

\$817 Million Paid in TSGLI Benefits to Wounded Warriors Since 2005

Wounded Warrior Project's Legislative Success TSGLI Bridges Gap Between Time of Injury and VA Benefits Payments to Provide Urgently Needed Financial Support to Injured Service Members

Washington, DC (Dec. 9, 2013) – As of Oct. 31, 2013, Traumatic Servicemembers Group Life Insurance (TSGLI) has paid over \$817 million in benefits to eligible service members and veterans since the program's inception in 2005. The TSGLI program, Wounded Warrior Project's (WWP) first major legislative success, was created to bridge the gap between a warrior's time of injury and the start of VA benefits payments to alleviate the most pressing financial hardships warriors face immediately after injury.

"When a warrior is severely injured, the last thing on anyone's mind is money. But what happens to their finances between the time they've been injured and when their VA disability compensation starts?" said Steve Nardizzi, WWP executive director. "Spending time with wounded warriors and their families at their bedsides and throughout their recovery, WWP staff saw this difficult experience first-hand. It was evident that many warriors and their families were struggling with financial instability and dislocation while they waited for their VA benefits to begin."

VA disability payments do ultimately provide injured warriors with ongoing financial support to make up for the loss in incoming-earning potential, but they do not reach the warrior in time to address the immediate hardships and financial difficulties that result from injury. Before TSGLI, all service members were offered a life-insurance benefit – Servicemembers' Group Life Insurance (SGLI) – but warriors had no comparable insurance protection against disabling injury. WWP recognized this gap in coverage, worked closely with policymakers in Washington and proposed the TSGLI program, which Congress adopted in 2005.

"Because WWP relies solely on the generosity of businesses, organizations and the American public, and does not accept government funding, we are nimble and can move quickly when we identify a need to provide immediate and actionable solutions," Nardizzi said. "We are a high-touch organization that brings meaningful programs and services to warriors. The tremendous financial support provided through TSGLI has been a game changer in helping injured warriors handle the difficult period that comes immediately after injury."

"It took a lot of weight off my shoulders," said Tim Seckel, retired Army, who received \$25,000 in TSGLI benefits that helped him pay his family's monthly bills as he recovered from his injury and transitioned into retirement. "You're supposed to be the provider and protector of your family, then everything is taken away from you with one bomb blast. With TSGLI, you regain that stability, and you know you're going to be okay financially. My kids were going to have food on the table."

TSGLI provides automatic traumatic injury coverage of up to \$100,000 to all service members covered under the SGLI program, and retroactive coverage to those who incurred severe losses as a result of traumatic injury in Operation Enduring Freedom or Operation Iraqi Freedom between Oct. 7, 2001, and Dec. 1, 2005.

About Wounded Warrior Project

Since 2003, Wounded Warrior Project® (WWP) has been meeting the growing needs of warriors, their families, and caregivers — helping them achieve their highest ambition. [Learn more.](#)

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