Summary of VA Life Insurance Benefits

Protect You and Your Family With VA Insurance

U.S. Department of Veterans Affairs

VA offers life insurance programs that provide financial security and peace of mind for Servicemembers, Veterans, and their families.

VA provides the following life insurance options at relatively low monthly premiums, which vary by program:

- **Servicemembers' Group Life Insurance (SGLI)** is a low-cost group term life insurance program for Servicemembers. Servicemembers who are totally disabled at separation may extend coverage for up to two years
- **Veterans' Group Life Insurance (VGLI)** allows Veterans to convert their SGLI to a civilian program of renewable term coverage after separation from service
- **Family Servicemembers' Group Life Insurance (FSGLI)** insures spouses and children of Servicemembers with SGLI coverage. Spousal coverage may not exceed the Servicemember's SGLI coverage. Dependent children are automatically covered at no charge
- **Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)** is an automatic feature of SGLI that provides payments to Servicemembers who suffer severe losses, such as amputations, blindness, and paraplegia, due to traumatic injuries that occur in service
- **Service-Disabled Veterans' Insurance (S-DVI)** provides life insurance coverage to Veterans whom VA has granted service connection for a new disability within the last two years. Totally disabled Veterans are eligible for free coverage and have the opportunity to purchase additional insurance
- **Veterans' Mortgage Life Insurance (VMLI)** provides mortgage life insurance protection to severely disabled Servicemembers and Veterans whom VA has granted Specially Adapted Housing (SAH)

Access Your VA Benefits

Go to eBenefits at **www.ebenefits.va.gov**, your one-stop shop to learn about and apply for your benefits.

eBenefits
My Gateway to Benefit Information

SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI)

SGLI provides low-cost term life insurance coverage to active duty Servicemembers and Reserve members. Covered members receive 120 days of free coverage from their date of separation. Part-time coverage is also provided to Reserve members who do not qualify for full-time coverage.

Eligibility. You are **automatically** insured under full-time SGLI if you are one of the following:

- An active duty member of the Army, Navy, Air Force, Marines, or Coast Guard
- A commissioned member of the National Oceanic and Atmospheric Administration (NOAA) or the U.S. Public Health Service (USPHS)
- A cadet or midshipman of the U.S. military academies
- A member, cadet, or midshipman of the Reserve Officers Training Corps (ROTC) engaged in authorized training or practice cruises
- A member of the Ready Reserve or National Guard scheduled to perform at least 12 periods of inactive training per year, or
- A Servicemember who volunteers for a mobilization category in the Individual Ready Reserve

If you are unable to work due to total disability at the time of separation, you can apply for the SGLI Disability Extension, which provides free coverage for up to two years. At the end of the extension period, you automatically qualify for VGLI as long as you pay the premiums.

Servicemembers are automatically issued maximum SGLI coverage upon entry to active duty. They must indicate in writing if they wish to decline coverage, select a lesser amount, designate beneficiaries, and/or make other changes to their life insurance coverage.

Premiums. You pay a monthly premium for SGLI that VA automatically deducts from your base pay.

Converting SGLI to VGLI—Time sensitive
Veterans must apply to convert SGLI to VGLI within one year and 120 days from discharge. Veterans who submit their application within 120 days of discharge do not need to answer any questions about their health while those who apply more than 120 days after discharge must answer questions about their health.

All applications for VGLI must include the first month's premium. Veterans can apply online through **www.ebenefits.va.gov** or **www.insurance.va.gov.**

VETERANS' GROUP LIFE INSURANCE (VGLI)

VGLI is a life insurance program that allows Veterans to convert their full-time SGLI coverage to lifetime renewable term insurance after separation from service. If you apply within 120 days after discharge, you can obtain this coverage regardless of your health. You can retain VGLI for as long as you pay the premiums.

Eligibility. You qualify for VGLI if you are one of the following:

- Servicemember being released from active duty who was covered by SGLI, **OR**
- Servicemember separating, retiring, or being released from assignment in the Ready Reserve or National Guard who was covered by SGLI, **OR**
- National Guard or Reserve member covered by part-time SGLI who incurred a disability or aggravated a pre-existing disability while performing inactive duty or traveling to/from duty, **OR**
- Member of the Individual Ready Reserve or Inactive National Guard

Amount. Servicemembers can convert SGLI to VGLI up to the amount of coverage they had upon separation from service. Servicemembers who obtain less VGLI coverage can increase their VGLI coverage in $25,000 increments every five years until age 60.

Premiums. The cost for VGLI varies according to the amount of coverage and age. Premiums increase periodically.

FAMILY SERVICEMEMBERS' GROUP LIFE INSURANCE (FSGLI)

FSGLI is a program that automatically provides term life insurance coverage to the spouses and dependent children of Servicemembers insured under the SGLI program. VA automatically issues the maximum spousal coverage, but Servicemembers can decline or reduce that coverage. Dependent children are insured at no cost. The Servicemember is always the beneficiary of FSGLI coverage.

Eligibility. Spouses and dependent children of the following are eligible for FSGLI:

» Active duty Servicemembers covered by full-time SGLI, **OR**

» Members of the National Guard or Ready Reserve covered by full-time SGLI

Family coverage is not available to individuals insured under the VGLI program.

Premiums. Servicemembers pay a premium for their spouse's coverage, which increases as the spouse ages. Coverage for children is provided at no cost until a child is 18, unless the child is a full-time student or disability renders the child permanently incapable of self-support prior to age 18.

SERVICEMEMBERS' GROUP LIFE INSURANCE TRAUMATIC INJURY PROTECTION (TSGLI)

TSGLI provides automatic traumatic injury coverage to all Servicemembers covered under the SGLI program. It provides short-term financial assistance to severely injured Servicemembers and Veterans to assist them in their recovery from traumatic injuries. TSGLI is not only for combat injuries, but provides insurance coverage for injuries incurred on or off duty.

Eligibility. All members of the uniformed services who have SGLI are automatically covered by TSGLI. If members suffered an injury between October 7, 2001, and November 30, 2005, that resulted in a qualifying loss, they are covered by TSGLI, regardless of whether they had SGLI coverage at the time of the injury. TSGLI coverage automatically ends when members are discharged from service or decline SGLI coverage. Spouses and children covered under FSGLI are not covered by TSGLI.

Premiums. The premium for TSGLI is a flat rate of $1 per month for most Servicemembers.

Financial counseling may be available for you if you have SGLI, VGLI, FSGLI, or TSGLI coverage. Once you receive your claim payment, you or your beneficiary can get advice from a financial expert at FinancialPoint® to create a plan to address your specific financial needs. It does not sell any financial products. For more information, please go to **www.insurance.va.gov** or call one of the following toll free numbers:

SGLI, VGLI, FSGLI Beneficiaries: 1-888-243-7351
TSGLI Recipients: 1-800-428-3416

VETERANS' MORTGAGE LIFE INSURANCE (VMLI)

Veterans' Mortgage Life Insurance (VMLI) is mortgage protection insurance that can help families of severely disabled Servicemembers or Veterans pay off a home mortgage in the event of their death.

Eligibility. VMLI is only available to Servicemembers and Veterans with severe service-connected disabilities who:

» Received Specially Adapted Housing (SAH) to help build, remodel, or purchase a home, **AND**

» Have the title to the home, **AND**

» Have a mortgage on the home

Veterans must apply for VMLI before their 70th birthday.

VMLI protection is issued automatically following SAH approval, provided you submit information required to establish a premium and do not decline coverage. Coverage automatically terminates when the mortgage is paid off. If you sell your house and pay off your mortgage, you can obtain VMLI on the mortgage of another home.

Premiums. VMLI premiums vary according to your age, the outstanding balance of the mortgage, and the remaining length of the mortgage. VA automatically deducts VMLI premiums from your monthly benefit payments.

SERVICE-DISABLED VETERANS' INSURANCE (S-DVI)

S-DVI is a life insurance benefit for Veterans who have service-connected disabilities but are otherwise in good health.

Eligibility. To obtain S-DVI, you must meet the following criteria:

» VA granted service connection for any disability (even if evaluated at zero percent), **AND**

» You applied within two years from the date VA notified you of a new service-connected disability, **AND**

» You are in good health, except for any service-connected conditions

Premiums. The premium you pay for S-DVI coverage depends on your age, type of plan (term or permanent), and the amount of coverage. If you are a Veteran with basic S-DVI coverage and are totally disabled, you may apply to have VA waive your premiums.

Supplemental S-DVI is additional supplemental insurance coverage if:

» You have an S-DVI policy, **AND**

» VA is waiving the premiums on your basic coverage due to total disability, **AND**

» You apply for Supplemental S-DVI within one year of being notified of the waiver, **AND**

» You are under 65 years of age

Note: VA cannot waive premiums for Supplemental S-DVI.

	SGLI	VGLI	FSGLI	TSGLI	S-DVI	VMLI
ELIGIBILITY						
Who qualifies?	Servicemembers on active duty, members of the Ready Reserve, National Guard, the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and ROTC members	Members with full-time SGLI coverage are eligible for VGLI upon release from service	Family coverage is available for the spouses and children of active duty Servicemembers and members of the National Guard or Ready Reserve of a uniformed service who have full-time SGLI coverage	Every Servicemember who has SGLI coverage also has TSGLI coverage	Servicemembers who were released from active duty under other than dishonorable conditions after April 25, 1951, and were notified of a rating for a new service-connected disability (even 0 percent) within the last 2 years are eligible to apply. Applicants must be in good health with the exception of any service-connected condition	Servicemembers and Veterans who have received a Specially Adapted Housing Grant (SAH)
APPLYING						
Is there an application deadline?	No, coverage is automatic upon entry to active duty or active duty for training (if a National Guard or Reserve member)	Veterans must apply to convert SGLI to VGLI within one year and 120 days from discharge. Veterans who submit their application within 120 days of discharge do not need to submit evidence of good health, while those who apply more than 120 days after discharge are required to answer questions about their health. Servicemembers who receive a SGLI Disability Extension are automatically issued VGLI at the end of their extension period, subject to payment of premiums	No, coverage is automatic	Coverage is automatic for those insured under basic SGLI and cannot be declined. The only way to decline TSGLI is to decline basic SGLI coverage	Veterans must apply within two years from the date VA notified them that they have been granted a new service-connected disability	Veterans must apply before their 70th birthday. Veterans and Servicemembers receiving a Specially Adapted Housing Grant are notified by Loan Guaranty personnel during their interview if they are eligible for Veterans' Mortgage Life Insurance
What forms are needed?	Complete and file **SGLV 8286**, Servicemembers' Group Life Insurance Election and Certificate to designate beneficiaries or to reduce, decline, or restore SGLI coverage	Complete **SGLV 8714**, Application for Veterans' Group Life Insurance, or apply online	Complete and file **SGLV 8286A** to decline, reduce, or restore FSGLI spousal coverage	To make a claim for the TSGLI benefit, complete and submit **SGLV Form 8600**, Application for TSGLI Benefits	Complete **VA 29-4364**, Application for Service-Disabled Insurance (S-DVI)	Complete **VA 29-8636**, Application for Veterans' Mortgage Life Insurance
Can I complete and apply online?	Yes, at **www.ebenefits.va.gov**, click "Insurance" under "browse benefits LINKS" *Note: This enhancement is expected to be added to www.ebenefits.va.gov in 2012*	Yes, at **www.insurance.va.gov** or click "Insurance" under "browse benefits LINKS" at **www.ebenefits.va.gov**	No	No	Yes, at **www.insurance.va.gov** or click "Insurance" under "browse benefits LINKS" at **www.ebenefits.va.gov**	No

APPLY FOR YOUR VA INSURANCE BENEFITS

Apply for VGLI and S-DVI at **www.insurance.va.gov**, or register and apply for VGLI and S-DVI at **www.ebenefits.va.gov**, your one-stop shop to apply for and learn about your benefits.

For information regarding SGLI, TSGLI, FSGLI, or VGLI, call the Office of Servicemembers' Group Life Insurance at 1-800-419-1473. For information regarding S-DVI and VMLI, call the VA Insurance Toll-Free Customer Service Center at 1-800-669-8477.

Frequently Asked Questions (FAQs)

Where can I find how much insurance I really need?
Our website, **www.insurance.va.gov**, offers a life insurance calculator and other guidance to determine the level of insurance that meets your family's needs and evaluate how much you can afford based on the rates of VA or other providers.

Can I make a claim under TSGLI once I have left the service?
Yes, you can make a claim under TSGLI after discharge as long as you experienced the traumatic event while in service and while covered by SGLI. TSGLI does not cover traumatic events occurring after service.

I am an active duty member, but my spouse is retired from the military. Is my spouse eligible for insurance under FSGLI?
Yes. Eligibility for spousal coverage is based on the status of the member covered under SGLI. If you are covered under SGLI, you are eligible to insure your spouse, regardless of whether your spouse is on active duty, retired, or a civilian.

I CARE
DEPARTMENT OF VETERANS AFFAIRS

VA adopted five core values that define "who we are," our culture, and how we care for Veterans, their families, and other beneficiaries. The values are Integrity, Commitment, Advocacy, Respect, and Excellence (I-CARE).

Additional VA Benefits

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment, and other important benefits. Ask a representative from VA or a Veterans Service Organization (VSO) about Disability Compensation, Pension, Health Care, Caregiver Program, Vocational Rehabilitation and Employment Services, Educational Assistance, Home Loan Guaranty, Insurance, and/or Dependents' and Survivors' Benefits. You can search for a VSO online at **www.ebenefits.va.gov**.

For More Information

For more information about life insurance benefits, including eligibility, coverage limits, premium rates, and how to apply, please:

- Find links to VA benefits information and apply at **www.ebenefits.va.gov**
- Visit us at **www.insurance.va.gov**
- Use IRIS, VA's tool to find information and ask questions online at **https://iris.custhelp.com**
- Call us at **1-800-669-8477** (for S-DVI and VMLI benefits) or **1-800-419-1473** (for SGLI, VGLI, FSGLI, and TSGLI benefits)
- Visit the nearest VA regional office. To find the VA regional office nearest you, go to our website or call VA toll free at **1-800-827-1000**

Thank you for your service.
Now let us serve you.

U.S. Department of Veterans Affairs

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Veterans Benefits Administration
Washington, DC 20420

T 800-827-1000
www.va.gov/benefits