New law to affect SGLI coverage, premiums

American Forces Press Service

Defense and Veterans Affairs officials are ironing out details of programs that will expand benefits provided through Servicemembers’ Group Life Insurance. The $82 billion supplemental legislation signed into law by President Bush May 11 increases maximum SGLI coverage to $400,000 and provides payouts of up to $100,000 for servicemembers with traumatic injuries, explained Stephen Wurtz, the VA's deputy assistant director for insurance.

The increased SGLI coverage will take effect Sept. 1, and the so-called "traumatic SGLI" benefit, Dec. 1. Mr. Wurtz said the legislation directs that both benefits will be retroactive to Oct. 7, 2001.

Traumatic SGLI benefits will be retroactive for troops who have lost limbs, eyesight or speech or received other traumatic injuries as a direct results of injuries received during Operation Iraqi Freedom or Operation Enduring Freedom. The benefit does not apply to servicemembers suffering from disease. The retroactive coverage increase is payable as a result of deaths in either operation, or under other conditions prescribed by the secretary of defense, Mr. Wurtz said.

Servicemembers enrolled in the SGLI program will notice an increase in their premiums when the increases take effect. The traumatic SGLI benefit will be rolled into the basic SGLI program and will likely cost about $1 a month, Wurtz said. Troops opting for maximum SGLI coverage — $400,000 vs. the current $250,000 — will see their monthly premiums increase from $16.25 to $26. This is based on the rate of 6.5 cents per $1,000 of insurance coverage.

SGLI coverage is currently available in $10,000 increments, but as of Sept. 1, the increments will increase to $50,000. Because the rates have not changed, servicemembers who retain $250,000 or less coverage will see no increase in their premiums, Mr. Wurtz said, except for the $1 "traumatic SGLI" premium. While these expanded benefits will be provided retroactively, affected servicemembers won't be charged retroactive payments, he said. DoD will absorb that cost.

In a new twist introduced through the supplemental legislation, troops with dependents must get their spouse's approval to purchase less than the full amount of SGLI coverage. In the case of members who are not married, notice will be provided to the designated beneficiary when the member purchases less than the maximum coverage.

The new traumatic SGLI benefit is designed to provide "a quick infusion of cash" for cash-strapped families of troops recuperating from traumatic injuries received in the line of duty, Mr. Wurtz said. Compensation will range from $25,000 to $100,000, and is designed to help families of severely wounded troops leave their homes and jobs to be with their loved ones during recovery.

"These families incur a lot of expenses, and this is designed to help them financially," Mr. Wurtz said. While VA staff members consult with DoD to write regulations that will put the new SGLI benefits into effect, Mr. Wurtz said, "lots and lots of details have to be worked out."

Among outstanding issues is the fact that the expanded SGLI coverage is part of the supplemental legislation package that funds operations only through Sept. 30. That’s 30 days after the new SGLI limit takes effect and two months before the traumatic SGLI benefit begins. Mr. Wurtz said the VA is confident Congress will resolve this issue before there’s any lapse in coverage.

The VA will continue to oversee and control the SGLI program. DoD NEWS
We can choose to fear or forge ahead, but change is inevitable

123rd Airlift Wing Commander

Col. Mark Kraus

This organization has seen many changes over the years — changes in mission, in assigned aircraft, base location, leadership, membership and on and on and on. As we look back now, those “adjustments” seemed to flow at a measured pace allowing each upheaval to be dealt with one or two at a time.

Regardless of the angst at each juncture, each of these major changes and the corresponding adjustments down through the years has served to mold our wing into what it is today. The challenges that lie ahead will mold us into who and what we’ll be in the future.

What are some of these challenges? Some of the ones know about include Base Realignment and Closure (BRAC), Quadrennial Defense Review, Vanguard, the Department of Defense budget, 56 Redux, New Mission Initiatives and the National Security Personnel System (NSPS) just to name a few.

Are there other things that we don’t know about? Of course there are — or will be — because change is inevitable!

How this particular confluence of change agents will impact our organization is yet to be fully realized.

The fact that each will have an impact should not, however, catch any of us by surprise.

We can fret, fear or forge ahead. It is first an individual choice, and I choose to forge ahead, embrace the changes before us, whatever they may be.

I believe that our wing is as well positioned for growth in service as any unit in the nation. There is a certain exhilaration in the possibilities, and I’m convinced that the Kentucky Air National Guard will be better for it.

Time will bring us the answers we seek. It will be our responsibility to remind us that it is inevitable.

An electronic version of the Cargo Courier is available at the Kentucky Air Guard’s Web site — www.kyang.ang.af.mil.
Wing returns to field training concept for 2005

Deployments to include family-friendly activities

By Capt. Dale Greer
Wing Public Affairs Officer

The 123rd Airlift Wing is returning to its roots this summer with annual field training that is designed to consolidate ancillary taskings while building esprit de corps. It’s been more than a decade since the wing deployed large groups of people solely for the purpose of annual field training, partly because the demands of real-world airlift missions have kept unit members constantly on the move, said Col. Mark Kraus, commander of the 123rd Airlift Wing.

As a result, much of the ancillary training that once was accomplished during AFT — self-aid and buddy care, firearms qualification, chemical warfare refresher — has been squeezed into drill weekends. The number of training requirements, however, continues to grow, making unit training assemblies less and less productive for people trying to accomplish their primary duties.

Unit members also have had fewer opportunities to socialize wing-wide, compromising the sense of family so integral to the Kentucky Air Guard, Colonel Kraus said.

“The most effective solution for both problems, wing leaders decided, was to update an old idea,” Colonel Kraus said. “And so this summer, the wing is staging two annual field training events — each will last six days rather than the traditional 14 — and unit members are encouraged to bring their families along.

“This will give us a way to accommodate our ancillary training needs in a short span of time,” Kraus said. “It will free up drill weekend for some of the duty-specific taskings, Colonel Kraus said.

It will also give unit members a chance to socialize and relax together, thanks to a number of planned activities like volleyball games and cookouts, said Chief Master Jim Smith, who along with the Chiefs’ Council is helping plan MWR events.

“I think we have a real bright future, not only for the aviation side, but also for new mission opportunities as they come about,” Colonel Kraus said. “We’re very well positioned to pick up some extra missions and some extra folks to do those missions.”

If the recommendation for Kentucky is approved, the addition of four C-130s would bring the wing back to its prior 12-aircraft authorization.

Ironically, the wing was forced to transfer three of its 12 Hercules transports to the Idaho Air Guard in March as part of an Air Force plan called 56 Redux.

The moves were designed to balance C-130 inventories across the Air Force as the company’s Aircraft Modernization Program project. Colonel Kraus said it may be possible for Kentucky to reclaim ownership of its planes if it is approved by the 123rd Air Force.

“We’re already familiar with those tail numbers, so that’s what we’d like to do,” he said.

“We’ll get to work hard and play hard together at the same time,” Colonel Kraus said. “That’s something we’ve not been able to do over the past few years.”

Both AFT events will be held at the Gulfport Combat Readiness Training Center in Biloxi, Miss. The first is scheduled for July 24 to 29, and the second is slated for July 29 to Aug. 3. About 450 unit members are expected to deploy for each, along with about 60 dependents.

Guard members may bring along as many dependents as they like, but the dependents must pay their own travel expenses. Lodging fees are $18 for one to three dependents or $36 for four to seven.

Accommodations feature private bathroom, television, microwave ovens and refrigerators.

Shuttle buses will provide transportation to and from the beach, said Chief Master Sgt. Veronica Holliman, and movies will be shown nightly on base.

The Gulfport CRTC features a fitness center and an all-ranks club.

See BRAC, Page 6

Wing spared by latest BRAC

By Capt. Dale Greer
Wing Public Affairs Officer

A dozen Air Force facilities face extinction following the latest round of recommendations by the federal Base Realignment and Closure Commission, but the Kentucky Air Guard isn’t among them.

“In fact, the 123rd Airlift Wing may actually gain resources if the commission’s initial recommendations are approved,” said Col. Mark Kraus, commander of the 123rd Airlift Wing.

“I think we’re right on track and came out of the initial assessment in a very positive fashion. We’re in as good a position as any Guard unit in the nation right now.”

Commission members are currently visiting targeted facilities and will examine in

Cargo Courier, Wing PA shop win NGB awards

For the eighth time in the past 10 years, The Cargo Courier has been named one of the best newspapers in the National Guard.

The Cargo Courier took first place in its division during the 2004 National Guard Bureau Media Contest after going head to head with publications from other National Guard units across the United States.

The results of the contest were announced in March. Significant contributors to the 2004 Cargo Courier include the paper’s former editor, 1st Lt Amy Mundell, Capt. Dale Greer, wing public affairs officer; and photographers Master Sgt. Mark Rines, Tech. Sgt. Dennis Flora and Senior Airman Phillip Speck.

Captain Greer also won three individual awards — first-place sports article, first-place feature story and National Guard Journalist of the Year.

The 2004 contest marks the fourth NGB Journalist of the Year title for Greer, who also won in 1997, 1998 and 2000.

He was named U.S. Air Force Print Journalist of the Year in 1997 and was the USAF Runner-up in 1998.

With the latest honors, the 123rd Airlift Wing Public affairs section continues a long tradition of benchmark-setting excellence.

The shop has won more than 40 national awards since 1995, including first- and second-place honors in the prestigious Department of Defense Thomas Jefferson Awards, which recognize the best journalism from all branches of the U.S. military.

Prior to 2004, the Cargo Courier won first-place newspaper honors from the National Guard Bureau in 1996, 1999 and 2000.


The Cargo Courier

June 11, 2005

Updated from Page 3

BRAC

Put from the various services before forwarding final recommendations to President Bush by Sept. 8. The president has until Sept. 23 to approve the recommendations, and Congress will have another 45 days to reject or accept the list in its entirety.

While the final outcome may not be known for several months, Colonel Kraus said the 123rd has a number of factors working in its favor to help make BRAC a growth opportunity for the wing.

These include a strong local economy, a family-friendly community and a relatively new base with excellent facilities and room to grow. The base ramp could, for example, easily be expanded to accommodate 16 to 17 aircraft.

People are an important factor, too.

Colonel Kraus noted that the wing has a long history of outstanding achievement, due largely to the unit’s dedicated members and their pursuit of excellence.

The 123rd Airlift Wing was one of a handful of units nationwide that has been able to maintain its recruiting numbers.

President Bush and U.S. Rep. Anne Northup greet well-wishers upon their arrival at the Kentucky Air National Guard ramp March 10. Mr. Bush flew to Louisville aboard Air Force One to promote his plan for Social Security reform.

The Cargo Courier

June 11, 2005

Promotions

The following individuals have been promoted to the rank indicated as members of the Kentucky Air National Guard and reservists of the United States Air Force:

STAFF SERGEANT (E-6)

- Jeffrey Clark, 123rd Airlift Wing
- Craig Davis, 123rd Security Forces Sq.
- Wendy Haight, 123rd Services Flight

TECHNICAL SERGEANT (E-6)

- Christopher Burgin, 123rd Maintenance Sq.
- Charles Chamberlain, 123rd Aircraft Maintenance Sq.
- Edgar Harper, 123rd Maintenance Sq.
- Michael McDonald, 123rd Maintenance Sq.
- James McFarland Jr., 123rd Maintenance Sq.

By Capt. Dale Greer
Wing Public Affairs Officer

The Cargo Courier

June 11, 2005

For the eighth time in the past 10 years, The Cargo Courier has been named one of the best newspapers in the National Guard.

The Cargo Courier took first place in its division during the 2004 National Guard Bureau Media Contest after going head to head with publications from other National Guard units across the United States.

The results of the contest were announced in March. Significant contributors to the 2004 Cargo Courier include the paper’s former editor, 1st Lt Amy Mundell, Capt. Dale Greer, wing public affairs officer; and photographers Master Sgt. Mark Rines, Tech. Sgt. Dennis Flora and Senior Airman Phillip Speck.

Captain Greer also won three individual awards — first-place sports article, first-place feature story and National Guard Journalist of the Year.

The 2004 contest marks the fourth NGB Journalist of the Year title for Greer, who also won in 1997, 1998 and 2000.

He was named U.S. Air Force Print Journalist of the Year in 1997 and was the USAF Runner-up in 1998.

With the latest honors, the 123rd Airlift Wing Public affairs section continues a long tradition of benchmark-setting excellence.

The shop has won more than 40 national awards since 1995, including first- and second-place honors in the prestigious Department of Defense Thomas Jefferson Awards, which recognize the best journalism from all branches of the U.S. military.

Prior to 2004, the Cargo Courier won first-place newspaper honors from the National Guard Bureau in 1996, 1999 and 2000.


Tech. Sgt. Dennis Flora/KyANG

President Bush and U.S. Rep. Anne Northup greet well-wishers upon their arrival at the Kentucky Air National Guard ramp March 10. Mr. Bush flew to Louisville aboard Air Force One to promote his plan for Social Security reform.
cess and cleaning up the details.”

Several teams are evaluating the base exercises and have offered useful advice on ways to improve functions or boost efficiency, the colonel said.

Participants also will have several more opportunities to practice their deployment and Ability To Survive and Operate — or ATSO — skills between now and April.

Upcoming events include a mobility exercise scheduled for the September UTA and a full-scale Operational Readiness Exercise slated for Nov. 11 to 19 at the Gulfport Combat Readiness Training Center in Biloxi, Miss.

The ORE will test deployment, beddown, ATSO, employment and redeployment functions.

Above: Master Sgt. Frank Collins helps an aircrew member process through the personnel deployment function exercise during the May UTA.

KyANG photos by Tech. Sgt. Dennis Flora

Members of the 123rd Aerial Port Squadron marshal cargo for simulated deployment during the February and May UTAs.
cess and cleaning up the details.”

Several teams are evaluating the base exercises and have offered useful advice on ways to improve functions or boost efficiency, the colonel said.

Participants also will have several more opportunities to practice their deployment and Ability To Survive and Operate — or ATSO — skills between now and April.

Upcoming events include a mobility exercise scheduled for the September UTA and a full-scale Operational Readiness Exercise slated for Nov. 11 to 19 at the Gulfport Combat Readiness Training Center in Biloxi, Miss.

The ORE will test deployment, beddown, ATSO, employment and redeployment functions.
Continued from Page 3

The 123rd Airlift Wing is returning to its roots this summer with annual field training — self-aid and buddy care, firearms qualification, chemical warfare refreshers — has been squeezed into drill weekends. The number of training requirements, however, continues to grow, making unit training assemblies less and less productive for people trying to accomplish their primary duties.

Unit members also have had fewer opportunities to socialize wing-wide, compromising the sense of family so integral to the Kentucky Air Guard, Colonel Kraus said.

The most effective solution for both problems, wing leaders decided, was to update an old idea.

And so this summer, the wing is staging two annual field training events — each will last six days rather than the traditional 14 — and unit members are encouraged to bring their families along.

"This will give us a way to accomplish our ancillary training needs in a short span of time," ultimately freeing up drill weekend for duty-specific taskings, Colonel Kraus said.

It also will give unit members a chance to socialize and relax together, thanks to a number of planned activities like volleyball games and cookouts, said Chief Master Jim Smith, who along with the Chiefs' Council is helping plan MWR events.

"We'll get to work hard and play hard together at the same time," Colonel Kraus said. "That's something we've not been able to do over the past few years."

Both AFT events will be held at the Gulfport Combat Readiness Training Center in Biloxi, Miss. The first is scheduled for July 24 to 29, and the second is slated for July 29 to Aug. 3. About 450 unit members are expected to deploy for each, along with about 60 dependents.

Guard members may bring along as many dependents as they like, but the dependents must pay their own travel expenses. Lodging fees are $18 for one to three dependents or $36 for four or seven.

Accommodations feature private bathroom, television, microwave ovens and refrigerators. Shuttle buses will provide transportation to and from the beach, said Chief Master Sgt. Veronica Holliman, and movies will be shown nightly on base.

The Gulfport CRTC features a fitness center and an all-ranks club.

"I think we have a real bright future, not only for the aviation side, but also for new mission opportunities as they come about," Colonel Kraus said. "We're very well positioned to pick up some extra missions and some extra folks to do those missions."

If the commission's recommendations for Kentucky are approved, the addition of four C-130s would bring the wing back to its prior 12-aircraft authorization.

Ironically, the wing was forced to transfer three of its 12 Hercules transports to the Idaho Air Guard in March as part of an Air Force plan called S6 Redux.

The moves were designed to balance C-130J inventory across the United States Air Force with the service prepared to retire the aging C-130E.

Funding also was eliminated for a fourth Kentucky C-130 as part of S6 Redux and that plane was subsequently loaned to Boeing in April for use as a test aircraft in the company's Aircraft Modernization Project program.

Colonel Kraus said it may be possible for Kentucky to reclaim ownership of those planes it sent Idaho rather than accept C-130s from Tennessee as recommended by BRAC.

"We're already familiar with those tail numbers, so that's what we'd like to do," he said.

The Cargo Courier, Wing PA shop win NGB awards

For the eighth time in the past 10 years, The Cargo Courier has been named one of the best newspapers in the National Guard.

The Courier took first place in its division during the 2004 National Guard Bureau Media Contest after going head to head with publications from other National Guard units across the United States.

The results of the contest were announced in March.

Simonton contributed to the 2004 Courier include the paper's former editor, 1st Lt. Amy Mundell, Capt. Dale Greer, wing public affairs officer; and photographers Master Sgt. Mark Rines, Tech. Sgt. Dennis Flora and Senior Airman Phillip Speck.

Capt. Greer also won three individual awards — first-place sports article, first-place feature story and National Guard Journalist of the Year.

The 2004 contest marks the fourth NGB Journalist of the Year title for Greer, who also won in 1997, 1998 and 2000.

He was named U.S. Air Force Print Journalist of the Year in 1997 and was the USAF runner-up in 1998.

With the latest honors, the 123rd Airlift Wing public affairs section continues a long tradition of benchmark-setting excellence.

The shop has won more than 40 national awards since 1995, including first- and second-place honors in the prestigious Department of Defense Thomas Jefferson Awards, which recognize the best journalism from all branches of the U.S. military.


There will be a lot more discussion about BRAC in the coming months, and the recommendations might change a bit, but I'm very pleased with the initial announcement," said Col. Mark Kraus, commander of the 123rd Airlift Wing.

"I think we're right on track and came out of the initial assessment in a very positive fashion. We're in as good a position as any Guard unit in the nation right now."

Commission members are currently visiting targeted facilities and will examine in depth the commission also proposed adding six civilian positions and 151 drill-status slots to the wing's manning authorization.

"There will be a lot more discussion about BRAC in the coming months, and the recommendations might change a bit, but I’m very pleased with the initial announcement,” said Col. Mark Kraus, commander of the 123rd Airlift Wing.

"I think we're right on track and came out of the initial assessment in a very positive fashion. We're in as good a position as any Guard unit in the nation right now."

Commission members are currently visiting targeted facilities and will examine in depth the commission also proposed adding six civilian positions and 151 drill-status slots to the wing’s manning authorization.

"There will be a lot more discussion about BRAC in the coming months, and the recommendations might change a bit, but I’m very pleased with the initial announcement,” said Col. Mark Kraus, commander of the 123rd Airlift Wing.

"I think we're right on track and came out of the initial assessment in a very positive fashion. We're in as good a position as any Guard unit in the nation right now."

Commission members are currently visiting targeted facilities and will examine in depth the commission also proposed adding six civilian positions and 151 drill-status slots to the wing’s manning authorization.

"There will be a lot more discussion about BRAC in the coming months, and the recommendations might change a bit, but I’m very pleased with the initial announcement,” said Col. Mark Kraus, commander of the 123rd Airlift Wing.

"I think we're right on track and came out of the initial assessment in a very positive fashion. We're in as good a position as any Guard unit in the nation right now."

Commission members are currently visiting targeted facilities and will examine in depth the commission also proposed adding six civilian positions and 151 drill-status slots to the wing’s manning authorization.

"There will be a lot more discussion about BRAC in the coming months, and the recommendations might change a bit, but I’m very pleased with the initial announcement,” said Col. Mark Kraus, commander of the 123rd Airlift Wing.

"I think we're right on track and came out of the initial assessment in a very positive fashion. We're in as good a position as any Guard unit in the nation right now."

President Bush and U.S. Rep. Anne Northup greet well-wishers upon their 117th anniversary visit to the Kentucky Air National Guard ramp March 10. Mr. Bush flew to Louisville aboard Air Force One to promote his plan for Social Security reform.
We can choose to fear or forge ahead, but change is inevitable

Change is inevitable — a timeless truth if I ever heard one.

We are by nature creatures of habit who gravitate toward routines in every aspect of our lives, just for the simplicity it brings with it, if nothing else.

Change brings disruption, disorder, or, in some cases, outright destruction of the comfort associated with no change. But change is inevitable, and we must adjust accordingly.

Once we weather change and make the necessary adjustments, what follows is a “new” routine that holds until the next change presents itself.

It’s an inescapable cycle of life that can be frustrating, frightening and fatiguing… if we choose to allow it to be.

Change is inevitable, but how we as individuals or as an organization respond makes all the difference in the world.

Former Secretary of State and architect of the post World War II world, Dean Acheson, nailed it when he said, “The manner in which one endures what must be endured is more important than the thing that must be endured.”

As we review the necessary adjustments, what follows is a “new” routine that holds until the next change presents itself.

Regardless of the angst at each juncture, each of these major changes and the corresponding adjustments down through the years has served to mold our wing into what it is today. The challenges that lie ahead will mold us into who and what we will be in the future.

What are some of these challenges? Some of the ones I know about include Base Realignment and Closure (BRAC), Quadrennial Defense Review, Vanguard, the Department of Defense budget, 56 Redux, New Mission Initiatives and the National Security Personnel System (NSPS) just to name a few.

Are there other things that we don’t know about? Of course there are — or will be — because change is inevitable! How this particular confluence of change agents will impact our organization is yet to be fully realized.

The fact that each will have an impact should not, however, catch any of us by surprise.

We can fret, fear or forge ahead. It is first an individual choice, and I choose to forge ahead, embrace the changes before us, whatever they may be.

I believe that our wing is as well positioned for growth in service as any unit in the nation. There is a certain exhilaration in the possibilities, and I’m convinced that the Kentucky Air National Guard will be better for it.

Time will bring us the answers we seek. It will be a life-long lesson that reminds us to change.

This organization has seen many changes over the years — changes in mission, in assigned aircraft, base location, leadership, membership and on and on and on. As we look back now, those “adjustments” seemed to flow at a measured pace allowing each upheaval to be dealt with one or two at a time.

Regardless of the angst at each juncture, each of these major changes and the corresponding adjustments down through the years has served to mold our wing into what it is today. We can choose to fear or forge ahead, but change is inevitable.

The J-model, with more horsepower than previous C-130s, “climbs like a rocket” on takeoff, Colonel Blalock said, big plus when leaving a high-threat area.

It also flies farther at a higher cruise speed and takes off and lands in a shorter distance than older C-130s.

Colonel Blalock said one of the best features of the J-model is the increased situational awareness its glass-heads-up display panel provides.

“Tell the pilot everything that’s going on in the airplane, and also lets you look outside the aircraft so you know what’s going on around you,” he said.

In addition, an enhanced cargo-handling system improves loading and unloading operations.

“It’s a lot, very user-friendly, like it was designed by a pilot,” said Capt. Jill Browning, a 48th AS instructor.

Captain Browning said she was “initially very skeptical” about the J-model aircraft, but became a believer the first time she took the controls.

“It’s amazing how much more capable this aircraft is, and the situational awareness it gives you is just awesome,” she said.

“We’re pretty excited about it, and we absolutely love flying it,” Captain Browning added.

Cpt. Mark Suckow agreed.

“Is a great airplane,” said the pilot who has been flying the J-model for more than two years with the 815th Airlift Squadron at Keesler Air Force Base, Miss.

“I sure wouldn’t want to go back to another plane.”

Captain Suckow, who initially received unit-level conversion training on the C-130, is now here attending the 48th Airlift Squadron’s J-model course.

The squadron currently has three aircraft for training, and officials expect to get four more by year’s end.

The J-model initially went into production in 1997, with the first models going to the active Air Force in January 2003. The C-130J is a large, mid-range heavy lift transport aircraft that can carry 36 more troops or two more pallets than the older C-130.

The J-model is the latest addition to the C-130 fleet, bringing state-of-the-art technology to the tactical cargo- and troop-transport aircraft that has been in the Air Force inventory since 1954.

The J-model’s future had been in question when the Pentagon initially acted to cancel the program, but Defense Secretary Donald Rumsfeld restored it to the fiscal 2006 budget request in early May.

Secretary Rumsfeld’s decision got a rounding “thumbs up” from crews that have flown the C-130 and can barely stifle their enthusiasm for the new plane.

“From a pilot’s perspective, this aircraft is just phenomenal,” said Lt. Col. Jeffrey Blalock, who has been flying the J-model for three years.

He is the acting commander of the 48th Airlift Squadron here, which began offering formal training on the C-130J in February 2004.

The standardized program, with a dedicated cadre, replaces unit-level conversion training, which had initially been offered on the aircraft since it first entered the inventory.

Sitting on the tarmac, the J-model does not look much different than older generation models. It is 15 feet longer, which gives it the capability to carry 36 more troops or two more pallets, and has six rather than four bladed rotors on each propeller.

But step inside the cockpit and the differences are clear.

The J-model features a streamlined instrument board, digital avionics, a heads-up display and state-of-the-art navigation systems.

The heart of the system, a mission computer, handles many of the functions crewmembers once did manually.

During an emergency, for example, these systems “will tell us about a problem and correct it or take care of it before we can even take out the checklist,” Colonel Blalock said.

These systems are so automated that they have cut out two of the five crewmembers and positions on the C-130: the navigator and flight engineer.

The Cargo Courier
June 11, 2005

123rd Airlift Wing Commander

Col. Mark Kraus

This funded Air Force newspaper is an authorized publication for members of the U.S. military services. Contents of The Cargo Courier are not necessarily the official view of, or endorsed by, the U.S. Government, the Department of Defense or the Department of the Air Force.

The editorial content is edited, prepared and provided by the Public Affairs office of the 123rd Airlift Wing, Kentucky Air National Guard. All photographs are Air Force photographs unless otherwise indicated.

Our office is located in room 2118 of the Wing Headquarters Building, Deadline for the next issue is June 30.

An electronic version of the Cargo Courier is available at the Kentucky Air Guard’s Web site — www.kyang.af.mil.
New law to affect SGLI coverage, premiums

**American Forces Press Service**

Defense and Veterans Affairs officials are ironing out details of programs that will expand benefits provided through Servicemembers’ Group Life Insurance.

The $82 billion supplemental legislation signed into law by President Bush May 11 increases maximum SGLI coverage to $400,000 and provides payouts of up to $100,000 for servicemembers with traumatic injuries, explained Stephen Wurtz, the VA’s deputy assistant director for insurance.

The increased SGLI coverage will take effect Sept. 1, and the so-called “traumatic SGLI” benefit, Dec. 1. Mr. Wurtz said the legislation directs that both benefits will be retroactive to Oct. 7, 2001.

Traumatic SGLI benefits will be retroactive for troops who have lost limbs, eyesight or speech or received other traumatic injuries as a direct result of injuries received during Operation Iraqi Freedom or Operation Enduring Freedom. The benefit does not apply to servicemembers suffering from disease.

The retroactive coverage increase is payable as a result of deaths in either operation, or under other conditions prescribed by the secretary of defense, Mr. Wurtz said.

Servicemembers enrolled in the SGLI program will notice an increase in their premiums when the increases take effect. The traumatic SGLI benefit will be rolled into the basic SGLI program and will likely cost about $1 a month, Wurtz said.

Troops opting for maximum SGLI coverage — $400,000 vs. the current $250,000 — will see their monthly premiums increase from $16.25 to $26. This is based on the rate of .5 cents per $1,000 of insurance coverage.

SGLI coverage is currently available in $10,000 increments, but as of Sept. 1, the increments will increase to $50,000.

Because the rates have not changed, servicemembers who retain $250,000 or less coverage will see no increase in their premiums, Mr. Wurtz said, except for the $1 “traumatic SGLI” premium.

While these expanded benefits will be provided retroactively, affected servicemembers won’t be charged retroactive payments, he said. DoD will absorb that cost.

In a new twist introduced through the supplemental legislation, troops with dependents must get their spouse’s approval to purchase less than the full amount of SGLI coverage.

In the case of members who are not married, notice will be provided to the designated beneficiary when the member purchases less than the maximum coverage.

The new traumatic SGLI benefit is designed to provide “a quick infusion of cash” for cash-strapped families of troops recuperating from traumatic injuries received in the line of duty, Mr. Wurtz said.

Compensation will range from $25,000 to $100,000, and is designed to help families of severely wounded troops leave their homes and jobs to be with their loved ones during recovery.

“These families incur a lot of expenses, and this is designed to help them financially,” Mr. Wurtz said.

While VA staff members consult with DoD to write regulations that will put the new SGLI benefits into effect, Mr. Wurtz said, “lots and lots of details have to be worked out.”

Among outstanding issues is the fact that the expanded SGLI coverage is part of the supplemental legislation package that funds operations only through Sept. 30.

That’s 30 days after the new SGLI limit takes effect and two months before the traumatic SGLI benefit begins.

Mr. Wurtz said the VA is confident Congress will resolve this issue before there’s any lapse in coverage.

The VA will continue to oversee and control the SGLI program.

---

**123rd Airlift Wing**
**Public Affairs Office**
Kentucky Air National Guard
1101 Grade Lane
Louisville, KY 40213-2678

**OFFICIAL BUSINESS**

---

**Vol. XXI, No. 3 • June 11, 2005**

---

**123rd Airlift Wing, Kentucky Air National Guard, Louisville, Ky.**

---

**Vol. XXI, No. 3 • June 11, 2005**

---

**Above: Senior Airman Thomas Fuchs directs traffic on base while wearing his protective ensemble during the January UTA.**

---

**Below: Senior Airman Tiffany Downs checks the weight of a pallet during cargo processing in May.**

---

**American Forces Press Service**

---

**By Capt. Dale Greer**
**Wing Public Affairs Officer**

---

**Exercises designed to further sharpen combat readiness**

---

**See ORI, Page 4**

---

**Photos by Tech. Sgt. Dennis Flora/KyANG**

---

**THE CARGO COURIER**