#### Department of Veterans Affairs M29-1, Part 3, Chapter 5

**Veterans Benefits Administration August 28, 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 3, Chapter 5.***Notes***: * **M29-1, Part 3, Chapter 5** 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 3, Chapter 5** 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 |
| Explains that a premium waiver decision is reviewed to determine if an insured is still totally disabled; explains the process by which an electronic call-up diary date is established; explains the procedures which should be followed when a review letter is returned or not returned from the insured; explains the procedures for terminating premium waiver | Subchapter 5.01 |
| Removes Subchapters 5.02—5.05 as language is either no longer applicable to the insurance programs or is in a level of detail more appropriate for a training manual | Prior Subchapters 5.02—5.05 |
| Explains the procedure for how to discontinue future call-up dates for the review of an insured’s employment status when it is reasonably clear that the insured’s condition is so severe and/or chronic it will not change  | Prior Subchapter 5.06/New Subchapter 5.02 |
| Eliminates Subchapter 5.07 as it is no longer applicable to the insurance programs | Prior Subchapter 5.07 |
| Updates the procedure for ending future electronic call-up reviews of an insured’s employment status upon the 20th anniversary date of an insured being totally disabled  | Prior Subchapter 5.08/New Subchapter 5.03 |
| Eliminates Subchapter 5.09 as language relating to termination of total disability benefits is already in M29-1, Part 3, Subchapter 5.01 | Prior Subchapter 5.09 |
| Eliminates Subchapter 5.10 as language relating to termination of total disability benefits is already in M29-1, Part 3, Subchapter 5.01 or is no longer applicable to the insurance programs | Prior Subchapter 5.10 |
| Eliminates Subchapter 5.11 as language relating to failure to cooperate is already in M29-1, Part 3, Subchapter 5.01 | Prior Subchapter 5.11 |
| Eliminates language regarding the Total Disability Income Provision (TDIP) as no longer applicable to the insurance programs | Prior Subchapter 5.12/New Subchapter 5.04 |
| Removes language on completing an outdated form to terminate waiver of premiums; explains the current process by which an insured will be notified of the termination of the waiver of premiums provision on his policy; correspondence will be generated and forwarded to both the insured and his Veterans Service Organization (VS0) representative.  | Prior Subchapter 5.13/New Subchapter 5.05  |

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| **Reason(s) for Change** | **Citation** |
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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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