



# VGLI News

Office of Servicemembers' Group Life Insurance (OSGLI)

Volume 8, Summer 2013

## Want VGLI News sent via e-mail?

Go to your VGLI Online Account to provide your current e-mail address.

## A VGLI Online Account Puts You in Control

See coverage details, pay premiums, enroll for Paperless Billing, update your beneficiaries, and more with a VGLI Online Account. Follow these simple steps to create your VGLI Online Account today.

1. Visit [www.benefits.va.gov/insurance](http://www.benefits.va.gov/insurance)
2. From the left-hand menu select Access My Policy Online
3. On the next page, select VGLI Online Policy Access under Veterans' Group Life Insurance (VGLI)
4. At the next screen, click Register Now

## Stay in Touch With Us

Be sure to check in with us at least annually to make sure your records are up to date. There are five convenient ways to contact us:

1. **Web Chat:** VGLI Web Chat is available through your VGLI Online Account, Monday through Friday, 9:00 a.m. to 5:00 p.m. Eastern Time
2. **E-mail:** [osgli.osgli@prudential.com](mailto:osgli.osgli@prudential.com)
3. **Phone:** 800-419-1473, Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern Time
4. **Fax:** 800-236-6142
5. **Mail:** OSGLI, PO Box 41618, Philadelphia, PA 19176-9913

## VGLI Paperless Billing is Here!

OSGLI now offers Paperless Billing—a more convenient and eco-friendly way for you to receive your VGLI bills. Once enrolled in Paperless Billing you'll stop receiving paper bills and start receiving email notifications the day your bill is ready. Simply log in to your VGLI Online Account and pay your premium with an e-check or credit card. No checks to write, no stamps to buy.

Enrolling for Paperless Billing is easy. Access your VGLI Online Account and select "Paperless Billing" from the left-hand menu. Answer a few quick questions and you're all set. Don't have a VGLI Online Account? Check out the

article "A VGLI Online Account Puts You in Control" in this newsletter.

After you enroll, be sure to add [myvglibill@prudential.com](mailto:myvglibill@prudential.com) to your contact list to ensure you receive all future e-mails from us.

OSGLI is proud to offer this efficient and modern billing option. We developed Paperless Billing in direct response to you telling us that you wanted less paper and more convenience. We will continue to listen to your suggestions and bring forward innovative ideas that make it as easy as possible for you to do business with us.

## Safeguarding Your Information—Our Top Priority

There's nothing we take more seriously than protecting your personal information. We have numerous safeguards and quality reviews in place to ensure that the only person who has access to your VGLI information is you.

One way we protect your privacy is through the use of a "Control Number." Each VGLI member has a unique, randomly generated, eight-digit Control Number that appears on billing statements and most other OSGLI correspondence. But what exactly is a Control Number and how does it help safeguard your personal information?

Think of a Control Number like an account number you might have with a utility or cable company. It's important

that you keep your Control Number confidential because it's our way of identifying you in our records. It also helps ensure that we are applying your VGLI premium payments correctly and allows us to easily pull up your records when you call.

Most importantly, it protects your identity. Unlike Social Security Numbers, Control Numbers can't be used outside of OSGLI. They can't be used to open credit card accounts, make online purchases, or assume your identity.

We take our responsibility to protect the confidentiality of your information very seriously. The Control Number is just one of many effective safeguards we have in place to ensure your information remains secure.

## Important Reminder

Are your VGLI premiums automatically paid through your bank's online bill pay system? If so, please continue to review your VGLI bills each month to look for changes in your premium. If your premiums have changed, notify your bank right away to ensure your coverage continues uninterrupted.



## Save on Your VGLI Premium

Did you know that you can save up to 5% on your VGLI premium by changing your billing frequency from monthly to quarterly, semi-annually, or annually? Log on to your VGLI Online Account or call the Contact Center to change your billing frequency and take advantage of these savings. If you already pay your premiums quarterly, semi-annually, or annually, then your billing statement already reflects the appropriate discount.



## Life Changes. Have Your Beneficiaries?

If you've had a recent life event such as a change in marital status, the addition of a child, or the death of a loved one, then now is a good time to review and update your VGLI beneficiary designations. It's the best way to ensure your life insurance benefit is paid to whom you want. Not keeping beneficiaries up to date could result in your benefits not being paid according to your wishes.

Even if you haven't had a recent life event, be sure to review your beneficiaries at least once a year around tax time, your birthday, or other memorable date.

Here are two convenient ways to update your VGLI beneficiaries:

- ★ Log on to your VGLI Online Account.
- ★ Visit [www.benefits.va.gov/insurance/resources-forms.asp](http://www.benefits.va.gov/insurance/resources-forms.asp) and download Beneficiary Designation Form SGLV 8721.

Remember, beneficiary designation changes cannot be made by phone. If you have trouble making your updates online, please call the Contact Center at 800-419-1473 for assistance.



## Is Your Mailing Address Current?

If you received this newsletter via e-mail then you know that OSGI has your current e-mail address. It's also a good idea to make sure we have your correct home mailing address. This is especially important if your premium payments are automatically deducted from your VA retirement pay or disability compensation. You may overlook updating your address

with us because we don't send you regular billing statements, but we do send out other important documents (e.g., annual statements). If we have your correct address then you can be sure that you'll receive all important notifications regarding your VGLI coverage. Access your VGLI Online Account to update your address today.