



DEPARTMENT OF VETERANS AFFAIRS

FAMILY SERVICEMEMBER'S GROUP LIFE INSURANCE (FAMILY SGLI OR FSGLI)

What Is Family SGLI?

Family SGLI provides life insurance coverage to the spouses and dependent children of Servicemembers insured under the Servicemembers' Group Life Insurance (SGLI) program.

How Much Coverage Is Available?

Family SGLI provides coverage for spouses in increments of \$10,000 up to a maximum of \$100,000; however, the amount cannot exceed the amount of SGLI the insured member has in force. Family SGLI also provides \$10,000 of free coverage for each dependent child of the Servicemember.

Who Is Eligible?

The spouses and dependent children of all Servicemembers (Active Duty and Ready Reserve) who have full-time SGLI coverage are eligible for Family SGLI. Spouses are automatically insured for the maximum amount unless the member declines the coverage in writing or elects a lesser amount. Dependent Child coverage is automatic and because it is free coverage, cannot be declined.

Who Can Be Considered As a Dependent Child?

A "dependent child" includes any unmarried child in one of the following categories:

- a natural born child under age 18
- a legally adopted child under age 18
- a stepchild under age 18 who is a member of the Servicemember's household
- an unmarried child between the ages of 18 and 23 who is a full-time student
- an unmarried child who became permanently incapable of self-support before age 18;



Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



**U.S. Department
of Veterans Affairs**

How Much Does It Cost?

Premiums for spousal coverage are based on the spouse's age and the amount of coverage. Spouses must be registered in the Defense Enrollment Eligibility Reporting System (DEERS) in order for premium deductions to begin. For a complete list of premium rates, go to <http://www.insurance.va.gov/sqliSite/FSGLI/fsqliPremiums.htm>.

Coverage for dependent children is provided free of charge. No action needs to be taken by the Servicemember to obtain coverage on the dependent child – it is automatic.

How Can a Servicemember Apply For Coverage?

FSGLI coverage is issued automatically at the maximum amount for spouses of Servicemembers who:

- were married and/or had dependent children when the program began on November 1, 2001
- enter onto active duty or Ready Reserve service after November 1, 2001 and are married and/or have dependent children OR
- get married and/or gain a dependent child during service (after Nov. 1, 2001) AND
- have full-time SGLI coverage

The Servicemember has the option to decline spousal coverage or elect less than maximum coverage. (Dependent child coverage cannot be declined.) If the Servicemember declines or reduces spousal coverage and later wants to obtain or increase it, the member can apply for coverage using form SGLV 8286A, *Request for Family Coverage for Spouse* and answer questions to establish proof of good health for the spouse.

Contact us: <http://www.insurance.va.gov/> 1-800-669-8477



When does coverage for my spouse end?

Coverage for your spouse will end 120 days after any of the following events:

- The date you elect in writing to terminate your spouse's coverage
- The date you elect in writing to terminate your own coverage
- The date of your death
- The date of your separation from service
- The date of your divorce

When does coverage for my children end?

Coverage for your children ends 120 days after any of the following events:

- The date you elect in writing to terminate your coverage
- The date of your separation from service
- The date of your death

The date on which your child is no longer your dependent

For More Information, Call Toll-Free 1-800-419-1473

or Visit Our Web Site at <http://www.insurance.va.gov>

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