



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Family Servicemembers' Group Life Insurance

What Is Family Servicemembers' Group Life Insurance?

Family Servicemembers' Group Life Insurance (FSGLI) provides group term life insurance coverage to the spouses and dependent children of members insured under SGLI.

How Much Coverage Is Available?

FSGLI spousal coverage is available in increments of \$10,000 up to \$100,000. The amount of spousal coverage cannot exceed the Servicemembers' SGLI coverage. FSGLI provides \$10,000 of free coverage for each dependent child.

Who Is Eligible?

If you are a spouse or a dependent child of a Service member who has full-time SGLI, you are eligible for FSGLI. Coverage is not available to those insured under the Veterans' Group Life Insurance (VGLI) program.

Here are a few details to keep in mind:

- Civilian spouses are automatically insured for the maximum amount, not to exceed the Servicemembers' SGLI coverage, unless:
 - The SGLI member declines the coverage in writing.
 - The SGLI member elects a lesser amount.
- Dependent child coverage is automatic and free. It cannot be declined.
- If you are a Service member married to another Service member, FSGLI may not be automatic.
 - Coverage is not automatic for marriages occurring on or after Jan. 2, 2013.
 - Coverage is automatic for marriages occurring prior to Jan. 2, 2013.

Who Can Be Considered a Dependent Child for FSGLI?

Any unmarried child under the following categories is considered a dependent child for FSGLI:

- A stillborn child
- A natural born child under age 18
- A legally adopted child under age 18
- A stepchild under age 18 who lives with the Service member
- A child who is unmarried, between 18 and 23 years old and is pursuing a course of instruction at an approved educational institution
- An unmarried child who became permanently unable to self-support before age 18

How Much Does FSGLI Cost?

Spousal coverage premiums are based on two factors:

- The spouse's age
- The amount of coverage

In order to process a premium deduction, spouses must be registered in the Defense Enrollment Reporting System (DEERS). You can view a complete list of premium rates at <https://www.benefits.va.gov/insurance/fsgli.asp>. If you have not registered your spouse in DEERS, you are still responsible for premiums and when he/she is registered in the system, you will incur a debt for back premiums.

Coverage for children is provided free of charge. You do not need to do anything to obtain coverage on a dependent child. It is automatic with your SGLI coverage.

How Can You Apply for FSGLI Coverage?

FSGLI coverage is issued automatically at the maximum amount allowed if:

- You are a Service member with full-time SGLI coverage AND:
 - Were married or had dependent children when FSGLI began (Nov. 1, 2001) OR
 - Were married or had dependent children and entered into active-duty or Ready Reserve/National Guard service on or after Nov. 1, 2001

- Got married to a civilian or gained a dependent child during service on or after Nov. 1, 2001

If you are a Service member marrying another Service member, you must apply for FSGLI coverage for your spouse. (This only applies to marriages beginning on or after Jan. 2, 2013.)

Service members have the option to decline spousal coverage or elect less coverage. If you decline or reduce spousal coverage, you can later apply to obtain or increase it. You will need to establish proof of good health for your spouse. Dependent child coverage cannot be declined.

If you are in the Air Force, Army, Marines or Navy

To apply to increase or restore coverage, Service members should use the SGLI Online Enrollment System (SOES). SOES allows Servicemembers with full-time SGLI coverage to make fast and easy changes to their life insurance coverage and beneficiary information at any time without completing a paper form or making a trip to their personnel office. To access SOES, sign in to MilConnect at milconnect.dmdc.osd.mil/milconnect and go to the Benefits Tab, Life Insurance SOES- SGLI Online Enrollment System.

If you are in the Coast Guard, NOAA or Public Health Service

Until your service tells you to begin using SOES, you must complete and submit the SGLI Form SGLV 8286A, Family Coverage Election, Servicemembers' Group Life Insurance at https://www.benefits.va.gov/INSURANCE/forms/SGLV_8286A_ed2013-04.pdf to change your FSGLI spousal coverage elections. You should contact your Personnel Office for any changes to Basic SGLI or Family SGLI coverage. To find out when your service is scheduled to begin using SOES, go to https://www.benefits.va.gov/INSURANCE/popups/SOES_Schedule.htm.

When Does Spousal Coverage End?

Spousal coverage ends 120 days after any of the following:

- The date the SGLI member terminates spousal coverage in writing
- The date the SGLI member terminates their own coverage in writing
- The date of the SGLI member's death

- The date of the SGLI member's separation from service
- The date of the SGLI member's divorce from the covered spouse

When Does Coverage for a Dependent Child End?

Coverage for an SGLI member's children ends 120 days after any of the following:

- The date the SGLI member terminates their own coverage in writing
- The date of the SGLI member's separation from service
- The date of the SGLI member's death
- The date the SGLI member's child is no longer a dependent

Converting FSGLI to a Commercial Policy

Spouses who are insured under the Family SGLI program have the option to convert spousal coverage to an individual policy of insurance within 120 days from any of the following events:

- The date the SGLI member terminates spousal coverage in writing
- The date the SGLI member terminates their own coverage in writing
- The date of the SGLI member's death
- The date of the SGLI member's separation from service
- The date of the SGLI member's divorce from the covered spouse

Spouses covered under FSGLI may convert their coverage to a commercial policy at standard premium rates, without having to provide proof of good health. The conversion policy must be a permanent policy, such as a whole life policy. This is a valuable benefit if your spouse is in poor health and may not qualify for commercial life insurance.

Other types of policies, such as Term, Variable Life, or Universal Life Insurance are not allowed as conversion policies. In addition, supplementary policy benefits such as Accidental Death and Dismemberment or Waiver of Premium for Disability are not considered part of the conversion policy.

If a spouse wishes to convert FSGLI spousal coverage, the spouse must apply for conversion within 120 days from any of the events listed above and **must** also:

- Select a company from the participating companies listing at https://www.benefits.va.gov/INSURANCE/forms/SGL_133_ed2018-07.pdf
- Apply to a local sales office of the company selected
- Give a copy of the most recent Leave and Earnings Statement to the agent, showing the deduction for FSGLI spousal coverage, along with an applicable proof of coverage from the list below:
 - The Servicemember's separation document (Form DD-214 or NGB-22, or written orders)
 - The Divorce Certificate between the spouse and the Servicemember
 - The Servicemember's FSGLI Spousal declination
 - The Servicemember's SGLI declination
 - The Servicemember's proof of death