

VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Veterans' Group Life Insurance

What Is Veterans' Group Life Insurance?

Veterans Group Life Insurance (VGLI) allows you to convert your Servicemembers' Group Life Insurance (SGLI) coverage to renewable group life insurance when you leave the service. VGLI provides coverage as long as you pay the premiums.

Who Is Eligible?

You are eligible to apply for VGLI if:

You are/were insured under full-time SGLI coverage and **one** of the following is true:

- Released from active duty or active duty for training under a call or order to duty that does not specify a period of less than 31 days.
- Separated, retired or released from assignment from the Ready Reserves/National Guard.
- Assigned to the Individual Ready Reserves (IRR) of a branch of service or to the Inactive National Guard (ING). This includes members of the United States Public Health Service Inactive Reserve Corps (IRC).
- Placed on the Temporary Disability Retirement List (TDRL)
- Had part-time SGLI and while performing duty, suffered an injury or disability that rendered you uninsurable at standard premium rates. This includes travel directly to and from duty.

Here are a few reminders for the application period:

- You can apply for VGLI within one year and 120 days of release from service or placement in IRR/ING.

- During the first 240 days, you will not have to provide evidence of good health. This is an important benefit if you have medical conditions that may make it difficult for you to obtain commercial insurance coverage.
- After 240 days, good health requirements must be met.
- If you are totally disabled at the time of discharge, you may be eligible to retain SGLI coverage for up to two years under the SGLI Disability Extension (SGLI-DE). This is at no cost to you. You will be automatically issued VGLI at the end of the SGLI-DE, upon receipt of the initial premium. Complete Form SGLV 8715, “Servicemembers Group Life Insurance Disability Extension” at https://www.benefits.va.gov/INSURANCE/forms/SGLV_8715.pdf.

What Coverage Does VGLI Provide?

VGLI provides a maximum amount of coverage equal to the amount of SGLI a Service member had at the time of separation. It is issued in multiples of \$10,000, up to the current maximum of \$400,000. You can convert VGLI at any time to an individual plan of insurance with a commercial company. For more information on converting VGLI to a commercial policy at <https://www.benefits.va.gov/INSURANCE/converting.asp>

Can You Purchase Additional VGLI Coverage?

You can purchase additional coverage up to the current maximum of \$400,000. To increase coverage, you must be under age 60. You can purchase \$25,000 of additional coverage every five years. No medical underwriting is required for the additional coverage.

How Do You Apply for VGLI?

There are three ways to apply for VGLI:

- On the VA insurance website at <https://www.benefits.va.gov/INSURANCE/redirects/vgli-online.htm>
- By completing Form SGLV 8714, “Application for Veterans Group Life Insurance,” at <https://www.benefits.va.gov/insurance/vgli.asp>
- Online through eBenefits at <https://www.ebenefits.va.gov>

Once you separate from service, you should receive alerts via mail about your eligibility period. This information will be sent to the address on your DD Form 214 (or equivalent separation orders). Even if you don't receive an application in the mail, it is your responsibility to apply within the eligibility period. Since SGLI coverage continues at no cost for 120 days after separation, VGLI will not begin until the 121st day.

For more information, call 800-419-1473 or visit <https://www.benefits.va.gov/insurance>