

APPENDIX G: SGLI ROTC Coverage Table

ROTC Member Status	Is Coverage in Effect?	When is it in Effect and for How Long?	When is Coverage Effective?	Is Coverage Automatically at Maximum?	Is an Application for SGLI Required?
31 days or more ROTC active duty for training under 38 U.S.C. 1965(2)(C)	Full-time coverage under 38 U.S.C. 1968(a)(1)(A)	Coverage terminates 120 days following release from active duty for training	38 CFR 9.2(a) indicates effective date under 38 U.S.C. 1967	Yes, under 38 U.S.C. 1967(a)(1)(B)	Only if applying after declining/reducing SGLI under 38 U.S.C. 1967(c); would have to apply and show good health
30 days or less ROTC active duty for training under 38 U.S.C. 1965(2)(C)	Part-time coverage under 38 U.S.C. 1968(a)(2)	Coverage terminates at midnight on the last day of active duty for training* Not covered during travel to/from duty	38 CFR 9.2(a) indicates effective date under 38 U.S.C. 1967	Yes, under 38 U.S.C. 1967(a)(1)(B)	Only if applying after declining/reducing SGLI under 38 U.S.C. 1967(c); would have to apply and show good health
Work or study performed as part of military correspondence courses	No coverage under 38 U.S.C. 1965(4)	N/A	N/A	N/A	N/A
Attendance at educational institution while not on active duty for training	No coverage under 38 U.S.C. 1965(4)	N/A	N/A	N/A	N/A
Applicant for membership in ROTC; i.e., participant in Junior ROTC unit under 10 U.S.C. 2031	No coverage under 38 U.S.C. 1965—still an “applicant” and not a member under 38 U.S.C. 1965(5)(D); see 10 U.S.C. 2104(a), (b)(3), (b)(6)(A)	N/A	N/A	N/A	N/A

National Guard members currently in Standby Reserve who participated in ROTC under 10 U.S.C. 2104 during freshman & sophomore years (not during junior or senior years)	Coverage under 38 U.S.C. 1965(5)(B) during freshman & sophomore years while attending inactive duty under 38 U.S.C. 1965(3) and under 38 U.S.C. 1965(5)(B) as are members of Ready Reserve	Coverage terminates 120 days following release from active duty for training at end of freshman and sophomore years	38 CFR 9.2(a) indicates effective date under 38 U.S.C. 1967	Yes under 38 U.S.C. 1967(a)(1)(C)	Only if applying after declining/reducing SGLI under 38 U.S.C. 1967(c); would have to apply and show good health
Army Cadet Summer Training for <u>non-contracted</u> Cadets	No coverage under 38 U.S.C. 1965—still an “applicant” and not a member under 38 U.S.C. 1965(5)(D); see 10 U.S.C. 2104(a), (b)(4)	N/A	N/A	N/A	N/A
Army Cadet Summer Training for <u>contracted</u> Cadets	Full-time coverage under 38 U.S.C. 1968(a)(1)(A); 10 U.S.C. 2104(a), (b)(4)	Coverage terminates 120 days following release from active duty for training	38 CFR 9.2(a) indicates effective date under 38 USC 1967	Yes, under 38 U.S.C. 1967(a)(1)(B)	Only if applying after declining/reducing SGLI under 38 U.S.C. 1967(c); would have to apply and show good health
Air Force ROTC Cadets attending field training under invitational orders and not on active duty for training	No coverage under 38 U.S.C. 1965—still an “applicant” and not a member under 38 U.S.C. 1965(5)(D); see 10 U.S.C. 2104(a), (b)(4)	N/A	N/A	N/A	N/A
Lieutenants pending entrance on active duty entitled to TRICARE	No coverage under 38 U.S.C. 1965	N/A	N/A	N/A	N/A

under the provisions of TRICARE 708					
Cadets attending professional development training (PDT) in invitational travel status	No coverage under 38 U.S.C. 1965	N/A	N/A	N/A	N/A
Cadets who paid SGLI premium for a month, but end training status before end of month	Full-time coverage under 38 U.S.C. 1968(a)(1)(A) if more than 31 days Part-time coverage under 38 U.S.C. 1968(a)(2) if for less than 30 days	If full-time, then 120 days post release If part-time, then midnight on last day of training. Not covered during travel to/from duty.	N/A	N/A	N/A