



Protect Yourself
and Your Family
With VA Life
Insurance

Summary of VA Life Insurance Benefits



VA



U.S. Department
of Veterans Affairs



VA offers life insurance programs that provide financial security and peace of mind for Servicemembers, Veterans, and their families.

VA provides the following life insurance options:

- » **Servicemembers' Group Life Insurance (SGLI)** is a low-cost group term life insurance program for Servicemembers. Servicemembers who are totally disabled at separation may apply to extend coverage at no cost for up to two years
- » **Veterans' Group Life Insurance (VGLI)** allows Veterans to convert their SGLI to lifetime renewable term coverage after separation from service
- » **Family Servicemembers' Group Life Insurance (FSGLI)** insures spouses and dependent children of Servicemembers with SGLI coverage. Spouse coverage may not exceed the Servicemember's SGLI coverage. Dependent children are automatically covered at no charge



- » **Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)** is an automatic feature of SGLI that provides payment to Servicemembers who suffer severe losses, such as amputations, blindness, and paraplegia, due to traumatic injuries incurred on or off duty
- » **Service-Disabled Veterans' Insurance (S-DVI)** provides life insurance coverage to Veterans whom VA has granted service connection for a new disability within the last two years. Totally disabled Veterans may be eligible for free coverage and have the opportunity to purchase additional insurance
- » **Veterans' Mortgage Life Insurance (VMLI)** provides mortgage life insurance protection to severely disabled Servicemembers and Veterans whom VA has granted Specially Adapted Housing (SAH)



Access Your VA Benefits

Go to eBenefits at www.ebenefits.va.gov, your one-stop shop to learn about and apply for your benefits.


My Gateway to Benefit Information



SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI)

SGLI provides low-cost term life insurance coverage to active duty, Reserve and National Guard Servicemembers. Part-time coverage is also provided to Reserve and Guard members who do not qualify for full-time coverage. Full-time covered members receive 120 days of free coverage from their date of separation.

Eligibility. You are **automatically** insured under full-time SGLI if you are one of the following:

- » An active duty member of the Army, Navy, Air Force, Marines, or Coast Guard
- » A commissioned member of the National Oceanic and Atmospheric Administration (NOAA) or the U.S. Public Health Service (USPHS)
- » A cadet or midshipman of the U.S. military academies
- » A member, cadet, or midshipman of the Reserve Officers Training Corps (ROTC) engaged in authorized training or practice cruises
- » A member of the Ready Reserve or National Guard scheduled to perform at least 12 periods of inactive training per year, or
- » A Servicemember who volunteers for a mobilization category in the Individual Ready Reserve (IRR).

Servicemembers are automatically issued maximum SGLI coverage upon entry to active duty. Members reporting for duty in one of the uniformed services who do not want to be insured or who prefer less than \$400,000 maximum coverage must notify their uniformed service by completing form SGLV 8286, Servicemembers' Group Life Insurance Election and Certificate, with their uniformed service.

If you are unable to work due to total disability at the time of separation, you can apply for the SGLI Disability Extension, which provides free coverage for up to two years. At the end of the extension period, you automatically qualify for VGLI as long as you pay the premiums.

Converting SGLI to VGLI is Time Sensitive

Veterans must apply to convert SGLI to VGLI within one year and 120 days from discharge. If you submit your application within 240 days after discharge, you do not need to submit evidence of good health.

All applications for VGLI must include the first month's premium. Veterans may apply online through www.ebenefits.va.gov or www.insurance.va.gov.

Premiums. You pay a monthly premium for SGLI that is automatically deducted from your base pay.

VETERANS' GROUP LIFE INSURANCE (VGLI)

VGLI is a life insurance program that allows Veterans to convert their full-time SGLI coverage to lifetime renewable term insurance after separation from service. If you apply within 240 days after discharge, you do not need to submit evidence of good health. You can retain VGLI for as long as you pay the premiums.

Eligibility. You are eligible to apply for VGLI, if you had SGLI, and are within one year and 120 days of the following events:

- » Release from active duty or active duty for training under a call or order to duty that does not specify a period of less than 31 days
- » Separation, retirement or release from assignment from the Ready Reserve/National Guard
- » Assignment to the IRR of a branch of service or to the Inactive National Guard (ING). This includes members of the United States Public Health Service Inactive Reserve Corps (IRC). Placement on the Temporary Disability Retirement List (TDRL)

Amount. Servicemembers can convert SGLI to VGLI up to the amount of coverage they had upon separation from service. Servicemembers who obtain less than \$400,000 of VGLI coverage can increase their VGLI coverage in \$25,000 increments every five years up to the maximum \$400,000, until age 60.

Premiums. The cost for VGLI varies according to the amount of coverage and the Veteran's age. Premiums increase each time the Veteran enters a new five-year age bracket.

FAMILY SERVICEMEMBERS' GROUP LIFE INSURANCE (FSGLI)

FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the Servicemembers' SGLI coverage amount, and \$10,000 for dependent children. If your spouse is **not** a member of the uniformed services then your spouse is automatically covered for the maximum spouse coverage unless you reduce or cancel this coverage. If your spouse is a member of the uniformed services **and** you married on or after January 2, 2013 then you and your spouse are not automatically covered under spouse coverage. You and/or your spouse must apply if you want spouse coverage. You may apply by completing SGLV Form 8286A and submitting the form to your uniformed service.

Eligibility. Spouses and dependent children of the following are eligible for FSGLI:

- » Active duty Servicemembers covered by full-time SGLI, **OR**
- » Members of the National Guard or Ready Reserve covered by full-time SGLI

Family coverage is not available to individuals insured under the VGLI program.

Premiums. Servicemembers pay a premium for their spouse's coverage, which increases as the spouse ages. Coverage for children is provided at no cost.

SERVICEMEMBERS' GROUP LIFE INSURANCE TRAUMATIC INJURY PROTECTION (TSGLI)

TSGLI provides automatic traumatic injury coverage to all Servicemembers covered under the SGLI program. It provides short-term financial assistance to severely injured Servicemembers and Veterans to assist them in their recovery from traumatic injuries incurred prior to separation from service. TSGLI is not only for combat injuries, but provides insurance coverage for injuries incurred on or off duty.

Eligibility. All members of the uniformed services who have SGLI are automatically covered by TSGLI. If members suffered traumatic injuries between October 7, 2001 and November

Financial counseling is available to beneficiaries of SGLI, VGLI, FSGLI, or TSGLI coverage. Once the claim is paid, you or your beneficiary can get advice from a financial expert at FinancialPoint® to create a plan to address your specific financial needs. For more information, please go to www.insurance.va.gov or call one of the following toll free numbers:

SGLI, VGLI, FSGLI Beneficiaries: 1-888-243-7351
TSGLI Recipients: 1-800-428-3416

30, 2005, that resulted in a qualifying loss, they are covered by TSGLI, regardless of whether they had SGLI coverage at the time of the injury. TSGLI coverage automatically ends when members are discharged from service or decline SGLI, TSGLI is not provided during the 120-day free SGLI coverage period. Spouses and children covered under FSGLI are not covered by TSGLI.

Premiums. The premium for TSGLI is a flat rate of \$1 per month.



VETERANS' MORTGAGE LIFE INSURANCE (VMLI)

Veterans' Mortgage Life Insurance (VMLI) is mortgage protection insurance that can help families of severely disabled Servicemembers or Veterans pay off a home mortgage in the event of their death.

Eligibility. VMLI is only available to Servicemembers and Veterans with severe service-connected disabilities who:

- » Received a Specially Adapted Housing (SAH) or Special Housing Adaptation (SHA) grant to help build, remodel, or purchase a home, **AND**
- » Have the title to the home, **AND**
- » Have a qualified mortgage on the home

Veterans must apply for VMLI before their 70th birthday.



Servicemembers or Veterans who receive a SAH or SHA grant are advised by Loan Guaranty personnel of their eligibility to apply for VMLI to cover the unpaid mortgage on their home. VMLI provides up to \$200,000 of mortgage life insurance, and this is payable to the mortgage holder. Coverage reduces with the mortgage balance and automatically terminates when the mortgage is paid off. If you sell your house and pay off your mortgage, you can obtain VMLI on the mortgage of another home.

Premiums. VMLI premiums vary according to your age, the outstanding balance of the mortgage, and the remaining length of the mortgage. VA automatically deducts VMLI premiums from your monthly benefit payments.

SERVICE-DISABLED VETERANS' INSURANCE (S-DVI)

S-DVI is a life insurance benefit for Veterans who have service-connected disabilities but are otherwise in good health.

Eligibility. To obtain S-DVI, you must meet the following criteria:

- » You were separated from active duty under other than dishonorable conditions on or after April 25, 1951
- » You applied within two years from the date VA notified you of a new service-connected disability (even if evaluated at zero percent), **AND**
- » You are in good health, except for any service-connected conditions

Premiums. The premium you pay for S-DVI coverage depends on your age, type of plan (term or permanent), and the amount of coverage. If you are a Veteran with basic S-DVI coverage and are totally disabled and unable to work, you may apply to have VA waive your premiums.

Supplemental S-DVI is additional supplemental insurance coverage if:

- » You have an S-DVI policy, **AND**
- » VA is waiving the premiums on your basic coverage due to total disability, **AND**
- » You apply for Supplemental S-DVI within one year of being notified of the waiver, **AND**
- » You are under 65 years of age

Note: VA cannot waive premiums for Supplemental S-DVI.



	SGLI	VGLI	FSGLI	TSGLI	S-DVI	VMLI
ELIGIBILITY						
Who qualifies?	<p>Servicemembers on active duty, members of the Ready Reserve, National Guard, the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and ROTC members</p>	<p>Members with full-time SGLI coverage are eligible for VGLI upon separation from service</p>	<p>Family coverage is available for the spouses and children of active duty Servicemembers and members of the National Guard or Ready Reserve of a uniformed service who have full-time SGLI coverage</p>	<p>Every Servicemember who has SGLI coverage also has TSGLI coverage</p>	<p>Servicemembers who were released from active duty under other than dishonorable conditions after April 25, 1951, and were notified of a rating for a new service-connected disability (even 0 percent) within the last 2 years are eligible to apply. Applicants must be in good health with the exception of any service-connected condition</p>	<p>Servicemembers and Veterans who have received a Specially Adapted Housing Grant (SAH)</p>
APPLYING						
Is there an application deadline?	<p>No, coverage is automatic upon entry on duty in an eligible category</p>	<p>Veterans must apply to convert SGLI to VGLI within one year and 120 days from the date of separation. Veterans who submit their application within 240 days from the date separation will not need to answer health questions</p>	<p>Coverage is automatic for non-Uniformed Service spouses. If your spouse is a member of the Uniformed Services and you married on or after January 2, 2013, then you and your spouse are not automatically covered under spouse coverage and you must apply</p>	<p>Coverage is automatic for those insured under basic SGLI and cannot be declined. The only way to decline TSGLI is to decline basic SGLI coverage</p>	<p>Veterans must apply within two years from the date VA notified them that they have been granted a new service-connected disability</p>	<p>Veterans must apply before their 70th birthday. Veterans and Servicemembers receiving a Specially Adapted Housing Grant are notified by Loan Guaranty personnel if they are eligible for Veterans' Mortgage Life Insurance</p>
What forms are needed?	<p>Complete and file SGLV 8286, Servicemembers' Group Life Insurance Election and Certificate to designate beneficiaries or to reduce, decline, or restore SGLI coverage</p>	<p>Complete SGLV 8714, Application for Veterans' Group Life Insurance, or apply online</p>	<p>Complete and file SGLV 8286A to decline, reduce, restore, or apply for FSGLI spousal coverage</p>	<p>To make a claim for the TSGLI benefit, complete and submit SGLV Form 8600, Application for TSGLI Benefits</p>	<p>Complete VA 29-4364, Application for Service-Disabled Insurance (S-DVI)</p>	<p>Complete VA 29-8636, Application for Veterans' Mortgage Life Insurance</p>
Can I complete and apply online?	<p>No, coverage is automatic upon entry on duty in an eligible category</p>	<p>Yes, at www.insurance.va.gov</p>	<p>No</p>	<p>No</p>	<p>Yes, at www.insurance.va.gov</p>	<p>No</p>



FOR MORE INFORMATION

For information regarding SGLI, TSGLI, FSGLI, or VGLI, call the Office of Servicemembers' Group Life Insurance at 1-800-419-1473. For information regarding S-DVI and VMLI, call the VA Insurance at 1-800-669-8477.

Frequently Asked Questions (FAQs)

Can I make a claim under TSGLI once I have left the service?

Yes, you can make a claim under TSGLI after discharge as long as you experienced the traumatic event while in service and while covered by SGLI (or regardless if you had SGLI coverage if injured between October 7, 2001, and November 30, 2005. TSGLI does not cover traumatic events occurring after service.

I am an active duty member, but my spouse is retired from the military. Is my spouse eligible for insurance under FSGLI?

Yes. Eligibility for spouse coverage is based on the status of the member covered under SGLI. If you are covered under SGLI, you are eligible to insure your spouse, regardless of whether your spouse is on active duty, retired, or a civilian.



VA adopted five core values that define “who we are”, our culture, and how we care for Veterans, their families, and other beneficiaries. The values are Integrity, Commitment, Advocacy, Respect, and Excellence (I-CARE).



For More Information

For more information about life insurance benefits, including eligibility, coverage limits, premium rates, and how to apply, please:

- » Find links to VA benefits information at **www.va.gov**
- » Visit us at **www.insurance.va.gov**
- » Use IRIS, VA's tool to find information and ask questions online at **https://iris.custhelp.com**
- » Call us at **1-800-669-8477** (for S-DVI and VMLI benefits) or **1-800-419-1473** (for SGLI, VGLI, FSGLI, and TSGLI benefits)
- » Visit the nearest VA regional office. To find the VA regional office nearest you, go to our website or call VA toll free at **1-800-827-1000**

Additional VA Benefits

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment, and other important benefits. Ask a representative from VA or a Veterans Service Organization (VSO) about Disability Compensation, Pension, Health Care, Caregiver Program, Vocational Rehabilitation and Employment Services, Educational Assistance, Home Loan Guaranty, Insurance, and/or Dependents' and Survivors' Benefits. You can search for a VSO online at **www.ebenefits.va.gov**.

**Thank you for your service.
Now let us serve you.**

U.S. Department of Veterans Affairs

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Veterans Benefits Administration
Washington, DC 20420

T 800-827-1000
www.va.gov/benefits