



DEPARTMENT OF VETERANS AFFAIRS

SERVICEMEMBERS GROUP LIFE INSURANCE (SGLI)

What Is Servicemembers' Group Life Insurance (SGLI)?

SGLI is a program of low-cost group life insurance protection for members of the uniformed services.

Members covered under SGLI also have automatic traumatic injury protection (TSGLI), and, if they are married and/or have children, have automatic coverage on their spouse and dependent children (Family SGLI). For more information on TSGLI or Family SGLI, please refer to the separate fact sheets on TSGLI and Family SGLI.

How Much Coverage Is Available?

The maximum amount of SGLI coverage available is \$400,000. It can be purchased in \$50,000 increments.

Who Is Eligible?

Servicemembers on active duty, Ready Reservists, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps are eligible for SGLI.

How Much Does It Cost?

The SGLI premium rate is currently 6.5 cents (.065¢) per month per \$1,000 of insurance, regardless of the member's age. For the member who carries the maximum coverage of \$400,000, the monthly SGLI premium is \$26. In addition, there is an extra premium charge of \$1 for TSGLI coverage, which is automatic, making the maximum premium \$27 per month for \$400,000 of coverage. SGLI premiums are deducted from the Servicemember's pay.



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.



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How Can a Servicemember Apply For Coverage?

SGLI coverage at the maximum amount is automatic when a member enters onto active duty or Ready Reserve service, which includes:

- A civilian who enlists for active duty or Ready Reserve service
- A Ready Reservist who is mobilized to active duty status
- A Ready Reservist who is demobilized and returns to reserve status
- A member who completes active duty and is assigned to the Ready Reserve

How Can a Servicemember Decline or Take Less Than the Full Amount of Coverage?

A Servicemember can decline or reduce coverage when he or she is called into service by completing form SGLV-8286, *Servicemembers' Group Life Insurance Election and Certificate*. By declining SGLI, the member also declines Family SGLI and TSGLI. If the member declines or reduces SGLI coverage and later wants to obtain or increase the coverage, the member can apply for coverage using the same SGLV 8286 form, but must submit proof of good health with the application.

When does SGLI Coverage End?

Generally, SGLI coverage ends 120 days after separation from service, unless the discharged Veteran is eligible for the SGLI Disability Extension (see below). As of October 1, 2012, Veterans can apply for Veterans Group Life Insurance (VGLI) within the first 240 days of separation without evidence of good health. After the initial 240 days has elapsed the Veteran then has an additional eight months to apply, but good health requirements must be met. SGLI can also be converted to a permanent plan of insurance with one of 20 participating companies within 120 days form separation.

What is the SGLI Disability Extension?

The SGLI Disability Extension allows Servicemembers who are totally disabled at the time of discharge to retain the SGLI coverage they had in service for up to two years from the date of discharge, at no cost. To be considered totally disabled, the Servicemember must have a disability that prevents them from being gainfully employed, or have one of the following conditions, regardless of employment status.

- Permanent loss of use of both hands
- Permanent loss of use of both feet
- Permanent loss of use of both eyes
- Permanent loss of use of one hand and one foot
- Permanent loss of use of one foot and one eye
- Permanent loss of use of one hand and one eye
- Total loss of hearing in both ears

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- Organic loss of speech (lost ability to express oneself, both by voice and whisper, through normal organs for speech - being able to speak with an artificial appliance is disregarded in determination of total disability)

For More Information, Call Toll-Free 1-800-669-8477

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

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