

What Is Veterans' Group Life Insurance (VGLI)?

Veterans' Group Life Insurance (VGLI) provides for the conversion of Servicemembers' Group Life Insurance (SGLI) to a renewable term life insurance policy. This policy is renewable every five years, regardless of health, and can be retained for life.

Who Is Eligible?

You are eligible to apply for VGLI if you are/were insured under SGLI **AND**:

- You are being released from active duty or the Reserves or were released within the last year and 120 days.
- You are a member of the Individual Ready Reserve (IRR) or Inactive National Guard (ING).
- You are a reservist who suffered an injury or disability during active duty or inactive duty for training for a period of less than 31 days and became uninsurable at standard premium rates.

REMINDER: Application period - you can apply for VGLI within the first 120 days without evidence of good health. After the initial 120 days has elapsed you have an additional year to apply, but good health requirements must be met.

What Coverage Does VGLI Provide?

VGLI provides for the amount of SGLI coverage a member had in force at the time of separation from active duty or Reserves. VGLI is issued in multiples of \$10,000 up to a maximum \$400,000. VGLI can be converted at any time to an individual permanent (i.e., whole life or endowment) plan with 54 participating commercial insurance companies.

How Do You Apply For VGLI?

SGLI coverage continues at no cost to the member for 120 days after discharge, so VGLI will not take effect until the 121st day. VGLI applications are mailed to eligible members on three occasions:

- Generally within 60 days after separation.
- Within 120 days after separation when the SGLI free coverage period ends.
- Before the end of the 16-month application period.

Applications are mailed to the address shown on the member's DD Form 214 or equivalent separation orders. It is the member's responsibility to apply within the time limits even if the member does not receive an application in the mail.

Applications for VGLI coverage should be mailed to:

The Office of Servicemembers' Group Life Insurance
P.O. Box 41618
Philadelphia, PA 19176-9913

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