



## LIFE INSURANCE

### VETERANS GROUP LIFE INSURANCE

## WHAT IS VETERAN’S GROUP LIFE INSURANCE (VGLI)?

VGLI provides for the conversion of **Servicemembers’ Group Life Insurance (SGLI)** to a renewable term life insurance policy. This policy is renewable every five years, regardless of health, and can be retained for life.

### WHO IS ELIGIBLE?

You are eligible to apply for VGLI if you are/were insured under full-time SGLI **AND**:

- You are being released from active duty or the Ready Reserves or were released within the last year and 120 days
- You are a member of the Individual Ready Reserve (IRR) or Inactive National Guard (ING)
- You are a reservist who suffered an injury or disability during active duty or inactive duty for training for a period of less than 31 days and became uninsurable at standard premium rates

**REMINDER: Application period** - you can apply for VGLI within one year and 120 days after release from service. During the first 240 days you will not have to provide evidence of good health. After the initial 240-day period has elapsed you have an additional eight months, up to the end of the one year and 120 day period after separation, to apply, but good health requirements must be met.

*Additionally, if you are totally disabled at the time of discharge, you can retain your SGLI coverage for up to two years from the date of discharge, at no cost. At the end of that two-year period, you will automatically be issued VGLI upon receipt of the initial VGLI premium.*

### WHAT COVERAGE DOES VGLI PROVIDE?

VGLI provides a maximum amount of coverage equal to the amount of SGLI coverage a separating Servicemember had at the time of separation from active duty or the Ready Reserves. VGLI is issued



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 your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors’ Benefits.



U.S. Department of Veterans Affairs

---

in multiples of \$10,000, up to the current legislated maximum of \$400,000. VGLI can be converted at any time to an individual permanent (e.g., ordinary life) plan with one of the program's participating private insurance companies.

### **CAN YOU PURCHASE ADDITIONAL VGLI COVERAGE?**

If you are insured by VGLI, are under age 60, and have less than \$400,000 in coverage, you can purchase up to \$25,000 of additional coverage on each five-year anniversary of their coverage. You can only purchase additional coverage up to the current maximum of \$400,000. No medical underwriting is required for the additional coverage.

### **HOW DO YOU APPLY FOR VGLI?**

You can apply for VGLI by applying online through eBenefits or at the [VA Insurance website](#), or by completing [Form SGLV 8714 Application for Veterans' Group Life Insurance](#). Upon separation from service, you should receive a series of mailings alerting you of the opportunity to apply for VGLI prior to the end of the one year and 120-day eligibility period. These mailings are sent to the address shown on your DD Form 214 or equivalent separation orders (e.g. NGB-22). It is your responsibility to apply within the time limits even if you do not receive an application in the mail.

Note: SGLI coverage continues at no cost to you for 120 days after separation from service, so VGLI will not take effect before the 121st day following separation.

If you are totally disabled and would like your SGLI coverage extended for up to two years from separation at no cost prior to conversion to VGLI, you should complete [Form SGLV 8715, Servicemembers Group Life Insurance Disability Extension](#).

For More Information, Call Toll-Free 1-800-419-1473 or visit our [Insurance Website](#).