



# WOUNDED WARRIOR REGIMENT

## Fact Sheet | SGLI/VGLI

**Applies to:** All active duty and military retirees

For full details on the features, benefits and costs of SGLI and VGLI, visit: [www.insurance.va.gov](http://www.insurance.va.gov)

**WWR Fact Sheets of Interest:**

- Retiree Checklist
- Retiree TriCare
- SBP

### Servicemembers' Group Life Insurance (SGLI)

SGLI is available to servicemembers on active duty and ready reservists. SGLI is automatic, therefore service members don't need to apply for it. Servicemembers who previously declined or reduced SGLI coverage can request to modify their choice.

SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000; premiums are taken automatically from a servicemember's pre-tax military pay. An extension of SGLI coverage after leaving active duty may be available under two conditions:

**NOTE: An extension of SGLI due to total disability is NOT automatic. You MUST apply to the SGLI for the extension.**

1. If the VA deems you totally disabled and unable to work or you have one of the permanent losses listed below, your full-time coverage can be extended for as long as the disability continues, up to a maximum of two years at no cost.

Permanent losses, regardless of ability to work, are:

Use of both hands, use of both feet, both eyes, one hand and one foot, one foot and one eye, one hand and one eye.

2. If you incur a disability while under part-time coverage and you are not able to acquire commercial life insurance at a standard rate because of the disability, your SGLI coverage may be extended for 120 days following the period of duty in which the disability occurred.

### Veterans' Group Life Insurance (VGLI)

VGLI is available to those insured under SGLI who are being released from active duty or drilling assignment, or those insured under the SGLI Disability extension. VGLI is available in \$10,000 increments up to a maximum of \$400,000. A servicemember's initial VGLI coverage amount cannot exceed the amount of SGLI they had at the time of separation from service. Servicemembers must apply within 240 days from discharge or during the disability extension period in order to avoid submitting evidence of good health. Servicemembers are no longer eligible after one year and 120 days from discharge. VGLI premiums are paid directly to SGLI. VGLI premiums are based upon the veteran's age and will change as they enter set age brackets. Premiums are due monthly beginning the month after the insurance becomes effective. This is a tax free benefit.

**Accelerated Benefits:** The SGLI and VGLI programs offer an accelerated benefits option to terminally ill policy holders. A policy holder is considered to be terminally ill if he or she has a written medical prognosis of 9 months or less to live. All terminally ill policyholders will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum. Accelerated benefits paid prior to death are, of course, not available for payment to survivors.