



What You Need To Know About Your Life Insurance Benefits

You are eligible for a variety of life insurance benefits while serving in the military and after discharge. It is important that you understand these benefits so you can make informed decisions about providing for the financial security of your loved ones.

WHILE IN SERVICE

Servicemembers' Group Life Insurance (SGLI)

Upon enlistment, service members automatically have the maximum \$400,000 of SGLI coverage. Service members can decline or elect lesser amounts of coverage in writing in increments of \$50,000. SGLI coverage stays in effect for 120 days after discharge. Members who have SGLI automatically have TSGLI.

SGLI Traumatic Injury Protection Program (TSGLI)

TSGLI provides all service members who have SGLI with traumatic injury protection. TSGLI provides for payment of up to \$100,000 to service members who incur a qualifying loss as the result of a traumatic injury (on or off duty). TSGLI payments are designed to help traumatically injured service members and their families with financial burdens associated with recovering from a severe injury (such as travel, temporary housing, and loss of income).

Family SGLI

Family SGLI provides automatic coverage to the spouses and dependent children of service members who have SGLI coverage. Spouses are insured for \$100,000 or the amount of the member's coverage, whichever is less. Dependent children are automatically covered for \$10,000 at no cost to the service member. Service members must register their spouse in DEERS to ensure proper premiums are deducted. Members can decline or elect less coverage, but *not* registering a spouse in DEERS is *not* the equivalent of declining spousal coverage.

Veterans' Mortgage Life Insurance (VMLI)

VMLI provides mortgage life insurance of up to \$90,000 to *severely disabled veterans and service members* who have received a specially adapted housing grant from VA. It is designed to pay off some or all of the home mortgages of disabled veterans and service members in the event of their death.

AFTER DISCHARGE

SGLI Disability Extension

The SGLI Disability Extension allows service members who are totally disabled at time of discharge to retain the SGLI coverage they had in service at no cost for up to two years. The service member must apply to the Office of Servicemembers' Group Life Insurance for this extension.

Veterans' Group Life Insurance (VGLI)

VGLI allows service members to convert their SGLI coverage to lifetime renewable term insurance. The amount of VGLI coverage cannot exceed the amount of SGLI coverage the member has at discharge. Members can apply within 120 days of discharge without proof of good health, and for one year after that with proof of good health.

Service-Disabled Veterans Insurance (S-DVI)

S-DVI provides up to \$10,000 in coverage to disabled veterans who have received a new VA disability rating. Veterans have two years from the date VA notifies them of their rating to apply for this coverage. Veterans who are totally disabled can apply to have their premiums waived. If approved for waiver, the veteran can apply for an additional \$20,000 in coverage.

For More Information

For more information about these benefits, visit www.insurance.va.gov. You can also call us toll-free at the following numbers:

SGLI, SGLI Disability Extension, VGLI: 1-800-419-1473

S-DVI, VMLI: 1-800-669-8477