



U.S. Department  
of Veterans Affairs

# News Release

Office of Public Affairs  
Media Relations

Washington, DC 20420  
(202) 461-7600  
[www.va.gov](http://www.va.gov)

FOR IMMEDIATE RELEASE  
June 25, 2019

## VA to reduce rates for Servicemembers' Group Life Insurance

On July 1, the U.S. Department of Veterans Affairs (VA) will reduce [Servicemembers' Group Life Insurance \(SGLI\)](#) monthly premium rates from 7 cents per \$1,000 to 6 cents per \$1,000 of insurance, along with [Family SGLI Program \(FSGLI\)](#) premium rates for spousal coverage at all age brackets.

SGLI is a program that provides low-cost term life insurance coverage to eligible service members, while FSGLI provides group term life insurance coverage to the spouses and dependent children of service members insured under [SGLI](#).

"VA continues to place the interests of service members and their families first by keeping SGLI premiums as low as possible, while ensuring funds are available to pay claims to beneficiaries," said VA Secretary Robert Wilkie. "This is just another example of VA's efforts to provide improved services to Veterans."

The SGLI premium decrease impacts 2.1 million active duty service members, Reservist and National Guard members, while the FSGLI premium decrease impacts nearly 1 million of those members who have coverage for their spouses.

This will mean a decrease of \$4.00 a month in premiums for a service member with the maximum \$400,000 of SGLI coverage. Service members with spouses covered under FSGLI will see an additional average monthly premium decrease ranging from 10 to 32% depending on the age and the amount of coverage for the spouse.

VA regularly reviews the claims experience and the financial position of the program and has reduced premiums whenever possible. Service members with SGLI and FSGLI coverage will begin seeing a change in the deduction from their pay during the month of July.

Reservists drilling (monthly unit training) for retirement points rather than pay or not receiving pay for other reasons, will be billed by their service department for the reduced premium rates beginning in July 2019.

For more information, visit [www.benefits.va.gov/insurance](http://www.benefits.va.gov/insurance) for the tables of the new premium rates.

###