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

**Veterans Benefits Administration March 29, 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 1 Introduction  ***Notes***:   * M29-1, Part 1, Chapter 1 Introduction 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 1 Introduction 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 * update of legal citations to reflect the current statute in Title 38 * incorporate advance manual changes previously published in the text. |

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| Reason(s) for Notable Change | Citation |
| Adds information on statute that merged the “H” insurance program with the “V” insurance program | Subchapter 1.01 |
| Adds information on statute that increased the application period and coverage levels in the “SRH” insurance program | Subchapter 1.01 |
| Adds information on increased coverage level in the VMLI program | Subchapter 1.01 |
| Adds information on statutory change authorizing a new method of payment for insurance program administrative costs | Subchapter 1.05 |
| Explains under what circumstances an insurance benefit may be seized to pay a debt owed to a federal agency | Subchapter 1.07 |
| Deletes a reference to a feature of the “JS” insurance program that is no longer viable due to the current age of the insureds | Subchapter 1.08 |
| States that an insurance contract may be cancelled if the insured was not competent at the time of the contract’s formation | Subchapter 1.08 |

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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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