

VA



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Premium reductions coming to enrollees of Veterans' Group Life Insurance

WASHINGTON — All Veterans insured under [Veterans' Group Life Insurance](#) (VGLI) will receive a reduction in premiums effective April 1, ensuring that VGLI remains a cost effective option for Veterans and transitioning uniform service members who choose Department of Veterans Affairs (VA) insurance products.

Premiums for VGLI will be reduced by an average of 7% across all age groups — allowing separating service members to continue their [Servicemembers' Group Life Insurance](#) coverage level as a renewable term insurance policy after leaving service.

“The reduction in VGLI premiums will make life insurance even more affordable for Veterans,” said Acting Under Secretary for Benefits Thomas Murphy. “Offering our Veterans better rates for their life insurance as they transition to civilian life is just one effort the department is taking to address the needs of our customers.”

While any separating service member who has SGLI coverage upon separation is eligible to sign up for VGLI after separation, they must submit their application and initial premium within 240 days after leaving the military to apply without proof of good health. Those who apply after the 240-day period but before the deadline of one year and 120 days from separation will need to submit proof of good health by completing a questionnaire regarding medical conditions.

Additionally, due to the COVID-19 pandemic, VA is temporarily extending the application deadlines for VGLI by an additional 90 days beyond the initial 240-day period and the one year and 120 day-period, referenced above, to offer more flexibility to separating service members. This enrollment extension will remain in effect until June 2021.

Learn more about [VA Insurance](#), the [new VGLI rates](#), [calculating your insurance needs](#) and [opening an application](#).

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