

Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI)

SGLI is available to service members on active duty and ready reservists. SGLI is automatic, therefore service members do not need to apply for it. Service members who previously declined or reduced SGLI coverage can request to modify their choice. **VGLI** is available to those insured under SGLI who are being released from active duty or drilling assignment, or those insured under the SGLI disability extension.

Applies to all active duty and military retirees. For full details on the features, benefits, and costs of SGLI and VGLI, visit: www.insurance.va.gov

SGLI Coverage

SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000; premiums are taken automatically from a service member's pre-tax military pay. An extension of SGLI coverage after leaving active duty may be available under two conditions:

1. If Veterans Affairs deems you totally disabled and unable to work, your full-time coverage can be extended for as long as the disability continues, up to a maximum of two years at no cost.

You may also continue your SGLI coverage, regardless of your ability to work, if you have suffered a qualifying permanent loss. Visit www.benefits.va.gov/insurance/sglidisabled for more details.

2. If you incur a disability while under part-time coverage and are not able to acquire commercial life insurance at a standard rate because of the disability, your SGLI coverage may be extended for 120 days following the period of duty in which the disability occurred.

VGLI Coverage

VGLI is available in \$10,000 increments up to a maximum of \$400,000. A service member's initial VGLI coverage amount cannot exceed the amount of SGLI they had at the time of separation from service. Service members must apply within 240 days from discharge or during the disability extension period in order to avoid submitting evidence of good health. Service members are no longer eligible after one year and 120 days from discharge. VGLI premiums are based upon the veteran's age and will change as they enter set age brackets. Premiums are due monthly beginning the month after the insurance becomes effective. This is a tax free benefit.

Please note for accelerated benefits: The SGLI and VGLI programs offer an accelerated benefits option to terminally ill policy holders. A policy holder is considered to be terminally ill if he or she has a written medical prognosis of nine months or less to live. Terminally ill policyholders will be eligible to take up to 50 percent of their SGLI or VGLI coverage in a lump sum. Payments to survivors are reduced by the amount of accelerated benefits paid prior to death.

Wounded Warrior Call Center 24/7—1.877.487.6299

Stay Connected—www.woundedwarriors.marines.mil



Please note:

An extension of SGLI due to total disability is NOT automatic. You MUST apply to the SGLI for the extension.

Related Fact Sheets

- Retiree Checklist
- Survivor Benefit Plan
- TRICARE