#### Department of Veterans Affairs M29-1, Part 1, Chapter 28

**Veterans Benefits Administration August 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 28.***Notes***: * **M29-1, Part 1, Chapter 28** has been rewritten in its entirety for 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 28** 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| Eliminates reference to the Total Disability Income Provision (TDIP) rider as no longer applicable to the insurance programs | Subchapters 28.01 and 28.02 |
| Provides guidance on how a fraud decision on a new application will be adjudicated prior to the transmittal of any monies owed to Insurance; clarifies that premiums paid before the date of the decision that finds fraud was committed are not subject to refund | Subchapter 28.02 |
| Explains the circumstances under which a case of alleged fraud will be referred to VA’s Office of Inspector General (OIG) for investigation | Subchapter 28.02 |
| Eliminates language referring to deduction of premiums from service pay, court-martial, absence without leave, or restoration to active duty as no longer applicable to the insurance programs | Subchapter 28.04 |
| Updates references to how the service departments may provide information to VA regarding court-martials to include electronic means of transmittal of such information; eliminates references to memorandums from the Navy and Marine Corps as obsolete and no longer relevant to the current procedures of the insurance programs  | Subchapter 28.04 |
| Clarifies that only the cash surrender value of insurance shall be paid to the beneficiary if the insured’s death was due to a lawful punishment from the commission of a crime or military or naval offense  | Subchapter 28.05  |

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| **Reason(s) for Change** | **Citation** |
| Clarifies that the Assistant Director of Insurance Operations shall determine, if needed, whether an applicant was physically or mentally capable of entering into a contract of enlistment for military service | Subchapter 28.03 |

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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, DirectorInsurance Service |

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