8714 and the required premium to the following:

**Office of Servicemembers' Group Life Insurance
290 W. Mt. Pleasant Avenue
Livingston, NJ 07039-2747**

b. Application for this coverage must be made within 120 days from separation or release from the Selected Reserves.

c. Termination of insurance occurs upon receipt of the first increments of retired pay or the 61st birthday, whichever occurs first.

16. **FSGLI**. Family coverage under the SGLI program was created by reference (g) and became effective on 1 November 2001. This program automatically covers spouses and dependent children of members participating in SGLI. Dependent children (as defined by reference (h)) of members participating in SGLI are automatically covered for \$10,000. Spouses are covered for

\$100,000, which may be reduced or declined entirely by the member. Members may elect spousal coverage in increments of \$10,000 up to the \$100,000 maximum. Premiums for spousal coverage are automatically deducted from the member's pay unless coverage is declined. The ABO discussed in para. 2 of this article also applies to family coverage. SGLV 8286A should be used for member's initial election of coverage. SGLV 8285A should be used to request family coverage any time after the member's election. For more information concerning family coverage see:

www.va.gov/sglivgli/sglifam.htm

For information concerning FSGLI claims, see MILPERSMAN 1770-250, or contact **NAVPERSCOM (PERS-62) at (800) 368-3202.**

17. **VGLI.** VGLI was created by reference (i) and became effective on 1 August 1974. Veterans' Group Life Insurance is a 5-year renewable term policy which has no cash, loan, paid-up, or extended values. Effective 1 January 1986, individuals in the IRR are entitled to VGLI coverage. They also may renew their coverage as long as they remain in the IRR. Members in the IRR who have VGLI and desire to renew their coverage must submit an application and a copy of their orders or enlistment contract with the initial premium to the following:

**Office of Servicemembers' Group Life Insurance
290 W. Mt. Pleasant Avenue
Livingston, NJ 07039-2747**

18. **VGLI Availability.** VGLI is available to the following:

a. Individuals being released from ACDCU or ACDCU training under calls or orders that do not specify a period of 31 days or less. Members in this category must submit an application, a copy of DD 214, and a check for the first month's premium directly to the following:

**Office of Servicemembers' Group Life Insurance
290 W. Mt. Pleasant Avenue
Livingston, NJ 07039-2747**

b. Prior to 120 days after their release or separation. Application, designation of beneficiaries, and settlement options should be made on SGLV 8714 (veterans separated 120 days or less). VGLI may be paid by allotment from service pay or by

deductions from veterans' benefits. The insured will be billed for future premium payments directly from OSGLI. Proof of insurability is not required.

c. Reservists insured under part-time coverage who incur a disability or aggravate a pre-existing disability while performing ACDU or ACDUTRA under calls or orders specifying a period of 31 days or less, or inactive duty training can, within the 120-day period following separation, apply for VGLI insurance. Proof of disability must be submitted together with an application and the initial premium to OSGLI. VGLI coverage will be effective on the 121st day.

d. A member with full-time SGLI coverage which is extended because of total disability may request VGLI to be effective the end of 1 year following separation, or the date the member ceases to be totally disabled, whichever is earlier. In these cases, evidence of the total disability that existed is required.

e. The insurance is not available to retired reservists or to members of the Ready Reserves who, under the law, qualify for full-time coverage.

f. At the end of the VGLI term period, the member may convert to an individual commercial policy with one of the participating companies. This individual policy will be issued regardless of the state of health for not more than the amount of VGLI coverage held. The OSGLI will notify the insured in sufficient time so that conversion of the VGLI policy can be made if the insured so desires. A list of participating companies will also be furnished.

19. **Combined SGLI and VGLI**. It is important to note that no person may carry a combined amount of SGLI and VGLI in excess of \$250,000 at any time. Any member insured under VGLI who again becomes insured under SGLI may, within 60 days after becoming so insured, convert any or all of the VGLI coverage to an individual private policy; however, if the member dies within the 60-day period before converting, VGLI will be payable only in an amount which, when added to the amount of SGLI payable, shall not exceed \$250,000.

20. **VGLI Conversion**. At the end of each 5-year term period, VGLI insured (except IRR insured) have the right to convert VGLI to an individual commercial policy with any of the participating

companies without proof of insurability. This conversion privilege is identical to that which existed under prior law and applies to all VGLI coverage; however, to be eligible to convert, the policy must be in force at the end of the 5-year period.

21. **National Services Life Insurance (NSLI)**

a. Service Disabled Veterans Insurance (SDVI) (policy numbers prefixed with **RH**) is the only NSLI program of insurance currently open to new issues.

b. Any member who is released from active service under other than dishonorable conditions and who is found by Secretary of the Department of Veterans' Affairs (DVA) to be suffering from a disability or disabilities for which compensation would be payable if 10 percent or more in degree, but is otherwise in good health, may apply within 2 years from the date such service connection is established by the DVA. Insurance may be issued on any of the following plans:

- (1) 5-year Level Premium,
- (2) Ordinary Life,
- (3) Modified Life at Age 65,
- (4) Modified Life at Age 70,
- (5) 20-Payment Life,
- (6) 30-Payment Life,
- (7) 20-Year Endowment,
- (8) Endowment at Age 60, and
- (9) Endowment at Age 65.

c. Totally disabled personnel may apply for any of the above plans except the endowment plans.

22. **Designating a Beneficiary under NSLI.** The insured, under a NSLI contract, may designate as a beneficiary any person or persons, firm corporation, or their legal entity, including their estate, either individually or as a trustee. The insured

may cancel and change the beneficiary designation at any time without the consent or knowledge of the beneficiary. (Use VA 29-336 for designation or change of beneficiary.)

23. **Settlement Options.** Individuals insured under a NSLI policy may elect one of the following four settlement options for payment of insurance benefits upon their death, or may elect that part of the proceeds be paid under one option and the balance under another option. Methods of Payment are

- a. **Option 1.** Payment In One Lump Sum.
- b. **Option 2.** Equal Monthly Installments (for a specified period).
- c. **Option 3.** Monthly Installments for Life (120 months for certain).
- d. **Option 4.** Monthly Installments for Life (refund life income).

24. **NSLI Disability Policy.** NSLI policies basically provide for the waiver of premiums in the event the insured becomes totally disabled for 6 consecutive months prior to attaining age 65. No further premiums need be paid on the policy as long as the disability continues. All NSLI policies except SDVI (RH), provide for the addition of a Total Disability Income Provision on the basic policy. Application must be made before the insured's 55th birthday. Upon evidence of insurability (good health) and payment of an additional premium, the provision may be added to the policy.

25. **Reinstating Lapsed Policies**

a. NSLI permanent plan policies, which have lapsed and have not been surrendered for cash or paid-up insurance, may be reinstated at any time by the payment of all premiums in arrears with interest and by compliance with the health requirements. Any indebtedness against the policy which existed at the date of lapse must be reinstated or paid. A lapsed policy which is in force under extended insurance may be reinstated without health statement or other medical evidence if application and payment or premiums and interest will expire (see VA 29-353 for explicit and full details on health requirements for reinstatement).

b. NSLI on the 5-year level premium term plan, except insurance issued under reference (j) may be converted to a permanent plan without a physical examination, at any time within the term period, for NSLI in the same or less amount, in multiples of \$500, minimum \$1,000 on

- (1) Ordinary Life,
- (2) Modified Life at Age 65,
- (3) Modified Life at Age 70,
- (4) 20-Payment Life,
- (5) 30-Payment Life,
- (6) 20-Year Endowment,
- (7) Endowment at age 60,
- (8) Endowment at age 65 plan,

except that conversion to an endowment plan may not be made while the insured is totally disabled.

26. **Converting a NSLI Policy.** A NSLI policy while in force under premium-paying conditions, may be converted to a policy of the same or a lesser amount, in multiples of \$500, minimum of \$1,000. The premiums on the permanent plan will be at the rate for attained age of the insured on their birthday nearest the effective date. The effective date of the converted insurance may be as of the date the current premium on the term insurance is due; or as of the date any prior premium became due, including the original date such term insurance became effective, by payment of the reserve on the permanent plan policy, less the reserve if any, on the term policy. If the cash required to back-date the policy is a substantial sum, it is pertinent to point out the insured may prefer to convert as of a current date and use the same amount to pay premiums in advance, which is generally more advantageous.

27. **Commanding Officers**

a. Commanding officers shall ensure members under their command are informed of the benefits provided for members and their families, especially of the provisions and benefits of

NSLI, SGLI, FSGLI, VGLI, and the benefits available from the DVA and other government agencies. Such information should be provided by the command in conjunction with the program of General Military Training. Life insurance agents shall not be permitted to address or attend meetings, classes, or mass formations, or any other assembly of naval personnel.

b. Major commands shall designate one or more benefits and insurance officer(s) who may be commissioned or warrant officers or master, senior, or chief petty officers. (A major command is one with 500 or more permanently assigned members unless further defined by the cognizant area coordinator.) The officer so designated shall become thoroughly familiar with all matters relating to benefits and insurance and shall be available to advise members of their command or commands for whom support is provided.

c. Reference material available through normal supply channels includes the following:

(1) National Service Life Insurance, VA Pamphlets 29-3, 29-9A, 29-20 (reference (k)).

(2) Servicemembers' and Veterans' Group Life Insurance, VA Handbook, H-29-98-1 (reference (l)).

(3) 38 U.S.C. Part II, General Benefits, Chapter 19, Insurance (reference (b)).

(4) DFAS PTG (reference (m)).