



Military Life Cycle (MLC) | VA Life Insurance Benefits

VA Life Insurance Benefits Online Reference

The Transition Assistance Program (TAP) provides training, information, and services to help service members and their families transition to civilian life after the military. The goal of the program is to help service members bridge their military experiences and skills with their post-military goals by planning for transition throughout their Military Life Cycle (MLC).

At key touch points throughout the MLC, TAP delivers modules to inform service members about benefits and services available to support them during their careers and after separation or retirement. The VA Life Insurance Benefits module is designed to help service members identify the resources available to them to assist with the process of securing life insurance protection using VA's life insurance programs. This online reference accompanies the VA Life Insurance Benefits module and provides you with addresses to important websites and resources related to VA life insurance benefits and services.

External Link Disclaimer: This document contains links that will take you outside of the Department of Veterans Affairs website. VA does not endorse and is not responsible for the content of the linked websites.

VA Life Insurance

The VA.gov website offers current resources, tools, and contact information for all VA benefits and services that may be available to service members, Veterans, and their families, caregivers, and survivors. Visit the site at www.va.gov/life-insurance/.

Contact the VA Life Insurance Center if you have questions.

- Support for SGLI or VGLI: **1-800-419-1473**
- All other VA life insurance programs: **1-800-669-8477**

VA Life Insurance Benefits

Terms

Policy Types	Definition
Term Life	Temporary life insurance that guarantees payment of a death benefit during a specified term. Once the term expires, the policyholder can: <ul style="list-style-type: none">• Renew their policy for another term• Convert their policy to permanent coverage• Allow their policy to terminate Term life insurance policies provide a stated benefit upon the death of the insured, provided that the death occurs within a specific period.
Universal Life	Permanent life insurance with an investment savings element and low premiums.
Variable Life	A permanent life insurance policy with an investment component. The policy has a cash value account, which is invested in a number of subaccounts that act like a mutual fund.
Whole Life	A permanent policy that provides coverage for the life of the insured. In addition to providing a death benefit, whole life also contains a savings component where cash value may accumulate.

Tools and Resources

- Life Insurance Calculator, benefits.va.gov/insurance/introCalc.asp

Accession/Entering Service

Servicemembers' Group Life Insurance (SGLI)

SGLI is low-cost group term insurance for members of the uniformed services. SGLI is a group life insurance policy purchased by VA from a commercial life insurance company and provides eligible service members with up to \$400,000 of coverage.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓		

Eligible service members are automatically enrolled. Part-time SGLI coverage is available for eligible members of the Reserves and National Guard who do not qualify for full-time coverage.

Resources

- SGLI full- and part-time coverage, www.va.gov/life-insurance/options-eligibility/sgli
- Accessing SGLI Online Enrollment System (SOES) to change your coverage levels and update beneficiaries, www.dmdc.osd.mil/milconnect
- Myths and misconceptions about VA insurance benefits, www.benefits.va.gov/insurance/sgli_myths_rumors.asp
- SGLI accelerated benefits, www.va.gov/life-insurance/totally-disabled-or-terminally-ill

Forms

- Form SGLV 8286, Servicemembers' Group Life Insurance Election and Certificate (Part-time SGLI beneficiary designation), www.benefits.va.gov/INSURANCE/forms/SGLV_8286_ed2017-10.pdf
- Form SGLI 8284, SGLI and VGLI Accelerated Benefits Option, www.benefits.va.gov/INSURANCE/forms/SGLV_8284.pdf
 - **Note:** If a service member is incapacitated and unable to apply for accelerated benefits for themselves, contact the VA Life Insurance Center by phone at **1-800-669-8477** between 8:30 AM and 6:00 PM EST or online at insurance.va.gov/ContactUs.

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)

TSGLI provides automatic traumatic injury coverage to all service members covered under the SGLI program. It provides short-term financial assistance to severely injured service members and Veterans to assist them in their recovery from traumatic injuries. TSGLI is not only for combat injuries; it also provides insurance coverage for injuries incurred on or off duty. TSGLI payments range from \$25,000 to \$100,000 based on the qualifying loss suffered.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓		

Resources

- TSGLI coverage, www.va.gov/life-insurance/options-eligibility/tsgli

Family Servicemembers' Group Life Insurance (FSGLI)

FSGLI is a program extended to the spouses and dependent children of service members insured under the SGLI program. Spousal FSGLI provides coverage in increments of \$10,000 up to a maximum of \$100,000, not to exceed the amount of SGLI the insured member has in force. Age-based premiums are charged for spousal coverage. FSGLI for dependent children provides \$10,000 of coverage for each dependent child automatically at no cost.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

Resources

- FSGLI coverage and spousal premiums, www.va.gov/life-insurance/options-eligibility/fsgli
- FSGLI accelerated benefits, www.va.gov/life-insurance/totally-disabled-or-terminally-ill

Forms

- Form SGLI 8284A, Family SGLI Accelerated Benefits Option, www.benefits.va.gov/INSURANCE/forms/SGLV_8286A_ed2017-10.PDF

Significant Life Events

Veterans' Mortgage Life Insurance (VMLI)

VMLI is mortgage protection insurance that can help families of severely disabled service members or Veterans pay off the home mortgage in the event of their death. VMLI can only be paid to the mortgage holder in the event of the service member's or Veteran's death.

Premiums for VMLI are based on age, amount of the mortgage, and length of the mortgage.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

Resources

- VMLI coverage and eligibility, www.va.gov/life-insurance/options-eligibility/vmli
- VMLI premium calculator, insurance.va.gov/vmli/calculator

Forms

- VA Form 29-8636, Application for Veterans' Mortgage Life Insurance, www.vba.va.gov/pubs/forms/VBA-29-8636-ARE.pdf

Filing a Claim

The following table lists contacts and forms you will need to file an insurance claim(s).

CLAIM TYPE	PROCESS DESCRIPTION
SGLI	<ul style="list-style-type: none">• The service member's Casualty Office will certify the claim to the Office of Servicemember Group Life Insurance (OSGLI)• The Casualty Office will work with the named beneficiary(ies) to:<ul style="list-style-type: none">○ Complete Form SGLV 8283, Claim for Death Benefits○ Provide a copy of the service member's death certificate or military report of casualty
FSGLI	<ul style="list-style-type: none">• The service member notifies his or her command of the death of a spouse or dependent child• The command will coordinate with the Casualty Office to certify the claim to OSGLI• The service member will:<ul style="list-style-type: none">○ Complete Form SGLV 8283A, FSGLI Claim for Death Benefits○ Provide a copy of the spouse or child's death certificate
TSGLI	<ul style="list-style-type: none">• The service member and a licensed medical professional complete Form SGLV 8286A and submit it along with supporting evidence to their uniformed service TSGLI Processing Office listed on the first page of the claim form
SGLI-DE/VGLI	<ul style="list-style-type: none">• The beneficiary notifies the OSGLI of the death and submits:<ul style="list-style-type: none">○ Form SGLV 8283, Claim for Death Benefits○ A copy of the Veteran's death certificate

Financial Counseling and Online Will Preparation Services

Beneficiary Financial Counseling Services, or BFCS, provides beneficiaries with free, lifetime access to financial counseling services. These services range from 24/7 online and telephone assistance, to comprehensive financial planning with a certified financial counselor. BFCS won't try to recommend or sell you any specific products or services.

Additionally, online will preparation services allow beneficiaries to prepare legal wills that are valid in all 50 states, without the help of an attorney.

Note: First time users will have to register for these services using their eight-digit SGLI, TSGLI, FSGLI, or VGLI claim number.

Resources

- Beneficiary Financial Counseling Services (BFCS) and online will preparation, benefits.va.gov/insurance/bfcs.asp

Separation/Retirement

Servicemembers' Group Life Insurance-Disability Extension (SGLI-DE)

A service member can apply to have their SGLI coverage extended for up to two years after separation at no cost. To be eligible, the service member must be totally disabled at the time of separation from service or have a statutory condition regardless of employment status. Coverage can be converted to VGLI at the end of the disability extension period upon payment of premiums. To apply, complete Form SGLV-8715, SGLI Disability Extension Application.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

Resources

- SGLI-DE and its specific eligibility and loss requirements, www.va.gov/life-insurance/options-eligibility/sgli

Forms

- Form SGLI 8715, Servicemembers' Group Life (SGLI) Disability Extension, www.benefits.va.gov/INSURANCE/forms/SGLV_8715_ed2017-09.pdf

Veterans' Group Life Insurance (VGLI)

VGLI provides for the conversion of SGLI coverage to lifetime renewable group term insurance protection after a service member's separation from service.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

Resources

- VGLI coverage, www.va.gov/life-insurance/options-eligibility/vgli
- VGLI and commercial program coverage comparison, www.benefits.va.gov/insurance/vgli_rates_compare_vgli.asp
- VGLI premium rates, www.benefits.va.gov/insurance/vgli_rates_new.asp
- Myths and misconceptions about VGLI, www.benefits.va.gov/insurance/sgli_myths_rumors.asp

- VGLI accelerated benefits, www.va.gov/life-insurance/totally-disabled-or-terminally-ill
 - **Note:** If a Veteran is incapacitated and unable to apply for accelerated benefits for themselves, contact the VA Life Insurance Center by phone at **1-800-669-8477** between 8:30 AM and 6:00 PM EST or online at insurance.va.gov/ContactUs.

Forms

- Form SGLV 8714, Application for Veterans' Group Life Insurance, benefits.va.gov/INSURANCE/forms/SGLV_8714_ed2014-07.pdf

Converting SGLI, FSGLI, and VGLI to Commercial Policies

Existing SGLI, FSGLI, and VGLI group coverage may be converted to individual policies.

Resources

- Policy conversion information and list of participating companies, www.benefits.va.gov/insurance/converting.asp

Required Documentation

The following documents are required to convert existing SGLI, FSGLI, and VGLI group coverage to individual policies.

COVERAGE TYPE	REQUIRED DOCUMENTS
SGLI Active Duty	<ul style="list-style-type: none"> • SGLI conversion notice • DD Form 214, Certificate of Release or Discharge from Active Duty
SGLI National Guard and Reserves	<ul style="list-style-type: none"> • SGLI conversion notice • NG 22, National Guard Bureau Statement of Separation and Record of Service or written orders as proof of separation • Final Leave and Earnings Statement (LES)
FSGLI	<ul style="list-style-type: none"> • FSGLI conversion notice • Service member's Final Leave and Earnings Statement (LES) <p>Plus, one of the following:</p> <ul style="list-style-type: none"> • Service member's NG 22 or written orders as proof of separation • Service member's proof of death • Certificate of Dissolution of Marriage • Proof of service member's termination of SGLI coverage

COVERAGE TYPE	REQUIRED DOCUMENTS
	<ul style="list-style-type: none"> • Proof of service member’s termination of FSGLI coverage
VGLI	<ul style="list-style-type: none"> • VGLI conversion notice

Veterans’ Group Life Insurance (VGLI) Buy Up

Veterans with VGLI can increase their coverage amount to the \$400,000 maximum—in \$25,000 increments—until they turn 60 without having to prove they’re in good health if:

- Their increase request is made at least 120 days prior to their next 5-year VGLI anniversary, **AND**
- Their total amount of coverage won’t exceed \$400,000

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

Resources

- VGLI Buy Up option information, www.benefits.va.gov/insurance/resources_handbook_ins_chapter12.asp

Service-Disabled Veterans Insurance (S-DVI)

S-DVI provides life insurance coverage to Veterans who have service-connected disabilities (even 0 percent) and are otherwise in good health. S-DVI is available in a variety of permanent plans and as term insurance. S-DVI policies are issued for a maximum amount of \$10,000. Veterans covered by S-DVI are eligible to apply for a waiver of premium if they are totally disabled for six consecutive months prior to age 65 due to their service-connected disability or disabilities.

Supplemental S-DVI is additional insurance coverage of up to \$30,000 available to Veterans who are covered by S-DVI and have received a waiver of premiums on their coverage.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

Resources

- S-DVI coverage, eligibility, and application information, www.va.gov/life-insurance/options-eligibility/s-dvi
- Individuals out of service can manage their S-DVI and VGLI coverage online, www.benefits.va.gov/insurance/choose.asp