

VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Servicemembers' Group Life Insurance

What Is Servicemembers' Group Life Insurance

Servicemembers' Group Life Insurance (SGLI) provides low-cost group term life insurance for service members. SGLI insureds also have automatic SGLI Traumatic Injury Protection (TSGLI). Members covered under full-time SGLI are covered by TSGLI 24/7 both on and off duty. Members covered under part-time SGLI are only covered during duty and while travelling to and from duty. The program can also initiate automatic coverage for spouses and dependent children (Family SGLI).

For more information on TSGLI, visit <https://www.benefits.va.gov/insurance/tsgli.asp>.

For more information on Family SGLI, visit <https://www.benefits.va.gov/insurance/fsgli.asp>.

Who Is Eligible?

The following are eligible for SGLI:

- Service members on active duty
- Ready Reservists or National Guard member who are assigned to a unit and scheduled to perform at least 12 periods of inactive training per year
- Commissioned Members of the of the National Oceanic and Atmospheric Administration (NOAA) and the U.S. Public Health Service (PHS)
- Cadets or midshipman of the U.S. military academies
- Members of the Reserve Officer Training Corps engaged in authorized training and practice cruises
- Member who volunteers for a mobilization category in the Individual Ready Reserve (IRR)

How Much Does It Cost?

The current premium rate is \$0.07 per month, per \$1,000 of insurance. This is regardless of the member's age. If you carry the maximum coverage of \$400,000, the monthly premium is \$28. There is an extra premium charge of \$1.00 for TSGLI coverage. SGLI premiums are deducted from your pay. You can't have SGLI and elect not to have TSGLI coverage.

How Can You Apply for SGLI Coverage?

The maximum amount of coverage is automatic when you enter active duty or Ready Reserve service. This includes:

- A civilian who enlists for active-duty service
- A civilian who enlists for Ready Reserve service
- A civilian who enlists for National Guard service
- A Ready Reservist/National Guard member who is mobilized to active duty
- A Ready Reservist/National Guard member who is demobilized and returns to Reserve/Guard status
- A member who completes active duty and is assigned to the Ready Reserve

How Can You Decline or Reduce SGLI Coverage?

You can decline or reduce coverage at any time. By declining SGLI, you also decline Family SGLI and TSGLI. If you later wish to obtain or increase coverage, you must apply. You must also submit proof of good health.

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 into the MilConnect portal at www.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](#) to

change your FSGLI spousal coverage elections. You should contact your Personnel Office for any changes to Basic SGLI or Family SGLI coverage. Follow this link to [find out when your service is scheduled to begin using SOES](#).

When and What Happens When SGLI Coverage Ends?

Coverage generally ends 120 days after separation from service. This is unless you are eligible for the SGLI Disability Extension (see below). You can apply to convert your SGLI coverage to Veterans' Group Life Insurance (VGLI) within 1 year and 120 days from separation.

- If you apply within the first 240 days from separation, you will not need proof of good health. This is an important benefit if you have medical conditions that may make it difficult to obtain commercial life insurance.
- If you apply after the first 240 from separation, you must meet good health standards.

You can also convert SGLI to a permanent plan of insurance with a participating company within 120 days from separation. Learn more about converting SGLI at <https://www.benefits.va.gov/INSURANCE/converting.asp>

What Is the SGLI Disability Extension (SGLI-DE)?

If you are totally disabled at the time of discharge (unable to work), you may be eligible to retain free SGLI coverage for up to two years from your date of separation. You must have a disability that prevents you from being employed, or have one of the following conditions, regardless of employment status:

- Permanent loss of use of both hands
- Permanent loss of use of both feet
- Permanent loss of use of both eyes
- Permanent loss of use of one hand and one foot
- Permanent loss of use of one foot and one eye
- Permanent loss of use of one hand and one eye
- Total loss of hearing in both ears
- Organic loss of speech (even if you are able to speak with an artificial appliance, you have organic loss of speech)

If you are approved for the SGLI-DE, your coverage will last until two years from separation. You will receive two mailings prior to the end of the SGLI-DE alerting you that your coverage will end and if you would like to continue coverage with VGLI, you need to pay your first premium by the end of the SGLI-DE. If you pay the first VGLI premium, your VGLI will be effective the day after the SGLI-DE ends. You must continue paying VGLI premiums for coverage to continue. If you do not pay the first VGLI premium by the end of the SGLI-DE, you will no longer have coverage. In this instance, you must apply for VGLI within one year of the end of the SGLI-DE and prove good health.

How to Apply for the SGLI-DE?

To receive the SGLI Disability Extension, you must complete and submit [SGLV 8715, Application for the Servicemembers' Group Life Insurance \(SGLI\) Disability Extension](#). Coverage is NOT automatic.

For more information, call 800-669-8477 or visit <https://www.benefits.va.gov/insurance>.