

Understanding the TSGLI Loss of Activities of Daily Living Standards

Supporting Evidence for ADL Loss

What evidence is needed to document ADL Loss?

- Completed TSGLI Application Form (SGLV 8600) with Part B – ADL Loss Section completed by a medical professional.
- Documentation showing loss of ADL was or is medically required. This may include:
 - Hospital records with doctor reports/nursing notes,
 - ADL assessment results, or
 - Therapy notes that indicate your ability to perform daily activities.

Who is considered a medical professional for TSGLI?

- To complete the TSGLI Application Form, Part B – ADL Section, the individual must be a licensed practitioner of the healing arts, acting within the scope of his or her practice.
- Examples of medical professionals who can complete Part B of the TSGLI Application Form:
 - Physician or Physician’s Assistance,
 - Nurse Practitioner/Registered Nurse,
 - Occupational/Physical Therapist.

TSGLI ADL Payment Time Period Requirements

How many ADL do I have to lose, and for how long do I have to lose them?

- You must lose two or more of the six Basic TSGLI ADL, for the following time periods to receive payment:
 - If ADL loss is due to Traumatic Brain Injury (TBI) - minimum of 15 consecutive days to a maximum of 90 consecutive days.
 - If ADL loss is due to Other Traumatic Injury (OTI), meaning any reason other than TBI – minimum of 30 consecutive days to a maximum of 120 consecutive days.

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TBI Loss of ADL Pay Schedule

- A loss that meets 15 consecutive days receives a payment of \$25,000.
- A loss that meets 30 consecutive days receives an additional payment of \$25,000.
- A loss that meets 60 consecutive days receives an additional payment of \$25,000.
- A loss that meets 90 consecutive days receives an additional payment of \$25,000.

OTI Loss of ADL Pay Schedule

- A loss that meets 30 consecutive days receives a payment of \$25,000.
- A loss that meets 60 consecutive days receives an additional payment of \$25,000.
- A loss that meets 90 consecutive days receives an additional payment of \$25,000.
- A loss that meets 120 consecutive days receives an additional payment of \$25,000.

To use the OTI ADL payment schedule, the primary reason for ADL Loss must be due to any injury other than TBI.

What are Consecutive Days?

- In counting consecutive days of ADL loss, the days must be successive and occur one after another.
- Should you become able to perform an ADL after a certain amount of days of ADL loss, you must start the consecutive day clock over again should you lose the ADL again.

Consecutive Days Example

- Part 1: Susan Chen loses 2 of 6 ADL due to OTI for 45 days. At day 45, she improves and can perform the ADL.
 - Payment: Susan receives \$25,000 for 30 consecutive days of ADL loss.
- Part 2: At day 65, Susan again loses 2 of 6 ADL due to OTI for an additional 45 days.
 - Payment: Susan does not receive an additional payment. She would need to reach another 60 consecutive days of ADL loss due to OTI to receive an additional \$25,000.