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

**Veterans Benefits Administration August 16, 2019**

**Washington, DC 20420**

#### Key Changes

|  |  |
| --- | --- |
| 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. |

|  |  |
| --- | --- |
| 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| Eliminates reference to the Total Disability Income Provision (TDIP) rider as no longer applicable to the insurance programs | Subchapters 28.01 and 28.02 |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to deduction of premiums from service pay, court-martial, absence without leave, or restoration to active duty as no longer applicable to the insurance programs | Subchapter 28.04 |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 |

|  |  |
| --- | --- |
| **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 |

|  |  |
| --- | --- |
| Rescissions | None |

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

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

|  |  |
| --- | --- |
| Distribution | LOCAL REPRODUCTION AUTHORIZED |