



Veterans' Group Life Insurance (VGLI) News

Volume 1

Office of Servicemembers' Group Life Insurance

How to Set up an Online Account

- Log on to www.insurance.va.gov
- Select "Online Policy Access" (1/2 way down on the left side)
- Select the "Access Your Policy Information" link under VGLI
- Click on "First Time User" (You will need your Control Number, Last Name and Social Security Number. Your Control number appears on your bill and most other correspondence from OSGLI. If you cannot locate it, please call us at 1-800-419-1473.
- Enter your Social Security Number, Last Name and Control Number (do not use the 0001 at the end)

Online Account News Did You Know....?

Did you know that setting up an online account gives you access to a whole world of information regarding your policy? It also allows you to make changes when it's convenient to you, from the privacy of your home.

- ❖ Change your name, address, phone numbers, and E-mail address. You can also change your password.
- ❖ Find out when your next premium is due and how much it will be.
- ❖ View your coverage information.
- ❖ Print your Certificate of Insurance.
- ❖ View and update your current beneficiary designation.
- ❖ Print the beneficiary designation form if you prefer to mail or fax it to us.
- ❖ E-mail us by selecting the "Mail me a new beneficiary form" and we will contact you.
- ❖ Find any changes that have been made to your account.
- ❖ View the last five payments that were made on your account.
- ❖ View your rates based on your age bracket, coverage amount, and payment mode
- ❖ Pay your premiums online via credit card, debit card, or electronic check.
- ❖ Bill payment is available for Internet Explorer users only.
- ❖ Payments generally take 24 to 48 business hours to be reflected on your policy.
- ❖ You will receive a confirmation number for the transaction.

Warning—Protect Your Information

The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year. For your protection, you should:

NEVER include your social security number on your check when paying your premiums or contacting our Customer Service center in writing or by phone.

ALWAYS refer to your 8 digit **control number**. This number can be found on your billing statement and on all correspondence from OSGLI.

Beneficiary Designation Guidelines

Did you have any recent life changes? (Marriage? New baby?) It's a great idea to review your beneficiary designation to make sure it is still what you want.

Things to remember...

- Choose any beneficiary you wish.
- Change beneficiaries as often as you like, without the knowledge or consent of any current beneficiary.
- Process any changes yourself online.
- Download a Beneficiary Designation form and mail or fax it to us.
- To be valid, your beneficiary designation must be signed, dated and received by the Office of Servicemembers' Group Life Insurance (OSGLI) prior to your death.
- If you do not name a beneficiary, any benefits will be paid to survivors under the provisions of the law (38 U.S.C. 1970). Specifically:
 - * To your spouse, if none
 - * To your children, if none
 - * To your parents in equal shares, if none
 - * To your estate.

Pay your Premiums Different Ways

You can choose to pay your Veterans' Group Life Insurance (VGLI) premiums by deduction from your disability compensation. However, it may not be possible to START it at this time due to system changes that are underway at the Department of Veterans Affairs.

If you have requested a NEW allotment deduction and received a letter from us indicating that a deduction cannot be

processed at this time, you should continue to pay your premiums in one of two ways:

1. Online by credit card or electronic check. Simply access your account online at www.insurance.va.gov (see front page) and go to "Bill Payment."

2. By check or money order by mail to:
 - OSGLI
 - P.O. Box 6249
 - Carol Stream IL 60197-6249

Please make your check payable to "OSGLI" and include your control number on the front of the check or money order.

Once the system changes are complete, we will notify you .

How much is enough?? Life Insurance Needs Calculator

Assessing your life insurance needs and options can give anyone a headache! With the wide range of insurance products available and the complexity of your family's needs, determining the appropriate insurance protection is difficult.

In order to make this task easier, VA's Life Insurance Program has provided you with some decision-making tools and helpful information that can assist you in learning more about life insurance and in identifying your insurance needs.

Simply go to:

www.insurance.va.gov
and click on

Life Insurance Tools

If you have any questions about your VGLI coverage, feel free to contact OSGLI at:

(800) 419-1473 or osgli,osgli@prudential.com