

Accelerated Benefits Option (ABO)

A terminal prognosis often results in great distress for ill service members and their families. As they begin arranging their affairs, those service members can apply for a benefit that may offer some measure of comfort during a very difficult time.

The Accelerated Benefits Option (ABO) gives terminally ill Servicemembers' Group Life Insurance (SGLI) policyholders access to their death benefits before they pass away. The service member may receive a portion of the face value of the insurance in a lump-sum payment.

Which service members qualify for the ABO?

A service member is eligible to receive the ABO if he or she has a valid written prognosis from a physician of nine months or less to live. Only the insured member may apply for an ABO; no one else can apply on the member's behalf.

How can service members apply?

Service members who wish to apply should contact their Non-medical Care Manager or Navy Wounded Warrior (NWW) – Safe Harbor headquarters at 855-NAVY WWP (628-9997) or navywoundedwarrior@navy.mil. NWW representatives will work with them to expedite the processing of their applications.

How are ABOs paid?

The ABO amount available is up to 50 percent of the face value of the service member's insurance coverage. The ABO will reduce the remaining SGLI coverage and likewise reduce the premium deducted from each paycheck.

What happens to the rest of the insurance?

The remaining SGLI coverage – the portion that is not paid in a lump sum as an accelerated benefit – is paid to the service member's designated beneficiary upon his or her death.

If the service member survives beyond the expected time frame, there is no payback requirement.

For more information on ABOs, visit <http://safeharbor.navylive.dodlive.mil> or email navywoundedwarrior@navy.mil.



1-855-NAVY WWP/1-855-628-9997

NAVYWOUNDEDWARRIOR@NAVY.MIL

