

Servicemembers' Group Life Insurance (SGLI) and Family Servicemembers' Group Life Insurance (FSGLI) Beneficiary Elections and Beneficiary Election Updates SOP



Purpose:

The purpose of this Standard Operating Procedure (SOP) is to provide a common process for Customer Commands and Transaction Service Centers (TSCs) to follow when processing SGLI & FSGLI beneficiary elections and updates (changes) to beneficiary elections.

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Role Link's:

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SYSTEMS & HELP DESK POCs

<https://www.mynavyhr.navy.mil/Support-Services/MyNavy-Career-Center/System-Access/>

BUMED INSTRUCTIONS

<https://www.med.navy.mil/Directives/Instructions/>

BUPERS INSTRUCTIONS

<https://www.mynavyhr.navy.mil/References/BUPERS-Instructions/>

CPPA RESOURCES

<https://www.mynavyhr.navy.mil/Support-Services/MyNavy-Career-Center/Pers-Pay-Support/CPPA-Resources/>

DJMS

<https://www.milsuite.mil/book/groups/navy-djms-procedures-training-guide>

DOD FMR

<https://comptroller.defense.gov/FMR/>

DOD INSTRUCTIONS / DIRECTIVES / FORMS

<https://www.esd.whs.mil/Directives/issuances/dodi/>

DON Memo dtd 30 June 2020

<https://www.mynavyhr.navy.mil/About-MyNavy-HR/Commands/Navy-Personnel-Command/Organization/BUPERS/FIAR/>

DON WEBSITE

<https://www.doncio.navy.mil/>

DS-11

<https://travel.state.gov/content/travel/en/passports/how-apply/forms.html>

JAG INSTRUCTION

<https://www.jag.navy.mil/library/>

JTR

<https://www.travel.dod.mil/Policy-Regulations/Joint-Travel-Regulations/>

KSD<https://www.mynavyhr.navy.mil/Support-Services/MyNavy-Career-Center/Pers-Pay-Support/CPPA-Resources/Resources/>**MILPERSMAN**<https://www.mynavyhr.navy.mil/References/MILPERSMAN/>**NAVADMINS**<https://www.mynavyhr.navy.mil/References/Messages/>**NAVMED FORM**<https://www.med.navy.mil/Directives/NAVMED-Forms/>**NAVMED MANUAL**<https://www.med.navy.mil/Directives/MANMED/>**NAVPERs FORMS**<https://www.mynavyhr.navy.mil/References/Forms/NAVPERs/>**NAVSUPINST**<https://www.navsup.navy.mil/NAVSUP-Enterprise/NAVSUP-Weapon-Systems-Support/Provisions-Instructions-and-Contract/>**NPPSC FORMS**<https://www.mynavyhr.navy.mil/References/Forms/NPPSC-Forms/>**NPPSC INSTRUCTIONS**https://flankspeed.sharepoint-mil.us/sites/MyNavyHR_MNCC/NPPSC/AdminFolder/Forms/AllItems.aspx?FolderCTID=0x0120006B9F26B001351F4EB6073A6A8A77501E&id=%2Fsites%2FMyNavyHR%5FMNCC%2FNPPSC%2FAdmin%20Folder%2FDirectives%2FInstructions&viewid=2fbe9921%2D23f4%2D4835%2Db62a%2Db17cdfd37312**OF 1164**<https://www.gsa.gov/reference/forms/claim-for-reimbursement-for-expenditures-on-official-business>**OMPF**<https://www.bol.navy.mil/>

OPNAV INSTRUCTIONS

<https://www.secnav.navy.mil/doni/opnav.aspx>

OPS ALERTS

https://flankspeed.sharepoint-mil.us/sites/MyNavyHR_MNCC/NPPSC/NPPSC OPS ALERTS/Forms/AllItems.aspx

PPIBS-MPAS

<https://www.mynavyhr.navy.mil/Support-Services/MyNavy-Career-Center/Pers-Pay-Support/CPA-Resources/PPIBS-MPAS/>

SalesForce/eCRM

<https://navynpc.my.salesforce.mil/>

SECNAV INSTRUCTIONS

<https://www.secnav.navy.mil/doni/secnav.aspx>

SECNAV MANUALS

<https://www.secnav.navy.mil/doni/manuals-secnav.aspx>

SF FORMS

<https://www.opm.gov/forms/standard-forms/>

SGLV 8286

<https://www.va.gov/life-insurance/options-eligibility/sgli/>

US NAVY REGULATIONS

<https://www.secnav.navy.mil/doni/navyregs.aspx>

NP2

<https://prodhr.np2.cloud.navy.mil/my.policy>

- **Command Leadership:** CO/XO/CMC and key representatives (on large afloat command may include DHs, Dept LCPO, DIVOs, LCPOs, LPOs depending on organizational structure of the command)
- **Command Pay and Personnel Administrator (CPPA):** Serves as the primary customer service link between command members and the supporting TSCTSC or Regional Support Center (RSC). Duties and responsibilities are defined in MPM 1000-021. The term CPPA identifies personnel assigned the Navy Enlisted Classification (NEC) code 791F, but for the purposes of this SOP may include Dept/Div Admin representatives (e.g., large afloat commands) who liaise directly with the ship's Personnel Office/TSC.
- **Note:** Recent and future NSIPS programming releases will continue to expand CPPA roles and capabilities within NSIPS. Until such time as the new CPPA NEC code (791F) is fully implemented, individual TSCs and RSCs may assign TSC Clerk duties and responsibilities, as identified in this SOP and consistent with expanded NSIPS capabilities, to supported command CPPAs in order to facilitate the timely and accurate processing of Service Member pay and personnel transactions. As such, CPPAs may accomplish TSC Clerk assigned steps within this SOP consistent with expanded NSIPS roles and capabilities and servicing TSC/RSC authorization. Service Member: A person serving in the Armed Forces who may be eligible for the entitlements listed in the SOP
- **TSC/Personnel Office Supervisor:** Supervisor

- NAVADMIN 085/17 announced the launch of the Servicemembers Group Life Insurance (SGLI) Online Enrollment System (SOES). SOES is a web-based system available through My Navy Portal that allows Sailors to validate or change SGLI or Family SGLI (FSGLI) coverage amounts and beneficiaries quickly and easily without using paper forms. SOES is available 24 hours a day and provides detailed guidance to Sailors that enables them to make informed decisions on their life insurance policy elections.
- SOES replaces the SGLI Election and Certificate form (SGLV-8286) and Family Coverage Election form (SGLV-8286A) as the authoritative record of life insurance coverage.
- It is important for all Service Members to ensure their Servicemembers' Group Life Insurance (SGLI), Family SGLI (FSGLI), NAVPERS 1070/602 and DD Form 93 beneficiaries and contacts are current to prevent unintended beneficiaries from receiving the Service Member's benefits. A Service Member's failure to properly designate a person in any field for a member-designated benefit will default to an order of precedence established by the specific statute governing the particular benefit.
- If Service Member is updating SGLI or FSGLI election, determine also whether a RED/DA update is required.

All personnel are required to comply with all PII/CUI policy guidance per required annual GMT. For further information, refer to the DON CIO website: <https://www.doncio.navy.mil/>

REFERENCES

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#	Doc ID	Title
1.	DOD INSTRUCTION 1341.14	Servicemembers' Group Life Insurance (SGLI) On-line Enrollment System (SOES) http://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/134114_dodi_2017.pdf
2.	MILPERSMAN 1070-111	Submission of Navy Standard Integrated Personnel System (NSIPS) and Electronic Service Record (ESR) Documents to the Official Military Personnel File (OMPF) https://www.mynavyhr.navy.mil/References/MILPERSMAN/
3.	MILPERSMAN 1070-270	Dependency Application https://www.mynavyhr.navy.mil/References/MILPERSMAN/
4.	MILPERSMAN 1070-271	Record of Emergency Data https://www.mynavyhr.navy.mil/References/MILPERSMAN/
5.	MILPERSMAN 1741-030	Family Servicemembers' Group Life Insurance (FSGLI) https://www.mynavyhr.navy.mil/References/MILPERSMAN/
6.	NAVADMIN 085/17	Servicemembers Group Life Insurance Online Enrollment System (SOES) https://www.mynavyhr.navy.mil/References/Messages/
7.	PPIB 18-14	Servicemembers Group Life Insurance (SGLI) Online Enrollment System (SOES) Beneficiary Information and Certification https://www.mynavyhr.navy.mil/Support-Services/MyNavy-Career-Center/Pers-Pay-Support/CPA-Resources/

ONLINE RESOURCES / AIDS / GUIDES

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#	Website Sponsor	Title and Link
1.	Veterans Affairs	Servicemembers' Group Life Insurance (SGLI) Family Servicemembers' Group Life Insurance (FSGLI) https://www.va.gov/life-insurance/options-eligibility/sgli/ http://benefits.va.gov/insurance/fsgli.asp
2.	Defense Finance and Accounting Service (DFAS)	Family Servicemember's Group Life Insurance http://www.dfas.mil/militarymembers/paydeductions/fsgli.html
3.	MyNAVY HR	CPPA Resources https://www.mynavyhr.navy.mil/Support-Services/MyNavy-Career-Center/Pers-Pay-Support/CPA-Resources/
4.	MyNAVY HR	Casualty (FSGLI) https://www.mynavyhr.navy.mil/Support-Services/Casualty/FSGLI/
5.	NSIPS	NSIPS https://www.nsips.navy.mil/my.policy
6.	MilConnect	MilConnect https://milconnect.dmdc.osd.mil/

#	Sponsor	Document Title and Link
1.	Veterans Affairs	Servicemembers' and Veterans' Group Life Insurance Handbook http://www.benefits.va.gov/INSURANCE/resources_handbook_ins.asp
2.	Veterans Affairs	FSGLI Procedural Guide http://benefits.va.gov/INSURANCE/docs/ProceduralGuide.pdf
3.	DJMS Navy Procedures Training Guide (PTG): Part 7, Deductions & Collections	Chapter 4: Servicemembers' Group Life Insurance (SGLI) and Family SGLI https://www.milsuite.mil/book/groups/navy-djms-procedures-training-guide

STEP #	FLOW TEXT	ADDITIONAL TEXT
1	Submit or update SGLI or FSGLI election	<p>Does Service Member desire to submit, update, or print SGLI or FSGLI election?</p> <p>Member will access MILCONNECT self-service to update or add FSGLI coverage at https://milconnect.dmdc.osd.mil/milconnect/?utm_source=mdp%20public</p> <p>Service Members access Servicemembers Group Life Insurance (SGLI) Online Enrollment System (SOES) by navigating to My Navy Portal at https://my.navy.mil and selecting the milConnect tab, and once logged into milConnect, selecting the "SOES" option under the "Benefits" tab. Access requires a Common Access Card, DFAS (myPay) account, or DS LOGON account.</p> <p>For more information, take the online training course available at http://www.benefits.va.gov/INSURANCE/training/SOES/SOES.htm.</p> <p>FSGLI Online Resources: http://benefits.va.gov/insurance/fsgli.asp</p> <p>Note: NAVADMIN 188/13 announces the cancellation of auto-enrollment of active and reserve military to military couples enrolled in Family Service Members' Group Life Insurance (FSGLI) program.</p> <p>Important Note: If Service Member is also updating NAVPERS 1070/602, Dependency Application, DD Form 93, Record of Emergency Data, and/or SGLI, refer to appropriate SOP to properly complete documentation for submission to the TSC for proper processing.</p>
1.1	Decide upon elections and complete the SOES FSGLI	<p>Service Member decides upon elections and completes the SOES Family Coverage Election and Certificate.</p> <p>https://milconnect.dmdc.osd.mil/milconnect/?utm_source=mdp%20public</p>
1.2	Verify FSGLI Coverage has changed and deduction amount has changed in service members pay.	<p>Service Member should allow 30 days to verify on LES that FSGLI deduction amount has fully changed and posted to their pay account.</p>

STEP #	FLOW TEXT	ADDITIONAL TEXT
1.3	Verify FSGLI Coverage	<p>Has FSGLI deduction changed on Service members LES to reflect the appropriate amount based on elected coverage?</p> <p>If Yes, STOP. If no, go to Step 2.</p> <p>Note: All FSGLI coverage deduction amounts can be found by member's using http://benefits.va.gov/insurance/fsgli.asp.</p>
2	Member provides copy of updated FSGLI Coverage Certification Letter to CPPA	<p>If updated SGLI or FSGLI Coverage is not updated on member's LES within 30 days, member should provide copy of Official Updated FSGLI Election Coverage Certificate to CPPA.</p>

STOP

STEP #	FLOW TEXT	ADDITIONAL TEXT
1	Submit or update SGLI or FSGLI election	<p>Does Service Member desire to submit, update, or print SGLI or FSGLI election?</p> <p>Member will access MILCONNECT self-service to update or add FSGLI coverage at https://milconnect.dmdc.osd.mil/milconnect/?utm_source=mdp%20public</p> <p>Service Members access Servicemembers Group Life Insurance (SGLI) Online Enrollment System (SOES) by navigating to My Navy Portal at https://my.navy.mil and selecting the milConnect tab, and once logged into milConnect, selecting the "SOES" option under the "Benefits" tab. Access requires a Common Access Card, DFAS (myPay) account, or DS LOGON account.</p> <p>For more information, take the online training course available at http://www.benefits.va.gov/INSURANCE/training/SOES/SOES.htm.</p> <p>FSGLI Online Resources: http://benefits.va.gov/insurance/fsgli.asp</p> <p>Note: NAVADMIN 188/13 announces the cancellation of auto-enrollment of active and reserve military to military couples enrolled in Family Service Members' Group Life Insurance (FSGLI) program.</p> <p>Important Note: If Service Member is also updating NAVPERS 1070/602, Dependency Application, DD Form 93, Record of Emergency Data, and/or SGLI, refer to appropriate SOP to properly complete documentation for submission to the TSC for proper processing.</p>
2	Member provides copy of updated FSGLI Coverage Certification Letter to CPPA	<p>If updated SGLI or FSGLI Coverage is not updated on member's LES within 30 days, member should provide copy of Official Updated FSGLI Election Coverage Certificate to CPPA.</p>
2.1	Review FSGLI deduction has changed on member's pay account.	<p>CPPA will use MMPA (JJAA) to verify that FSGLI deduction amount is correct based off of Service Member's FSGLI Certification that was provided.</p> <p>Appropriate rates based off of Family Member's age can be found at http://benefits.va.gov/insurance/fsgli.asp.</p>

STEP #	FLOW TEXT	ADDITIONAL TEXT
		<p>CPPA will verify the "DB" line in JJAA to determine if deduction amount is correct.</p> <p>Is Deduction amount changed and correct on members pay account.</p> <p>If yes, STOP. *CPPA brief member on pay changes that have been verified in MMPA and let them know changes will show on LES in the future.</p> <p>If no, Go to step 3.</p>
3	Submit eCRM case to TSC for further action.	CPPA will submit official SGLI or FSGLI Election Certification Certificate from SOES to TSC as a eCRM case.
3.4	Notify Service member of pay deduction update.	CPPA should notify member that SGLI or FSGLI deduction is now updated and reflects the correct deduction amount based off the changes member made in SOES.

STOP

STEP #	FLOW TEXT	ADDITIONAL TEXT
3.1	Determine Reason for deduction not updating to Service Member's pay account.	Clerk and supervisor determine reason for posting delay Clerk or Supervisor will submit DWOS case to DFAS with supporting documentation stating that updated SGLI or FSGLI deduction has not changed on member's pay account.
3.2	Complete final verification and mark ECRM case "Supervisor Review".	Clerk completes final verification and marks eCRM case "Supervisor Review".

STOP

SUPERVISOR

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STEP #	FLOW TEXT	ADDITIONAL TEXT
3.1	Determine Reason for deduction not updating to Service Member's pay account.	Clerk and supervisor determine reason for posting delay Clerk or Supervisor will submit DWOS case to DFAS with supporting documentation stating that updated SGLI or FSGLI deduction has not changed on member's pay account.
3.3	Complete final verification and close eCRM case.	Supervisor completes final verification and closes eCRM case. Supervisor marks eCRM case as "Completed".

STOP

STEP #	FLOW TEXT	ROLE/RESP	ADDITIONAL TEXT
1	Submit or update SGLI or FSGLI election	Service Member/CPPA	<p>Does Service Member desire to submit, update, or print SGLI or FSGLI election?</p> <p>Member will access MILCONNECT self-service to update or add FSGLI coverage at https://milconnect.dmdc.osd.mil/milconnect/?utm_source=mn%20public</p> <p>Service Members access Servicemembers Group Life Insurance (SGLI) Online Enrollment System (SOES) by navigating to My Navy Portal at https://my.navy.mil and selecting the milConnect tab, and once logged into milConnect, selecting the "SOES" option under the "Benefits" tab. Access requires a Common Access Card, DFAS (myPay) account, or DS LOGON account.</p> <p>For more information, take the online training course available at http://www.benefits.va.gov/INSURANCE/training/SOES/SOES.htm.</p> <p>FSGLI Online Resources: http://benefits.va.gov/insurance/fsgli.asp</p> <p>Note: NAVADMIN 188/13 announces the cancellation of auto-enrollment of active and reserve military to military couples enrolled in Family Service Members' Group Life Insurance (FSGLI) program.</p> <p>Important Note: If Service Member is also updating NAVPERS 1070/602, Dependency Application, DD Form 93, Record of Emergency Data, and/or SGLI, refer to appropriate SOP to properly complete documentation for submission to the TSC for proper processing.</p>
1.1	Decide upon elections and complete the SOES FSGLI	Service Member	Service Member decides upon elections and completes the SOES Family Coverage Election and Certificate.

STEPS ONLY

STEP #	FLOW TEXT	ROLE/RESP	ADDITIONAL TEXT
			https://milconnect.dmdc.osd.mil/milconnect/?utm_source=mn%20public
1.2	Verify FSGLI Coverage has changed and deduction amount has changed in service members pay.	Service Member	Service Member should allow 30 days to verify on LES that FSGLI deduction amount has fully changed and posted to their pay account.
1.3	Verify FSGLI Coverage	Service Member	<p>Has FSGLI deduction changed on Service members LES to reflect the appropriate amount based on elected coverage?</p> <p>If Yes, STOP. If no, go to Step 2.</p> <p>Note: All FSGLI coverage deduction amounts can be found by member's using http://benefits.va.gov/insurance/fsgli.asp.</p>
2	Member provides copy of updated FSGLI Coverage Certification Letter to CPPA	Service Member/CPPA	If updated SGLI or FSGLI Coverage is not updated on member's LES within 30 days, member should provide copy of Official Updated FSGLI Election Coverage Certificate to CPPA.
2.1	Review FSGLI deduction has changed on member's pay account.	CPPA	<p>CPPA will use MMPA (JJAA) to verify that FSGLI deduction amount is correct based off of Service Member's FSGLI Certification that was provided.</p> <p>Appropriate rates based off of Family Member's age can be found at http://benefits.va.gov/insurance/fsgli.asp.</p> <p>CPPA will verify the "DB" line in JJAA to determine if deduction amount is correct.</p>

STEPS ONLY

STEP #	FLOW TEXT	ROLE/RESP	ADDITIONAL TEXT
			<p>Is Deduction amount changed and correct on members pay account.</p> <p>If yes, STOP. *CPPA brief member on pay changes that have been verified in MMPA and let them know changes will show on LES in the future.</p> <p>If no, Go to step 3.</p>
3	Submit eCRM case to TSC for further action.	CPPA	CPPA will submit official SGLI or FSGLI Election Certification Certificate from SOES to TSC as a eCRM case.
3.1	Determine Reason for deduction not updating to Service Member's pay account.	Clerk/Supervisor	<p>Clerk and supervisor determine reason for posting delay</p> <p>Clerk or Supervisor will submit DWOS case to DFAS with supporting documentation stating that updated SGLI or FSGLI deduction has not changed on member's pay account.</p>
3.2	Complete final verification and mark ECRM case "Supervisor Review".	Clerk	Clerk completes final verification and marks eCRM case "Supervisor Review".
3.3	Complete final verification and close eCRM case.	Supervisor	<p>Supervisor completes final verification and closes eCRM case.</p> <p>Supervisor marks eCRM case as "Completed".</p>
3.4	Notify Service member of pay deduction update.	CPPA	CPPA should notify member that SGLI or FSGLI deduction is now updated and reflects the correct deduction amount based off the changes member made in SOES.

STOP