

Understanding your VA Life Insurance Program



U.S. Department
of Veterans Affairs

Choose VA

This guide will help you understand life insurance programs available to you. VA provides valuable life insurance benefits to give you peace of mind that comes with knowing your family is protected.

What is the right VA life insurance program for me?

Although some of the life events related to life insurance may seem far off or uncomfortable to think about, it's important that you take time to plan for your financial future and well-being of your loved ones. As part of VA's mission, VA provides life insurance that can offer financial security for Veterans, Service members, and their spouses and dependent children.

Let's look at your options:

Veterans Affairs Life Insurance (VALife)

VALife, VA's newest life insurance program, opened for enrollment on January 1, 2023.

This program offers guaranteed acceptance and provides whole life insurance coverage to Veterans with service-connected disabilities (0%-100%) and who are age 80 and younger. Service-connected Veterans age 81 and older may be eligible if they meet specific criteria. There is a two-year waiting period for the full face amount of coverage to take effect. If death occurs within the two-year waiting period, all premiums plus interest are paid to the beneficiary. VALife has no application deadline and does not require answering medical questions for enrollment.

With coverage available in increments of \$10,000, up to a maximum of \$40,000, this program offers life insurance protection to eligible Veterans who may not have qualified for life insurance in the past due to missed deadlines or health-related reasons.

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

Featured benefits include:

- No time limit to apply for age 80 and younger
- No medical questions for enrollment
- Fully automated online enrollment with instant approval
- Once the policy is issued, premiums never increase

How can you apply for VALife?

The VALife application is available online at: <https://insurance.va.gov/VALIFE/>.

WHAT YOU NEED TO KNOW

VA life insurance programs have features that traditional life insurance policies may not offer such as:

- *Life insurance programs that don't require proof of good health in certain circumstances.*
- *Life insurance that you can take with you wherever you work or live. You don't lose coverage when you change jobs or move to a new state.*
- *Coverage that is available to Service members and Veterans who suffer losses due to traumatic injuries incurred in service.*

HOW CAN I FIND MORE INFORMATION ON VA LIFE INSURANCE PROGRAMS?

- Visit us online at <https://www.va.gov/life-insurance> for more information on VA life insurance programs.

Servicemembers' Group Life Insurance (SGLI)

SGLI offers low-cost group term life insurance coverage up to \$500,000, in increments of \$50,000, to eligible Service members. Service members who meet the eligibility criteria are automatically enrolled in SGLI.

Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

*SGLI coverage ends 120 days following separation. Those who are disabled and unable to maintain gainful employment or have certain conditions can apply to have their SGLI extended for up to two years following separation.

Visit <https://www.va.gov/life-insurance/options-eligibility/sgli/> to learn more about SGLI.

Family Servicemembers' Group Life Insurance (FSGLI)

FSGLI offers coverage for the spouse and dependent children of Service members covered under full-time SGLI. Spousal coverage is available in increments of \$10,000 up to a maximum of \$100,000, not to exceed the amount of the Service member's SGLI coverage. Dependent children are insured automatically for \$10,000 at no cost to the Service member.

Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

Visit <https://www.va.gov/life-insurance/options-eligibility/vgli/> for more information.

Veterans' Group Life Insurance (VGLI)

VGLI allows separating Service members to convert their SGLI coverage to renewable group term insurance. Veterans have 1 year and 120 days from date of separation to apply for VGLI. VGLI is available in amounts ranging from \$10,000 to \$500,000, based on the amount of SGLI coverage at separation. VGLI coverage can be increased by \$25,000 every 5 years - up to \$500,000 - until age 60.

Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

Visit <https://www.va.gov/life-insurance/options-eligibility/vgli/> for more information.

Veterans' Mortgage Life Insurance (VMLI)

VMLI offers up to \$200,000 mortgage protection insurance to Service members and Veterans under age 70 with severe disability(ies) who have a Specially Adapted Housing Grant from VA to buy, build, or make changes to their home.

VMLI provides decreasing mortgage life insurance up to \$200,000, payable only to the mortgage lender, not an individual beneficiary, in the event of the Veteran or Service member's death. The amount of coverage will be equal to the current amount of the mortgage still owed, not to exceed \$200,000.

Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

For more information, visit <https://www.va.gov/life-insurance/options-eligibility/vmli/>.

OTHER QUESTIONS YOU MAY HAVE

Can I make changes to my benefits?

Yes. You can choose your level of coverage, premium payment method, or update your beneficiaries online as needed.

Where do I make changes to my beneficiaries, reduce, decline, or restore my SGLI coverage?

Make changes online through the SGLI Online Enrollment System (SOES).

1. Go to milConnect at <https://milconnect.dmdc.osd.mil/milconnect/>
2. Sign in
3. Go to Benefits, Life Insurance SOES-SGLI Online Enrollment System
4. Check your coverage amount and beneficiary information and make any updates.

I'm interested in VMLI, but I want to check the premium amount.

Premiums for this coverage are based on age, current balance of the mortgage loan, and remaining payments to the mortgage lender. Access the VMLI premium calculator <https://insurance.va.gov/vmli/calculator/>.