#### Department of Veterans Affairs M29-1, Part 1, Chapter 16

**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 16.  ***Notes***:   * **M29-1, Part 1, Chapter 16** 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 16** 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 |
| Clarifies that total disability income provisions (TDIP) cannot be added to a USGLI policy as such TDIP provisions with regard to USGLI are no longer applicable to the insurance programs; removes language related to statutory conditions for TDIP on USGLI policies | Subchapter 16.01 |
| Clarifies that a TDIP provision cannot be added to a S-DVI policy, or to an NSLI policy that is either extended term insurance or reduced paid-up insurance | Subchapter 16.01 |
| Clarifies dates of eligibility for TDIP riders; eliminates language regarding waiver of TDIP premiums as no longer applicable to the insurance programs | Subchapter 16.01 |
| Eliminates language regarding USGLI policies with a TDIP rider on which a claim of total permanent disability (TDP) was granted as no longer applicable to the insurance programs | Subchapter 16.02 |
| Eliminates language regarding the effective dates of TDIP riders on USGLI policies as no longer applicable to the insurance programs | Subchapter 16.03 |
| Eliminates language regarding how the TDIP premium rate was calculated on an insured’s age for a USGLI policy (either term or permanent plan) as no longer applicable to the insurance programs | Subchapter 16.04 |
| Eliminates language regarding an application for benefits for a TDIP rider on a USGLI and NSLI policy as no longer applicable to the insurance programs | Subchapter 16.05 |
| Eliminates entire subchapter regarding premium payments for TDIP riders on both NSLI and USGLI policies as no longer applicable to the insurance programs | Prior Subchapter 16.06 |
| Eliminates entire subchapter on reinstatement of TDIP riders on both NSLI and USGLI policies as no longer applicable to the insurance programs | Prior Subchapter 16.10 |
| Eliminates entire subchapter on medical examinations for TDIP riders as no longer applicable to the insurance programs | Prior Subchapter 16.11 |
| Eliminates entire subchapter on conversion and TDIP riders as no longer applicable to the insurance programs | Prior Subchapter 16.13 |
| Eliminates entire subchapter on payment of TDIP premium payment period as no longer applicable to the insurance programs | Prior Subchapter 16.16 |
| Eliminates entire subchapter on restoration of TDIP Age 60 as no longer applicable to the insurance programs | Prior Subchapter 16.17 |

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| **Reason(s) for Change** | **Citation** |
| Eliminates outdated pamphlet references about how to obtain information regarding premium rates for TDIP riders in USGLI and NSLI policies | New Subchapter 16.06 |
| Clarifies that the conditions under which a TDIP rider can be cancelled include the cancellation of the rider by the insured, or the cancellation of the basic insurance policy with no cash value by the insured | New Subchapter 16.08 |
| Clarifies that a termination notice of a TDIP award and explanation of the grace period for premium payment will be sent via registered mail not certified mail | New Subchapter 16.09 |
| Clarifies that if the insurance amount is reduced, the amount of TDIP premium will be adjusted proportionately to the insurance that is in force | New Subchapter 16.10 |
| Eliminates outdated language regarding TDIP options with a limited payment life contract USGLI policy | New Subchapter 16.11 |

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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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