#### Department of Veterans Affairs M29-1, Part 3, Chapter 8

**Veterans Benefits Administration August 22, 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 8.***Notes***: * **M29-1, Part 3, Chapter 8** 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 8** 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 |
| Updates processing for waiver claim from paper-based process to an electronic process | Subchapters 8.02, 8.05, & 8.06 |
| Clarifies that if a waiver claim filed at point of claim on an active insured’s policy is approved, refund of premiums will be issued to the insured’s estate based on total disability date. | Subchapter 8.02 |
| Clarifies that if a waiver claim is filed at point of claim on a lapsed insured’s policy, the policy will be reviewed to determine if it can be placed back in force prior to death based on total disability | Subchapter 8.02 |
| Clarifies that total disability of six months must occur prior to age 65; also explains the procedures for evaluating the claim and that a claim will be decided in the insured’s favor if the evidence is in equipoise  | Subchapter 8.04 |
| Explains that if an insured should die prior to the completion of his claim, notification will be released to the beneficiary or his fiduciary if the beneficiary is a minor or incompetent; also explains that a timely claim must still be filed with the Insurance Center even if entitlement to waiver is determined to exist under 38 USC 1912 or 1913  | Subchapter 8.07 |
| Removed Subchapters related to waiver for United States Government Life Insurance as this program is now closed | Subchapters 8.08 through 8.10 |

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| **Reason(s) for Change** | **Citation** |
| Clarifies that in cases of an insured’s death before a determination of his eligibility for a premium waiver on the policy is made, that the Insurance Death Claims staff will refer the case to the Insurance Live Claims Section for processing of the waiver claim | Subchapter 8.01 |
| Updates waiver claim at death process to reflect that the VA Insurance system will control the diary of a pending claim, and that the notation of “XC” will be added to the notes section of the system and the account will be red-flagged; removes language restating the rules for establishing total disability on a death claim  | Subchapter 8.03 |
| Explains when exceptions to the instructions should be followed when using the computer-based 1565 form in a waiver determination case  | Subchapter 8.06 |
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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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