

What Is Servicemembers' Group Life Insurance (SGLI)?

SGLI is a program of low-cost term 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?

SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000.

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?

SGLI premiums are currently .07¢ 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 \$28. In addition, there will be an extra premium charge of \$1 for TSGLI coverage, which is automatic, making the maximum premium \$29 per month for \$400,000 of coverage. SGLI premiums are deducted from the servicemember's pay.

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 form SGLV-8285, *Request for Insurance (SGLI)*, but must submit proof of good health with the application.

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