#### Department of Veterans Affairs M29-1, Part 1, Chapter 13

**Veterans Benefits Administration May 16, 2019**

**Washington, DC 20420**

#### Key Changes

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| Changes Included in This Revision | The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part 1, Chapter 13.  ***Notes***:   * **M29-1, Part 1, Chapter 13** has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below. * Minor editorial changes have also been made to * improve clarity and readability * add references * update incorrect or obsolete references * update obsolete terminology, where appropriate * reorganize/relocate content within **M29-1, Part 1, Chapter 13** so that it flows more logically * reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic * update the labels of individual blocks and the titles of sections and topics to more accurately reflect their content, and * bring the document into conformance with M29-1 standards. |

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| Reason(s) for Notable Change | Citation |
| Eliminates this subchapter as all information moved to other Chapters of M29-1, Part 1 | Subchapter 13.01 |
| Explains that VA system records may be used to resolve a discrepancy with an applicant’s name; replaces physical examination for additional information with VA and private treatment records | Subchapter 13.02 |
| Eliminates references to in-service applicants regarding supplemental application information as no longer applicable to the insurance programs | Subchapter 13.02 |
| Explains how applications will be processed if VA needs to request additional medical information outside of VA systems; also explains how the application’s effective date is determined | Subchapter 13.02 |
| Clarifies that an application must be signed and properly dated by the applicant or his fiduciary/power of attorney, unless it is a non-medical application processed by phone; also explains procedure for processing an application if the date appears to be altered | Subchapter 13.02 |
| Clarifies that all documents are kept in an electronic folder; also explains that application receipt dates include electronic images date stamps, such as by email | Subchapter 13.02 |
| Explains the procedure for acknowledging an S-DVI application and assigning/indexing a new S-DVI policy number | Subchapter 13.02 |
| Explains that the Philadelphia and St. Paul Insurance Centers were previously consolidated; lists the block of numbers assigned to various policies; explains that insurance folders are now electronic records | Subchapter 13.03 |
| Eliminates this subchapter as all information moved to M29-1, Part 1, Chapter 5 | Subchapter 13.07 |
| Lists updated charts and examples of how to calculate the age of the insured for insurance purposes | Subchapter 13.08 |

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| **Reason(s) for Change** | **Citation** |
| Explains that comments about official documents can be done with the use of an electronic system record | Subchapter 13.02 |
| Lists the form number assigned to an Endowment at Age 62 “K” policy; removes the Note relating to handling of certain policies as it is an outdated paper procedure that is no longer in effect | Subchapter 13.04 |
| Updates insurance codes used in the NSLI program; eliminates insurance codes used in the USGLI program as no longer applicable to the insurance programs | Subchapter 13.05 |
| Eliminates outdated information regarding power of attorney documentation and record-keeping; eliminates duplicative information already covered in M29-1, Part 1, Chapter 35. | Subchapter 13.10 |

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| Rescissions | None |

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| Authority | By Direction of the Under Secretary for Benefits |

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| Signature | Vincent E. Markey, Director  Insurance Service |

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