

## Create a VGLI Online Account Today

1. Visit [myvgli.prudential.com](http://myvgli.prudential.com)
2. Click "Create an Account"

### With a VGLI Online Account you can:

- View coverage details
- Make premium payments and change payment frequency
- Update your contact information and beneficiaries

## Contact us

### Online

Through your VGLI Online account at [myvgli.prudential.com](http://myvgli.prudential.com)

### Email

[osgli.osgli@prudential.com](mailto:osgli.osgli@prudential.com)

### Phone

800-419-1473  
Monday through Friday,  
8 a.m. to 5 p.m. ET

### Fax

800-236-6142

### Mail

OSGLI  
PO Box 41618  
Philadelphia, PA 19176-9913

## Monthly Premium

Your Age	Cost Per \$1,000	Cost Per \$25,000
29 and under	\$0.07	\$1.75
30-34	\$0.09	\$2.25
35-39	\$0.12	\$3.00
40-44	\$0.16	\$4.00
45-49	\$0.21	\$5.25
50-54	\$0.33	\$8.25
55-59	\$0.60	\$15.00
60 and over*		

\*Veterans' Benefit Act of 2010 applies to members under age 60 during their eligibility period.

If your coverage is \$375,000 or less, you can purchase an additional \$25,000 of coverage.

Amounts less than \$25,000 are not allowed if your current coverage is less than \$375,000.

If your coverage is more than \$375,000, you can purchase the amount that increases your coverage to \$400,000.

Try the premium calculator by accessing your VGLI Online Account at [myvgli.prudential.com](http://myvgli.prudential.com)



**Prudential**

Office of Servicemembers'  
Group Life Insurance

## Veterans' Group Life Insurance

Frequently Asked Questions about increasing your Veterans' Group Life Insurance.

## Veterans' Benefit Act of 2010

The Veterans' Benefit Act of 2010 provides you with the opportunity to periodically increase your VGLI coverage by \$25,000, up to the existing legislated maximum of \$400,000.

### Am I eligible to increase my VGLI coverage?

You can increase your VGLI coverage by \$25,000 under the following guidelines:

- You must request the additional coverage during your 120-day eligibility period.
- Your total amount of coverage cannot exceed the legislated maximum amount of \$400,000.
- You must be under age 60.

### Can I purchase more or less than \$25,000 of additional coverage?

- If your coverage is \$375,000 or less, you can purchase a maximum of an additional \$25,000 of VGLI coverage. Amounts less than \$25,000 are not allowed if your coverage is less than \$375,000.
- If your coverage is more than \$375,000, you can purchase the amount that increases your coverage to \$400,000.

### Do I have to answer any medical questions to increase my coverage?

You do not need to answer any medical questions.

### How do I purchase the additional VGLI coverage?

You can purchase the additional VGLI coverage through your VGLI Online Account or by calling the Contact Center at 800-419-1473.

### When am I eligible to enroll for the additional VGLI coverage?

- You can find out when you are eligible by accessing your VGLI Online Account or by calling the Contact Center at 800-419-1473.
- You will also receive a notice in advance of your next eligibility period.

### Does this mean there is an increase in the maximum VGLI coverage?

No, the legislated maximum VGLI coverage is \$400,000.

### Does my additional VGLI coverage stay in effect after I turn 60?

Yes, all of your VGLI coverage remains in effect as long as the premium is paid.

### How much does the additional VGLI coverage cost?

Refer to the rate chart on the reverse side of this reference or access your VGLI Online account to use the online rate calculator. Your VGLI premium is based on your age and the amount of VGLI coverage you have. Your total premium will increase based on the amount of additional coverage purchased.

### When will my additional VGLI coverage take effect?

Any coverage you purchase during the eligibility period takes effect on your following VGLI anniversary date. Your billing statements will not reflect the cost of the additional VGLI coverage until the month it becomes effective. Remember, if you are billed on a quarterly, semi-annual, or annual basis, you will not see your premium increase until your next bill. Your increased coverage is effective on your VGLI anniversary date.

### Will I have another opportunity to increase my coverage?

Regardless of whether you purchase additional coverage now, in five years you will have another opportunity to increase your coverage without answering medical questions, as long as you are under age 60 at that time.

### Can I purchase additional VGLI coverage if my premium payments are late?

Your account needs to be current with the premium paid up to date. To check your account status, access your VGLI Online Account or call the Contact Center at 800-419-1473.

### How much insurance do I need?

An Insurance Needs Calculator is available online at [insurance.va.gov/NeedsCalculator](http://insurance.va.gov/NeedsCalculator) to help you determine the amount of coverage you need.

**Thank you for your service.**

