

Virtual Record of Emergency Data (vRED)

The vRED is the **SOLE** source of contact information for your Next-of-Kin (NOK) and other persons to notify in case of an injury, death or emergency. The vRED also serves as the official document required by law for designating beneficiaries for Death Gratuity, Unpaid Pay and Allowances, and the Person Authorized to Direct Disposition.

What is Death Gratuity (DG)?

DG is a tax free lump sum payment of \$100,000.

You may designate anyone or several people of your choosing to receive DG in 10% increments for a total of 100%.

What is Unpaid Pay and Allowances?

Any pay/allowances due to the member at the time of death will be paid to the designated beneficiary. You may designate anyone as beneficiary.

Person Authorized to Direct Disposition (PADD) ?

Decisions relating to funerals, cremation, and burials are the sole responsibility of the PADD. A PADD must be a spouse, a blood relative of legal age, or adoptive relatives of the deceased member.

Naming Minors as Beneficiaries for DG and SGLI

You **MUST** be aware that the DG and SGLI **cannot** be paid to a minor beneficiary without a court-appointed guardianship of the child's estate. The appointment of a guardian is often time consuming and costly. The cost may include court & attorney fees and other related expenses. Those costs are the burden of the guardian and are NOT reimbursed by the government. Even if the guardian is a natural surviving parent, that person MUST get court appointed guardianship of the child's estate.

Naming someone other than your spouse for DG and SGLI

If you are married and name someone other than your spouse to receive 100% of the DG or SGLI than the AF is required by law to providing written notification to the spouse.

Do's and Don'ts:

Do:

- Make sure information is always current (address', phone numbers, NOK and beneficiaries)
- Identify your PADD and discuss burial wishes with your PADD
- Contact CAR with any questions

Don't:

- Use P.O. Boxes
- List a NOK/beneficiary without a phone and/or address

Discouraged:

- Using "In accordance with current laws" instead of named beneficiaries

When do I update my vRED?

You must update your vRED immediately after in-processing your new duty station, annually and when life changes occur: Marriages, divorce, births, deaths, change of beneficiaries and phone and address changes.

How do I update my vRED?

- Go to:
- <https://w20.afpc.randolph.af.mil/AFP/CSecureNet20/CheckPortal.aspx>
- Click on vMPF
- Verify E-mail & Phone tab
- Under Most Popular Application:
- Select "Record of Emergency Data"
- Under Info Review:
- Click on each "blue underlined heading"
- Update all information & Save Progress
- After updating all headings, select Submit
- Print a copy for your records and one for your mobility folder
- Problems updating contact the CAR

Your vRED Responsibility!

- The Air Force requires all Airman to keep their vRED current.
- The CAR receives a report from Air Force each month identifying those with No or Incomplete vREDs
- Those members will be notified and given five duty days to make changes before their commander is notified of the incomplete vRED.

Servicemembers' Group Life

Insurance (SGLI)

Coverage is \$50,000 to \$400,000. SGLI coverage stays in effect for 120 days after discharge. Members who have SGLI automatically have TSGLI and FSGLI.

SGLI Traumatic Injury Protection

Program (TSGLI)

TSGLI is a payment of up to \$100,000 for a qualifying loss as the result of a traumatic injury. Coverage is \$1.00 a month.

Family SGLI (FSGLI)

Provides automatic coverage to the spouse of mbrs who have SGLI coverage. Spousal premiums are based upon the age of the spouse. Members can decline or elect less coverage for spouses. Discontinuing spouse SGLI is not automatic (divorce). Paperwork must be completed to decline. Dependent children are automatically covered for \$10,000 at no cost.

Changes to SGLI or FSGLI can be made at bldg 460, room 119 (ID office)



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Data**

**SGLI
Servicemember's Group Life
Insurance**

**Casualty Assistance Representative
6001 Arnold St
(AFRC Building)
Tinker AFB OK 73145
(405)739-2747**