

SGLI and FSGLI SOP



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Chief of Naval Personnel

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

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Document ID: End to End

Document Owner:	Approval:	Revision Date:
MNCC HRSC, Navy Personnel Command	Navy Pay and Personnel Support Center (NPPSC)	21-Jul-23

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.

Roles / Responsibilities:

Roles / Requirements for the following SOP Roles are identified in this SOP:

- **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/>

#	System	Description
1.	OMPF	<ul style="list-style-type: none"> Official Military Personnel File (OMPF) contains electronic images of documents generated throughout the career of every officer and enlisted Service Member, Active and Reserve, from time of entry until final separation. OMPF - My Record View provides the ability to view, download, and print OMPF documents. Login to OMPF via BUPERS Online (BOL) at https://www.bol.navy.mil using CAC and CAC-enabled computer. When asked to verify PKI, choose the DoD CA-XX Authentication certificate, not the email certificate.
2.	DJMS MMPA	<ul style="list-style-type: none"> The Defense Joint Military Pay System (DJMS) Master Military Pay Account (MMPA) is a data base file that contains current and historical data pertaining to a Service Member's pay. All leave and pay activity for active-duty Service Members is recorded in this file. The individual accounts contain current entitlements, deductions (including allotments), payments, leave balances, collections, status information, and 11 months' history. MMPA enables authorized users to monitor and verify the status of requested pay and personnel actions submitted by the TSC for processing. MMPA Read Only View enables authorized users to verify the status of requested pay and personnel actions submitted to the TSC for processing. <ul style="list-style-type: none"> Login to MMPA via the Multi-Host Internet Access Portal (MIAP) at https://miap.csd.disa.mil/portal.html using CAC Authentication and CAC-enabled computer.
3.	NSIPS ESR	<ul style="list-style-type: none"> The NSIPS Electronic Service Record (ESR) provides a display of an individual's pay and personnel information. Login to NSIPS and ESR at https://www.nsips.navy.mil/my.policy using CAC and CAC-enabled computer. When asked to verify your PKI, choose the DoD CA-XX Authentication certificate, not the email certificate.
4.	BUPERS On-Line (BOL)	<ul style="list-style-type: none"> Electronic-Submission (E-Sub): The Electronic-Submission (E-Sub) application is the system used to submit designated Officer and Enlisted record documents for inclusion into their OMPF. The e-Submission of record documents for inclusion into the OMPF will be fully implemented through BOL and must be e-Submission compliant. All active duty and reserve personnel (less IRR) with a BOL account and a CAC-enabled computer will be able to view online the status of all documents electronically submitted or (closed out) by viewing "Official Military Personnel File (OMPF) - My Record", which is accessed via the BOL Application Menu.
5.	DWOWS	<ul style="list-style-type: none"> Defense Workload Operations Web System (DWOWS) is a web-based tracking system used by military pay operations (MILPAYOPS) to track workload for Navy active duty and reserve Service Members. https://dwows.csd.disa.mil/dwows/
6.	Enterprise Customer Relations Management (eCRM)	<ul style="list-style-type: none"> eCRM Console enables designated command personnel to communicate safely and efficiently with the supporting TSC or TPC via the Internet. Customer commands submit, track, and receive feedback on pay, personnel, and travel related transactions. eCRM Console uses secure network protocol to protect Service Members' Personally Identifiable Information (PII) when transferring personnel documents used to update corporate systems. <p>Login to eCRM at https://navynpc.my.salesforce.mil/</p>

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/CPPA-Resources/

Online Resources:

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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/

Command Aids and User Guides Available Online:

#	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 and Collections	Chapter 4: Servicemembers' Group Life Insurance (SGLI) and Family SGLI
		https://www.milsuite.mil/book/groups/navy-djms-procedures-training-guide

Help Desks:



#	Contact Source	Contact Details
1	NSIPS ESR	<ul style="list-style-type: none"> · NSIPS Help Desk 1-833-637-3669 · nesd@nesd-mail.onbmc.mil · MyNavy Career Center (MNCC) 1-833-330-MNCC askmncc@navy.mil
2	Beneficiary Financial Counseling Services	<ul style="list-style-type: none"> · SGLI, FSGLI, VGLI beneficiaries: 888-243-7351 Email: fcs@FinancialPoint.com • Financial professionals are available 24/7; Additional information is available through the DVA website at: http://www.benefits.va.gov/insurance/bfcs.asp
3	Milconnect	<ul style="list-style-type: none"> · DMDC Support Center: (800) 477-8227 · DMDC Tier 1 Web Services: (800) 368-3665.

Forms:

#	Form #	Title
1	NO FORMS	

SERVICE MEMBER START

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ROLE	STEP #	FLOW TEXT	ADDITIONAL TEXT
SERVICE MEMBER	1	Submit or update SGLI or FSGLI election	<p>Does Service Member desire to submit, update, or print SGLI or FSGLI election? 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>
	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

CPPA START

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ROLE	STEP #	FLOW TEXT	ADDITIONAL TEXT
CPPA	1	Submit or update SGLI or FSGLI election	<p>Does Service Member desire to submit, update, or print SGLI or FSGLI election? Member will access MILCONNECT self-service to update or add FSGLI coverage at https://milconnect.dmdc.osd.mil/milconnect/?utm_source=mnp%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/fsqli.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	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.	<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/fsqli.asp.</p> <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

CLERK START

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ROLE	STEP #	FLOW TEXT	ADDITIONAL TEXT
CLERK	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 TOPS ECRM case "Supervisor Review".	Clerk completes final verification and marks TOPS eCRM case "Supervisor Review".

STOP

SUPERVISOR START

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ROLE	STEP #	FLOW TEXT	ADDITIONAL TEXT
SUPERVISOR	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 TOPS eCRM case. Supervisor marks eCRM case as "Completed".

STOP