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**Chapter 32. Disability Benefits On United States Government Life Insurance**

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**32.01 GENERAL**

In addition to the total permanent disability income provided in all USGLI policies, a disability income provision may have been added to the policies to provide income to the insured who became totally disabled (not total permanent) or to increase the income of the insured who became totally and permanently disabled. The provision is generally referred to as a rider.

**32.02 DEFINITION OF TOTAL DISABILITY**

1. Total disability is any impairment of mind or body which continuously renders it impossible for the disabled person to follow any substantially gainful occupation.

b. The applicable rules concerning the determination of total disability under NSLI are applicable to the determination of total disability under the total disability income provision attached to USGLI (except for the period of time requirement).

**32.03 TOTAL DISABILITY INCOME BENEFITS**

1. Monthly income benefits of $5.75 for each $1,000 of insurance on which extra premium has been paid. Monthly income is paid as long as insured remains totally disabled.
2. Premiums are waived on basic policy and rider. The policy (basic) will participate in dividends, if earned, even though the premiums are being waived under a total disability award.
3. Payments for total disability do not reduce the face of the policy.
4. Monthly payments are made concurrent with total permanent disability income payments if there is also a finding of total permanent disability.

e. The total disability must have occurred before default in premium.

**32.04 TOTAL DISABILITY PROVISIONS ISSUED ON OR AFTER JULY 3, 1930**

1. These riders provided for:
2. Four-month waiting period.
3. Payments became effective as of the first day of the fifth consecutive month of total disability (not calendar month). Example: Total disability occurred January 17: benefits begin May 17, not May 1.
4. Any payments due the insured and not paid in his lifetime will be paid to the beneficiary.
5. Total disability must have commenced prior to the 65th birthday and a 4-month period of continuous total disability must have elapsed before benefits commence.
6. Payments may have related back 6 months prior to receipt of proof of disability but not prior to the first day of the fifth month of total disability. Waiver of all premiums began with premium falling due after income begins.
7. If the payment of benefits would have been limited by application of the due proof rule and the insured was prevented from timely filing claim because of mental incompetency, then the date of receipt of due proof would have been determined as follows:
8. On the same basis as though, the claim had been timely filed at the time the insured first became mentally incompetent, provided that a claim was filed during period of mental incompetency or within 6 months thereafter, OR,
9. On the same date as the claim for disability insurance was filed, provided that the proof of continuous total disability for 6 or more months was contained in the records of a VA hospital or service hospital (or a non-service hospital where the insured was admitted as a VA patient), and the records show the insured met the statutory requirement of total disability for a period of at least 6 months as of the date of the claim.
10. The due proof rule required proof of total disability to be filed while the TDIP rider was in effect or within one year after the rider had ceased to be in effect. Required proof was not considered as received, if received prior to the date of receipt of claim for disability insurance benefits.

**NOTE**: If required proof was already of record at the time the insured first became unable to file claim, the payment of benefits could not relate back more than 6 months prior to the date they became unable to file claim. If required proof was not then of record, payment of benefits could not relate back more than 6 months prior to date of receipt of required proof. If the claim was not filed until more than 6 months after recovery from the mental incompetency, the failure to file claim at an earlier date was not excused and the strict limitation of the due proof rule applied.

1. Due proof must have been submitted before default in payment of a premium or within 1 year from due date of premium in default.
2. Premiums paid during the 4-month waiting period are not refundable.
3. Any premiums paid after the monthly income became payable were refundable to insured if living, otherwise to the beneficiary, without interest.
4. Where the insured became totally disabled and it was determined that his failure to file claim during his lifetime was due to circumstances beyond his control and claim and due proof were filed by the beneficiary within 1 year after the date of death, the monthly income payments, except as otherwise provided in statutory cases, may have related back to a date not exceeding 6 months prior to the date of death of the insured.

**32.05 RELATED RULES**

The rules as set forth under National Service Life Insurance pertaining to the necessity for claims, findings of competency and fraud, and extra hazard determinations are applicable to USGLI.