



Prudential

Office of Servicemembers'
Group Life Insurance

Please send the completed form and all attachments to:

SGLI Disability Extension Application and Instructions

OSGLI
PO Box 41618
Philadelphia, PA 19176

IMPORTANT INFORMATION ABOUT THE SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI) DISABILITY EXTENSION

The SGLI Disability Extension provides coverage for up to two years from your date of separation at no cost to you. The SGLI Disability Extension is available to Veterans who are totally disabled and had SGLI coverage at the time of their separation from service. To be considered totally disabled, **you must have any impairment of mind or body which continuously renders it impossible for you to follow any substantially gainful occupation, OR have one of the following conditions**, regardless of employment status:

1. Permanent loss of use of any of the following:
 - both hands
 - both feet
 - both eyes
 - one foot and one eye
 - one hand and one foot
 - one hand and one eye
2. Total loss of hearing in both ears
3. Organic loss of speech (lost ability to express oneself, both by voice and whisper, through normal organs for speech.
Note: Being able to speak with an artificial appliance is still considered a loss of speech.)

For more information about the SGLI Disability Extension, please visit:

<https://www.va.gov/life-insurance/options-eligibility/sgli/#can-i-get-a-free-extension-of->

HOW TO APPLY FOR THE SGLI DISABILITY EXTENSION

- **Review and follow the applicable instructions within each section.**
- **Mail your completed application and required documentation OSGLI PO Box 41618 Philadelphia, PA 19176 or fax to 800-236-6142.**

Important: You must include a copy of your most recent separation orders and your most recent **Leave and Earnings Statement (LES)** with your application. You may also send in a copy of your **DD-214** or **NGB22** in lieu of your **separation orders** and LES. You must also provide a copy of your completed VA rating decision (not a summary). This is the document that provides all medical and employment criteria used by the VA to determine your percentages related to each.

If your application is approved:

- You will receive written notification of your approval from the Office of Servicemembers' Group Life Insurance (OSGLI).
- Your SGLI coverage will be extended for a maximum of two years from your date of separation or until you are able to work, whichever comes first.
- Around 60 days prior to the end of your SGLI Disability Extension, you will receive a billing statement for Veterans' Group Life Insurance (VGLI). Your VGLI coverage will begin the day after your SGLI Disability Extension ends, provided we've received your first VGLI premium payment. If you do not receive a billing statement at this time, please contact OSGLI immediately. If you don't pay the initial premium, you won't have the coverage. If you do not want VGLI, simply disregard the billing statement and you will not be enrolled for coverage. It is important that you provide OSGLI with up-to-date contact information to ensure you receive the billing statement.
- If your application is not approved, you will receive written notification of your denial. If you applied for the SGLI-DE within 1 year and 120 days from separation, you will also receive instructions on additional steps you can take to have your application considered for VGLI coverage.

QUESTIONS?

If you have any questions, please send an email to sgli.extension@prudential.com or call 800-419-1473, Monday through Friday, between 8:00 a.m. and 5:00 p.m. Eastern Time.



Veteran's Last Name

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Last 4 digits of Social Security Number

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4 Work Status

Choose the box that describes your current work status:

- I am currently working more than 20 hours per week.
- I am currently working 20 hours per week or less.
- I am not currently working, but have worked since I separated from service.
- I have not worked since my separation from service due to my disability.

Are you currently working with special conditions or accommodations? Yes No

If yes, you must provide evidence of condition or accommodation. Satisfactory evidence may include a letter from your employer on company letterhead.

A special condition or accommodation is any condition or accommodation without which an individual would be unable to work without more supervision or assistance than required by other workers performing similar work.

Provide your work history since your separation from service in the chart below. Include any periods of self-employment. If you need more space than is allowed, use a separate sheet of paper and include it with your application. If you have not worked since separating from service, do not complete.

Name, address, and phone number of employer	Type of work (e.g., seasonal, occasional, or year-round)	Average number of hours worked per week	Dates of employment	
			From (mm/dd/yyyy)	To (mm/dd/yyyy)

5 Veteran's Signature

I declare that, to the best of my knowledge and belief, the above statements are complete and true. Any deception or false statement, either my reference, omission, or otherwise can result in loss of coverage or denial of a claims for benefits.

X

Date of Signature (MM DD YYYY)

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Veteran's Signature

Important: Be sure to include a copy of your most recent separation orders and Leave and Earnings Statement (LES) with your application. You may also send in a copy of your DD-214 or NGB22 in lieu of your separation orders and LES.





6 Authorization for Release of Information to the Office of Servicemembers' Group Life Insurance

Claimant's Social Security Number

Name of Insured:

First Name

MI

Last Name

Date of Birth (MM DD YYYY)

This Authorization is intended to comply with the HIPAA Privacy Rule

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, or other health care provider that has provided treatment, payment, or services pertaining to:

First Name

MI

Last Name

Print Name of Deceased or Patient

or on my (his/her) behalf ("My Providers") to disclose my (his/her) entire medical record for me or my dependents and any other health information concerning me (him/her) to the Office of Servicemembers' Group Life Insurance (OSGLI) and its agents, employees, and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

I authorize all non-health organizations, any insurance company, employer or other person, or institutions to provide any information, data or records relating to credit, financial, earnings, travel, activities, or employment history to OSGLI.

Unless limits* are shown below, this form pertains to all of the records listed above.

By my signature below, I acknowledge that any agreements I (he/she) have made to restrict my (his/her) protected health information do not apply to this authorization and I instruct My Providers to release and disclose my (his/her) entire medical record without restriction.

This information is to be disclosed under this Authorization so that OSGLI may: 1) administer claims and determine or fulfill responsibility for coverage and provision of benefits, 2) obtain reinsurance, 3) administer coverage, and 4) conduct other legally permissible activities that relate to any coverage I (he/she) have (has) or have (has) applied for with OSGLI.

This authorization shall remain in force for 24 months following the date of my signature below while the coverage is in force. A copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization in writing, at any time, by sending a written request for revocation to OSGLI at: P.O. Box 41618, Philadelphia, PA 19176. I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that OSGLI has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that if I refuse to sign this authorization to release my (his/her) complete medical record, OSGLI may not be able to process my claim for benefits and may not be able to make any benefit payments. I understand that I have the right to request and receive a copy of this authorization.

*Limits, if any:

X

Signature of Insured/Patient or Personal Representative

Date of Signature (MM DD YYYY)

Description of Personal Representative's Authority or Relationship to Patient

Patient's Last Name

Grid for Patient's Last Name

Last 4 digits of Social Security Number

Grid for Last 4 digits of Social Security Number

Has the patient worked since his/her impairment began? Yes No Don't know

Is the patient working against your advice and is such work harming the patient's health or substantially aggravating the patient's impairment? Yes No

If you answered yes above, please provide details below.

Large empty box for providing details.

Is the patient capable of handling his/her own affairs? Yes No

Physician's Name

Grid for Physician's Name

MI

Grid for MI

Last Name

Grid for Last Name

Physician's Specialty

Grid for Physician's Specialty

Physician's Phone Number

Grid for Physician's Phone Number

Physician's Address

Grid for Physician's Address

City

Grid for City

State

Grid for State

ZIP Code

Grid for ZIP Code

Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive, or misleading facts or information in connection with the filing an insurance application commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties include fines, civil damages, and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided on behalf of the applicant, for the purpose of misleading, information concerning any fact material thereto.

I have read and understand the terms and requirements of the fraud warning as I certify the above statement is true.

X

Signature line

Physician's Signature

Date of Signature (MM DD YYYY)

Grid for Date of Signature

