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**Family Servicemembers' Group Life Insurance (Family SGLI or FSGLI)****What Is Family SGLI?**

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

**How Much Coverage Is Available?**

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

**Who Is Eligible?**

The spouses and dependent children of all servicemembers (Active Duty and Ready Reserve) who have full-time SGLI coverage are automatically insured under Family SGLI unless the member declines the coverage in writing.

**Who Can Be Considered As a Dependent Child?**

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

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

**How Much Does It Cost?**

Premiums for spousal coverage are based on the spouse's age and the amount of coverage carried on the spouse. 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/sgliSite/FSGLI/fsgliPremiums.htm>.

Coverage for dependent children is provided free of charge.

**How Can a Servicemember Apply For Coverage?**

FSGLI coverage begins automatically for service members 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

If a servicemember declines or reduces Family SGLI coverage and later wants to obtain or increase the coverage, the member can apply for coverage using form SGLV 8285A, *Request for Family Coverage for Spouse*. In addition to submitting SGLV 8285A, the servicemember must submit proof of good health for the spouse.

**For More Information, Call Toll-Free 1-800-419-1473  
or Visit Our Web Site at <http://www.insurance.va.gov>.**