

SGLI/VGLI

FREQUENTLY ASKED QUESTIONS



WHY SHOULD A SERVICE MEMBER PURCHASE SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI)?

VA Life Insurance has affordable life insurance products available to service members and Veterans as an earned benefit. Life insurance is a benefit that can be used to “protect those who matter most” by securing their family’s financial future through end-of-life planning, providing income replacement, and offering financial flexibility for the family once the person has passed.

HOW MUCH WILL SERVICEMEMBERS' GROUP LIFE INSURANCE COVERAGE INCREASE?

The maximum amount of SGLI coverage will be increased from \$400,000 to \$500,000. Service members can purchase \$500,000 of coverage for just \$31 a month (this includes SGLI and Traumatic Injury Protection (TSGLI) coverage.)

WHEN WILL THIS INCREASE IN COVERAGE BECOME EFFECTIVE?

The increased maximum coverage amount of \$500,000 will become effective March 1, 2023.

WHY IS THIS INCREASE HAPPENING?

This increase is happening based on Public Law 117-209 which raises the SGLI maximum coverage amount to ensure the coverage reflects the current cost-of-living. The last increase in the SGLI maximum coverage, from \$250,000 to \$400,000 of coverage was in 2005.

WHO IS AFFECTED BY THIS INCREASE?

All eligible service members will automatically become insured for \$500,000 on March 1, 2023, including those who previously declined or reduced coverage.

WHY IS THIS INCREASE AUTOMATIC TO ALL SERVICE MEMBERS, INCLUDING THOSE WHO PREVIOUSLY DECLINED COVERAGE?

SGLI coverage is automatic at the maximum coverage amount. When an increase in coverage occurs, all eligible service members will have their coverage increased to the new maximum. This ensures that all service members can obtain the new maximum coverage without any medical underwriting.

HOW DOES THIS INCREASE AFFECT SERVICE MEMBERS WHO PREVIOUSLY DECLINED SGLI COVERAGE?

Service members who previously declined SGLI coverage will still be automatically insured for \$500,000 unless they opt out or elect a lesser coverage amount. They will also be covered by TSGLI coverage for an additional \$1 per month and their dependent children will also be automatically insured for \$10,000 of coverage at no cost to the member. If the service member opts out of SGLI coverage, both the TSGLI and dependent children coverage will also end.

HOW DO SERVICE MEMBERS OPT-OUT OF THIS ADDITIONAL COVERAGE?

Service members with SGLI coverage may reduce or decline coverage using the SGLI Online Enrollment System (SOES) on March 1, 2023, or before the end of March to avoid paying premiums for \$500,000 of coverage. SOES can be accessed at <https://milconnect.dmdc.osd.mil/milconnect/>.

Service members with part-time SGLI coverage must reduce or decline coverage using Form [SGLV 8286](#) and provide it to their Personnel Office to sign and process.

WHEN CAN SERVICE MEMBERS REDUCE OR DECLINE THIS AUTOMATIC INCREASE?

The earliest date to reduce or decline coverage is March 1, 2023.

WHAT NEW COVERAGE AMOUNTS WILL BE AVAILABLE NOW AND HOW MUCH WILL THE ADDITIONAL TSGLI COVERAGE COST?

SGLI coverage is offered in \$50,000 increments. The new coverage amounts will be \$450,000 for \$27 a month and \$500,000 for \$30 a month. TSGLI coverage is automatic with SGLI coverage adding \$1 to the above premium amounts.

WILL THIS NEW LEGISLATION HAVE ANY IMPACT ON COVERAGE FOR A SPOUSE/DEPENDENT CHILDREN?

No, this new legislation will not impact current coverage for a spouse or dependent children. All Family SGLI spousal coverage elections will remain unchanged with the increase in SGLI coverage.

Service members who previously declined SGLI coverage and now have automatic \$500,000 of SGLI coverage will also have dependent child coverage at no cost to them. This coverage will remain in effect as long as they retain SGLI coverage, even at the lowest increment of \$50,000.

WILL THIS NEW LEGISLATION IMPACT MY SGLI TRAUMATIC INJURY PROTECTION (TSGLI)?

For service members who already had SGLI coverage, in any amount, there will be no impact on TSGLI coverage since TSGLI is automatic with SGLI coverage. However, service members who had declined SGLI coverage previously, will now automatically also have TSGLI coverage at a cost of \$1 a month. TSGLI coverage will remain in effect as long as they retain SGLI coverage, even at the lowest increment of \$50,000.

IF A SERVICE MEMBER DECLINES COVERAGE, WILL THEIR FAMILY STILL HAVE COVERAGE?

No. Service members who choose to decline SGLI coverage after the automatic increase to \$500,000 goes into effect will no longer have spouse or dependent child coverage as of the first day of the month following their declination.

HOW DOES THIS AFFECT VETERANS WHO HAVE VGLI?

VGLI coverage will not be increased automatically. Under the existing VGLI Buy-Up benefit, eligible VGLI members under age 60 who had the prior maximum coverage of \$400,000 will be able to purchase additional coverage in \$25,000 increments without medical underwriting during specified coverage anniversary periods.

WILL VETERANS BE NOTIFIED IF THEY ARE ELIGIBLE TO PURCHASE ADDITIONAL COVERAGE UNDER VGLI?

Veterans may request additional coverage through the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI will send eligible VGLI members information about obtaining coverage under the VGLI Buy-Up. For more information, please see [Prudential VGLI : Learn More](#).

WILL SERVICE MEMBERS SEPARATING ON OR AFTER MARCH 1, 2023, BE ABLE TO CONVERT SGLI COVERAGE TO A HIGHER AMOUNT OF VGLI COVERAGE?

Yes. Service members who separate from service with SGLI coverage of \$450,000 or \$500,000 will be able to convert their coverage to VGLI in an amount up to or equal to the SGLI coverage they had at separation in \$10,000 increments.

IF A SERVICE MEMBER DIED BETWEEN OCTOBER 17, 2022, AND FEBRUARY 28, 2023, WILL THE INCREASED COVERAGE AMOUNT BE APPLIED RETROACTIVELY?

No, the law increasing coverage does not provide for retroactive benefits before the effective date of March 1, 2023. Please contact your branch of service for further information and claim assistance.

WHO CAN INDIVIDUALS CONTACT FOR MORE INFORMATION?

IF YOU ARE A:	TYPE OF INFORMATION YOU NEED	WHO TO CONTACT
Casualty Assistance Officer	SGLI Claims Assistance	Office of Servicemembers' Group Life Insurance (OSGLI), (800) 419-1473
		Uniform Branch of Service Casualty Assistance or Personnel HQ's
Service member	SGLI Online Enrollment System Questions	Office of Servicemembers' Group Life Insurance (OSGLI), (800) 419-1473
	Premium Deductions	Uniform Branch of Service Casualty Assistance or Personnel HQ's
Separating service member	Conversion to VGLI	Office of Servicemembers' Group Life Insurance (OSGLI), (800) 419-1473
VGLI member	VGLI premium information or purchasing additional VGLI through the VGLI Buy-Up	Office of Servicemembers' Group Life Insurance (OSGLI), (800) 419-1473
Beneficiary of a deceased service member	SGLI Claims Assistance	The Branch of Service Casualty HQ or the Casualty Assistance Officer to whom you were assigned.
		Office of Servicemembers' Group Life Insurance (OSGLI), (800) 419-1473
Beneficiary of a deceased VGLI member	VGLI claims assistance	Office of Servicemembers' Group Life Insurance (OSGLI), (800) 419-1473

WHAT OTHER LIFE INSURANCE OPTIONS ARE AVAILABLE TO VETERANS?

VA Insurance Service offers two additional life insurance programs to eligible Veterans:

- **Veterans Affairs Life Insurance (VALife)** - VALife is available to Veterans age 80 or under who have a service-connected disability rating (0-100%). There are no health requirements for VALife and no time limit to apply. Certain Veterans age 81 and older may also be eligible. More information on VALife can be found online at <https://www.benefits.va.gov/insurance/valife.asp>.
- **Veterans' Mortgage Life Insurance (VMLI)** - VMLI is available to Veterans under age 70 with severe service-connected disabilities who received a VA Specially Adapted Housing (SAH) grant. More information on VMLI can be found online at <https://www.va.gov/life-insurance/options-eligibility/vml/>.