



**U.S. Department of Veterans Affairs**  
Veterans Benefits Administration

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## **Family Servicemembers' Group Life Insurance**

### **What Is Family Servicemembers' Group Life Insurance (FSGLI)?**

FSGLI provides group term life insurance coverage to the spouses and dependent children of service members insured under Servicemembers' Group Life Insurance (SGLI).

### **How Much Coverage Is Available?**

FSGLI spousal coverage is available in increments of \$10,000 up to \$100,000. The amount of spousal coverage cannot exceed the service member's SGLI coverage. FSGLI also provides \$10,000 of free coverage for each dependent child.

### **Who Is Eligible?**

If you are a spouse or a dependent child of a service member who has full-time SGLI, you are eligible for FSGLI. Coverage is not available to those insured under the Veterans' Group Life Insurance (VGLI) program.

Here are a few details to keep in mind:

- Civilian spouses are automatically insured for the maximum amount, not to exceed the service members' SGLI coverage, unless:
  - The SGLI member declines the coverage in writing.
  - The SGLI member elects a lesser amount.
- If you are a service member married to another service member, FSGLI may not be automatic.
  - Coverage is not automatic for marriages occurring on or after Jan. 2, 2013. The Service member must apply for coverage.
  - Coverage is automatic for marriages occurring prior to Jan. 2, 2013.

## **Who is Considered a Dependent Child under FSGLI?**

Any unmarried child under the following categories is considered a dependent child under FSGLI:

- A stillborn child
- A natural born child under age 18
- A legally adopted child under age 18
- A stepchild under age 18 who lives with the service member
- A child who is unmarried, between 18 and 23 years old and is pursuing a course of instruction at an approved educational institution
- An unmarried child who became permanently unable to self-support before age 18

## **How Much Does Dependent Child FSGLI Coverage Cost?**

Coverage for dependent children is provided free of charge and cannot be declined. You do not need to do anything to obtain coverage on a dependent child. It is automatic with your SGLI coverage.

## **When Does Coverage for a Dependent Child End?**

Coverage ends 120 days after any of the following:

- The date the SGLI member terminates their own coverage in writing
- The date of the SGLI member's separation from service
- The date of the SGLI member's death
- The date the SGLI member's child is no longer a dependent

## **How Much Does Spousal FSGLI Coverage Cost?**

Spousal coverage premiums are based the spouse's age and the amount of insurance coverage. You can view a complete list of premium rates at

<https://www.benefits.va.gov/insurance/fsgli.asp>.

In order to process a premium deduction, spouses must be registered in the Defense Enrollment Reporting System (DEERS). If you have not registered your spouse in DEERS, you are still responsible for premiums and when he/she is registered in the system, you will incur a debt for any back premiums.

## How Can You Apply for FSGLI Coverage?

FSGLI coverage is issued automatically at the maximum amount allowed if:

- You are a service member with full-time SGLI coverage AND:
  - Were married or had dependent children when FSGLI began on Nov. 1, 2001, OR
  - Were married or had dependent children and entered into active-duty or Ready Reserve/National Guard service on or after Nov. 1, 2001
  - Got married to a civilian or gained a dependent child during service on or after Nov. 1, 2001

If you are a service member married to another service member, you must apply for FSGLI coverage for your spouse. (This only applies to marriages beginning on or after Jan. 2, 2013.)

Service members have the option to decline spousal coverage or elect less coverage. If you decline or reduce spousal coverage, you can later apply to obtain or increase it. However, you will need to establish proof of good health for your spouse. Dependent child coverage cannot be declined.

### **If you are in the Air Force, Army, Marines, Navy, Coast Guard, or NOAA**

To apply to increase or restore coverage, service members should use the SGLI Online Enrollment System (SOES). SOES allows service members with full-time SGLI coverage to make fast and easy changes to their life insurance coverage and beneficiary information at any time without completing a paper form or making a trip to their personnel office. To access SOES, sign into the MilConnect portal at <https://milconnect.dmdc.osd.mil/> and go to the Benefits Tab, Life Insurance SOES- SGLI Online Enrollment System.

**Public Health Service** is not currently using SOES. Service members should contact their Personnel Office for any changes to Family SGLI coverage.

## **When Does Spousal Coverage End?**

Spousal coverage ends 120 days after any of the following:

- The date the SGLI member terminates spousal coverage in writing
- The date the SGLI member terminates their own coverage in writing
- The date of the SGLI member's death
- The date of the SGLI member's separation from service
- The date of the SGLI member's divorce from the covered spouse

## **Converting FSGLI Spousal Coverage to a Commercial Policy**

Spouses who are insured under the Family SGLI program have the option to convert spousal coverage to an individual policy of insurance within 120 days from any of the following events:

- The date the SGLI member terminates spousal coverage in writing
- The date the SGLI member terminates their own coverage in writing
- The date of the SGLI member's death
- The date of the SGLI member's separation from service
- The date of the SGLI member's divorce from the covered spouse

Learn more about conversion to a Commercial Policy at

<https://www.benefits.va.gov/insurance/converting.asp>

View the participating companies listing at

[https://www.benefits.va.gov/insurance/forms/SGL\\_133\\_ed2019-07.pdf](https://www.benefits.va.gov/insurance/forms/SGL_133_ed2019-07.pdf)