

VA Life Insurance Programs

February 21, 2016



VETERANS BENEFITS ADMINISTRATION

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U.S. Department
of Veterans Affairs

Customer Base – 6.5 million Insured

- 2.3 Million Servicemembers



- 3.0 Million Spouses/Children



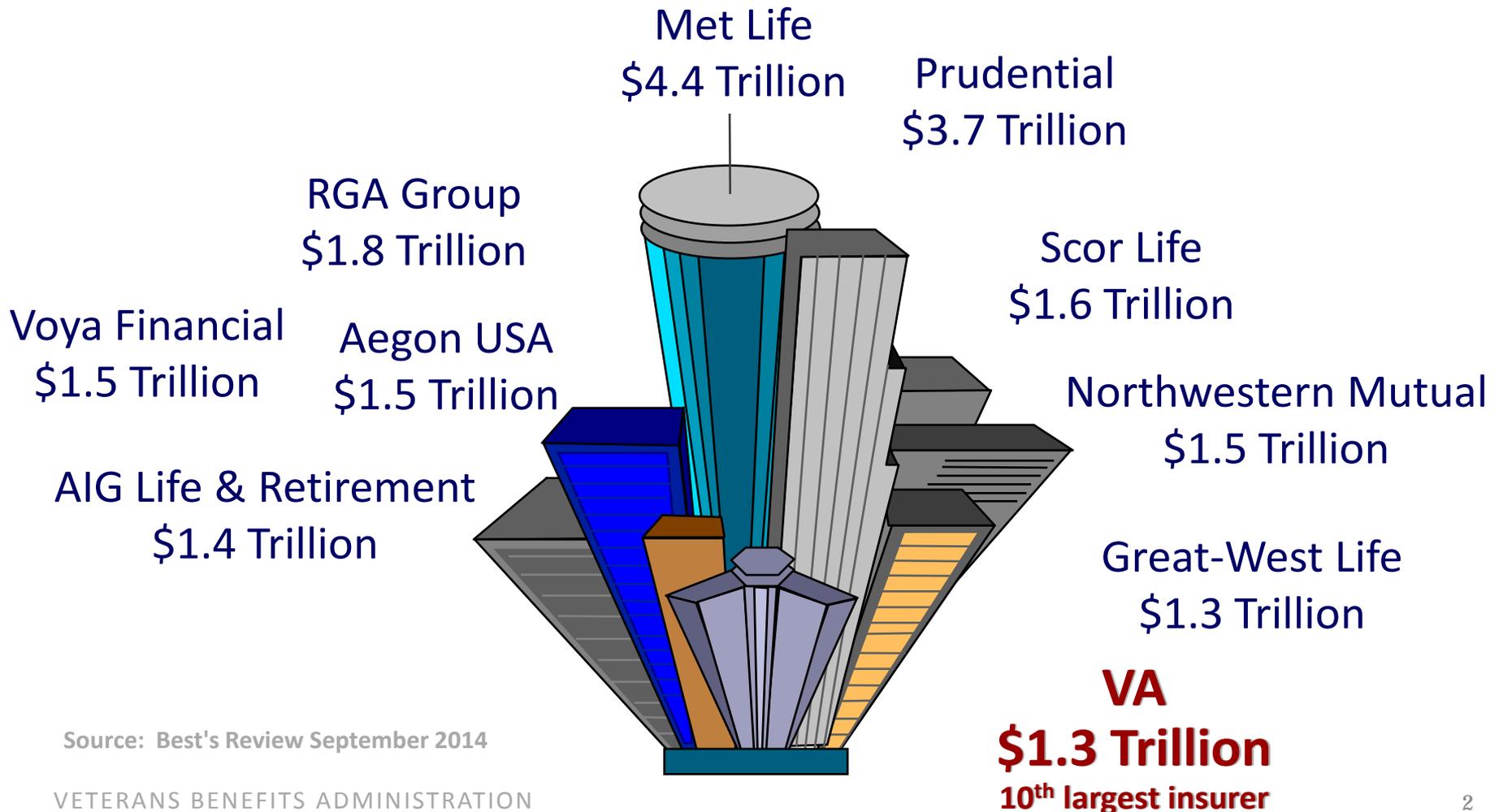
- 425,000 Post-1992 Veterans

- 521,000 WWII, & Korean Era Veterans



- 231,000 Disabled Veterans

Face Amount of Coverage: VA vs. Private Industry



VA-Supervised Life Insurance Programs



Supervised Programs

- Servicemembers' Group Life Insurance
- SGLI Family Coverage
- SGLI Traumatic Injury Protection
- Veterans' Group Life Insurance



Servicemembers' Group Life Insurance (SGLI)

- Active duty, Reservists and Guard automatically insured for \$400,000
- Member has option to decline or reduce the coverage in increments of \$50,000
- Coverage is 24/7, no restrictions
- \$28 monthly premium, plus \$1 for traumatic injury coverage, deducted from pay
- Coverage continues for 120 days after discharge at no cost to member
- Member can apply for an extension of SGLI for up to 2 years if:
 - Disabilities prevent member from being gainfully employed, or
 - Member has certain statutory disabilities

Pages 32-37 of VA Life Insurance Handbook



SGLI Disability Extension

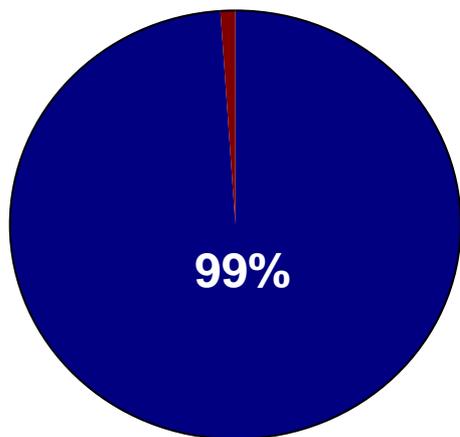
- For separating Servicemembers who:
 - are unable to work due to their disabilities, or
 - have certain statutory conditions
- Extends SGLI coverage free of charge for up to two years from separation or until able to maintain gainful employment
- Member must apply
- If approved for SGLI Disability Extension, automatically converted to VGLI at end of two years (VGLI premiums not waived)
- We call recently separated disabled Veterans to advise them of the full range of VA Life Insurance benefits

Page 34 of VA Life Insurance Handbook

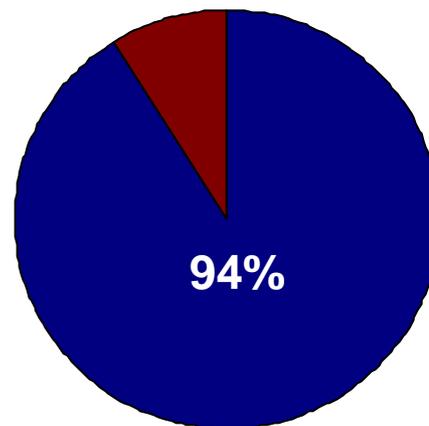


Servicemembers' Group Life Insurance (SGLI)

Active Duty



Ready Reserve



Participation

SGLI Family Coverage (FSGLI)

- Spouse Coverage
 - Automatic coverage for non-military spouses
 - Military spouses must apply
 - \$100,000 maximum or amount of member's coverage, whichever is less
 - Age-based premiums
- Child coverage
 - Automatic for all members covered by SGLI; member does not have to have spouse coverage to have child coverage
 - No charge to Servicemembers
 - Benefit for Stillbirth – Effective 10/10/2008
- Servicemember is always beneficiary

Pages 41-44 of VA Life Insurance Handbook



SGLI Family Coverage (FSGLI)

FSGLI spouse coverage terminates 120 days after any of the following:

- Member separates from the military
- Divorce
- Member elects in writing to terminate spouse SGLI coverage
- Member elects in writing to terminate his/her SGLI coverage
- Death of member

FSGLI child coverage terminates 120 days after any of the following:

- Member separates from the military
- Member elects in writing to terminate his/her SGLI coverage
- Death of member
- Child no longer qualifies as an insurable dependent

Conversion option

- Spouse coverage can be converted to an individual policy within 120 days of above events
- Dependent child coverage cannot be converted

FSGLI – National Defense Authorization Act 2013

NDAA 2013 repealed automatic enrollment in FSGLI for members who are married to other members effective January 2, 2013

- If marriage occurred before 1/2/2013 :
 - Spouse coverage is automatically issued to both spouses
 - Coverage is effective on the date of the marriage
 - Premium is owed from the date of marriage
- If marriage occurred on or after 1/2/2013:
 - Coverage is not automatically issued
 - If spouse coverage is desired, an application for spouse coverage must be submitted (SGLV 8286A)
 - Coverage is effective on the date of application, if application is approved
 - Premium is due from the date of application if coverage is issued

SGLI Traumatic Injury Protection (TSGLI)

- Effective Dec. 1, 2005; retroactive to Oct. 7, 2001 regardless of geographic location where injuries occurred
- Provides financial benefit to those suffering serious traumatic injuries to help with expenses during treatment and recovery
- Automatic for members who have SGLI
- Premium is \$1/month
- Must suffer qualifying loss due to a traumatic injury to receive payment
- Benefit from \$25K to \$100K, depending on type of loss or length of recovery period
- Branch of Service TSGLI Offices evaluate and certify claims for their members
- Not just a combat benefit

Pages 38-40 of VA Life Insurance Handbook



SGLI Traumatic Injury Protection (TSGLI)

- Benefit ranges from \$25K - \$100K
- Examples of losses covered:
 - ✓ Loss of limbs
 - ✓ Loss of vision, hearing, speech
 - ✓ Plegias
 - ✓ Burns
 - ✓ 15-day hospitalization
- Types of losses not covered:
 - ✓ Mental illness such as PTSD
 - ✓ Physical illness or disease

Pages 38-40 of VA Life Insurance Handbook

TSGLI Schedule of Losses

For losses listed in Part I, multiple injuries resulting from a single traumatic event may be combined with each other and treated as one loss for purposes of a single payment (except where noted otherwise), however, the total payment amount MAY NOT exceed \$100,000.

For losses listed in Part II, payment amounts MAY NOT be combined with payment amounts in Part I - only the higher amount will be paid. The total payment amount MAY NOT exceed \$100,000 for multiple injuries resulting from a single traumatic event.

Part I	
Loss	Payment Amount
1. Sight: Total and permanent loss of sight OR loss of sight that has lasted 120 days • For each eye	\$50,000
2. Hearing: Total and permanent loss of hearing • For one ear • For both ears	\$25,000 \$100,000
3. Speech: Total and permanent loss of speech	\$50,000
4. Quadriplegia: complete paralysis of all four limbs	\$100,000
5. Hemiplegia: complete paralysis of the upper and lower limbs on one side of the body	\$100,000
6. Paraplegia: complete paralysis of both lower limbs	\$100,000
7. Uniplegia: complete paralysis of one limb* <i>*Note: Payment for uniplegia of arm cannot be combined with loss 9, 10 or 14 for the same arm. Payment for uniplegia of leg cannot be combined with loss 11, 12, 13 or 15 for the same leg.</i>	\$50,000
8. Burns: 2nd degree or worse burns to at least 20% of the body including the face OR, at least 20% of the face	\$100,000
9. Amputation of hand: Amputation at or above the wrist • For each hand* <i>*Note: Payment for loss 9 cannot be combined with payment for loss 10 for the same hand.</i>	\$50,000
10. Amputation of 4 fingers on 1 hand OR thumb alone: Amputation at or above the metacarpophalangeal joint • For each hand	\$50,000
11. Amputation of foot: Amputation at or above the ankle • For each foot* <i>*Note: Payment for loss 11 cannot be combined with payments for losses 12 or 13 for the same foot.</i>	\$50,000
12. Amputation of all toes including the big toe on 1 foot: Amputation at or above the metatarsophalangeal joint • For each foot <i>*Note: Payment for loss 12 cannot be combined with payments for loss 13 for the same foot.</i>	\$50,000
13. Amputation of big toe only, OR other 4 toes on 1 foot: Amputation at or above the metatarsophalangeal joint • For each foot	\$25,000

TSGLI - Criteria for Payment

- Suffer a qualifying loss as the result of a traumatic event while in service
- Covered by SGLI when traumatic event occurs (except for retroactive period)
- Traumatic event must occur prior to separation from service
- Loss is a direct result of the traumatic event
- Loss occurs within 2 years (730 days) of traumatic event
- Survive 7 days from date of traumatic event

Veterans' Group Life Insurance (VGLI)

- Initial Maximum Coverage = Amount of SGLI at separation
- Member must apply unless on the SGLI Disability Extension
- 1 year and 120 days from separation to apply; **if within 240 days of separation, no proof of health required**
- Age-based premiums
- Can increase coverage by \$25,000 on five year anniversary date up to \$400,000 maximum
- Great transition insurance; Separating Servicemembers should be encouraged to apply until they obtain other coverage
- Renewable for life, or convert

Pages 45-51 of VA Life Insurance Handbook



Beneficiary Financial Counseling Service (BFCS)

- No cost financial planning services available to **beneficiaries** of SGLI, FSGLI, TSGLI and VGLI
 - Service provided by FinancialPoint®
 - Objective financial professionals – do not receive commission
- Beneficiaries can provide information online and a financial plan will be prepared for them.
- Beneficiaries can request a face-to-face meeting with a financial professional.
- Beneficiaries can call to get quick answers to financial questions or to request a detailed financial plan.

Online Will Preparation

- Online will preparation services are available to **beneficiaries** at no cost to them.
- Service enables beneficiaries to prepare a will online without an attorney.
- Answer a series of questions and receive a legal will, valid in all 50 states, ready to print and sign.
- Documents how assets will be distributed in the event of death.

Accelerated Benefit Option (ABO)

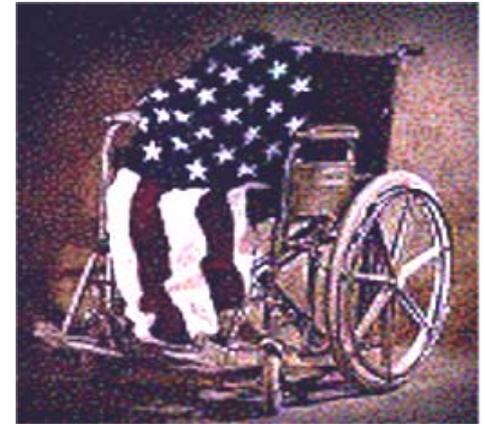
- Member (or spouse for FSGLI) must be terminally ill with a prognosis of 9 months or less to live
- Insured can receive up to 50% of the face amount of coverage
- Reduces death benefit
- Non-taxable

VA-Administered Life Insurance Programs



Service-Disabled Veterans' Insurance

- \$10,000 maximum basic coverage
- Must have received a service-connected disability rating from VA of at least 0%
- Must apply within two years of a rating for a new service-connected disability
- Must be in good health except for service-connected disabilities
- Premiums can be waived if totally disabled
- If approved for waiver of premiums, Veteran may purchase up to \$30,000 of supplemental insurance (premiums cannot be waived on supplemental)



Pages 25-28 of VA Life Insurance Handbook

Veterans' Mortgage Life Insurance

- Up to \$200,000 of mortgage coverage
- Must have received a specially-adapted housing grant from VA
- Coverage reduces with mortgage balance
- Payable only to the mortgage company
- Cannot be issued after age 69
- Premiums based on Veteran's or Servicemember's age, mortgage balance, and length of mortgage

Pages 29-31 of VA Life Insurance Handbook



Insurance Internet - Self-Service

www.benefits.va.gov/insurance

Veterans can perform many functions themselves, including:

- Access Policy information
- Borrow from Policies
- Find and download Insurance related forms
- Calculate Insurance Needs
- Learn how to file a disability or death claim
- Apply for Insurance on-line
- Beneficiaries can learn how to get financial counseling
- Learn how to convert from SGLI to VGLI
- Change VGLI Address
- Pay premiums from credit card or checking account

VA Insurance Website

www.benefits.va.gov/insurance

The screenshot shows the VA Insurance website interface. At the top, there is a navigation menu with links for Health, Benefits, Burials & Memorials, About VA, Resources, News Room, Locations, and Contact Us. Below the menu is a search bar labeled "I AM A..." with a dropdown menu set to "Select One". The main content area features a large image of a family (a woman, a man, and a young boy) and a blue sidebar with the text: "Attention VGLI Members! The VGLI website has been completely updated to provide an enhanced experience for Veterans who want to manage their VGLI coverage and pay their bills online. Simply log on with your existing User ID and password. Don't have a User ID? Go to the home page and click 'Create an Account'. Visit the new website now >". Below the image are three buttons: "Visit the New VGLI Website Today!", "Assessing Your Life Insurance Needs", and "Update Your Life Insurance Beneficiary". The left sidebar contains a list of navigation options, with "Life Insurance" selected. The "Life Insurance" section includes links for "Life Insurance Home", "Access My Policy Online", "SGLI: Servicemembers' Group Life Insurance", "VGLI: Veterans' Group Life Insurance", "FSGLI: Family Servicemembers Group Life Insurance", "TSGLI: SGLI Traumatic Injury Protection Program", "S-DVI: Service-Disabled Veterans Life Insurance", "VMLI: Veterans' Mortgage Life Insurance", and "Beneficiary Financial Counseling and Online Will". The main content area has tabs for "About", "Benefits", "Eligibility", and "How to Apply". The "About" tab is active, showing a section titled "About Life Insurance" with a small image of a soldier and a child, and text explaining the mission to serve Servicemembers, Veterans, and their families. A right sidebar titled "I WANT TO..." contains links for "Download SGLV 8286", "Apply for VGLI/Convert SGLI to VGLI", "Download Insurance Forms", "Update My Beneficiary", and "Learn About Insurance for Service-Disabled Veterans".

VA Insurance Website - Training

On-Demand Training

www.benefits.va.gov/insurance/training1.asp



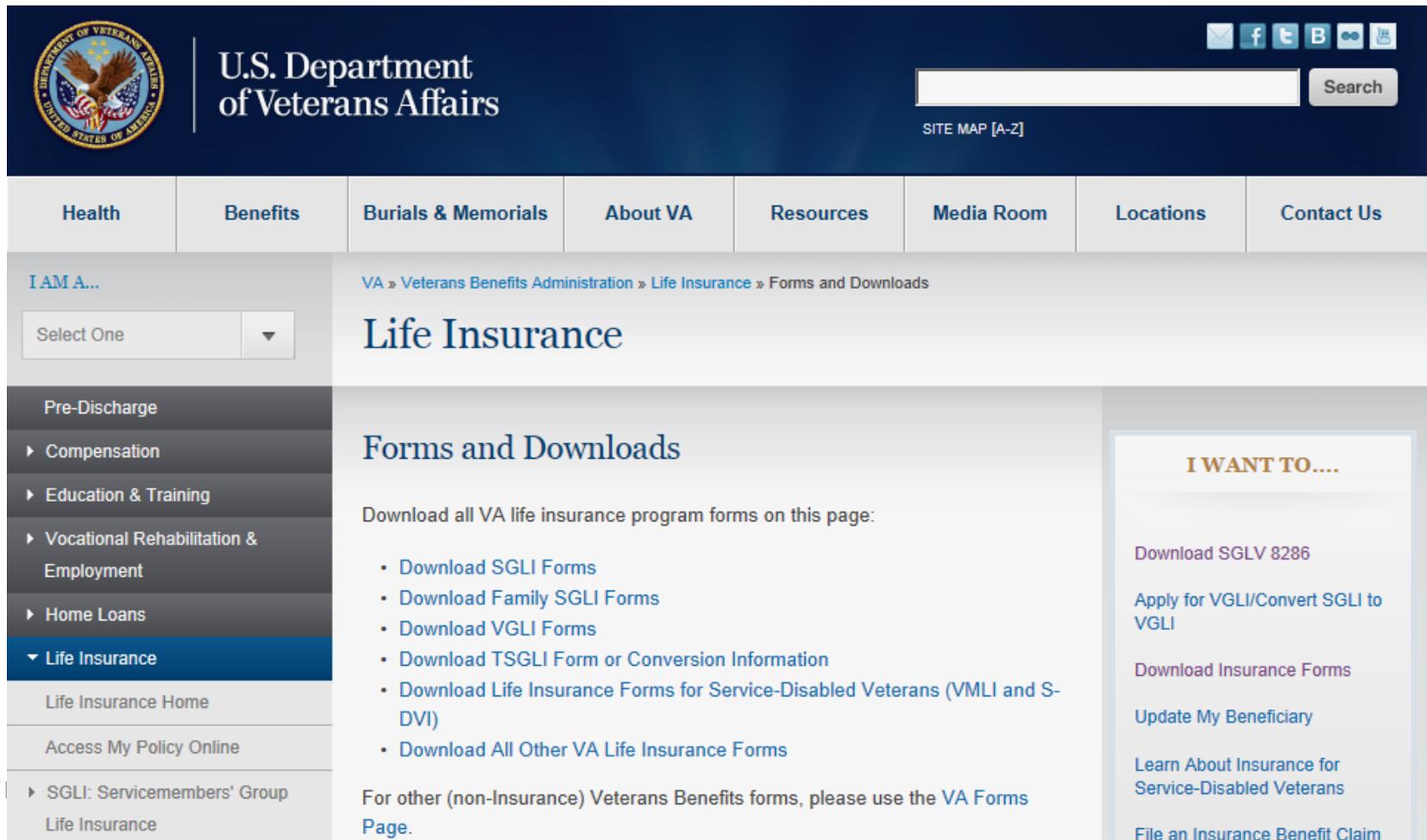
The screenshot shows the VA Insurance Website Training page. At the top, it features the United States Department of Veterans Affairs logo and a navigation menu with links for Home, Veteran Services, Business, About VA, Media Room, Locations, and Contact Us. Below the navigation menu, there is a breadcrumb trail: VA » Benefits » Insurance » Training. The main heading is "Online Insurance Training". A paragraph of text states: "Insurance is developing online training modules on several topics. Topics currently available are shown below. Check back often, as we will continue to add new topics." Below this, there are three sections of training series:

- Casualty Assistance/Human Resources Training**
 - [Assisting Beneficiaries with Filing SGLI Claims](#) — For Casualty Officers working with SGLI claimants.
 - [Completing SGLV-8286](#) — In this module, you will learn about the proper way to complete the Servicemembers' Group Life Insurance Election and Certificate.
- Servicemembers' Group Life Insurance Traumatic Injury Protection Program (TSGLI) Training Series**
 - [TSGLI Overview](#) — In this module, you will learn the basics about the TSGLI Program.
 - [TSGLI Coverage](#) — In this module, you will learn about TSGLI coverage.
 - [TSGLI Genitourinary Losses](#) — In this module, you will learn about the genitourinary losses that are now covered by the TSGLI Program.

On the left side of the page, there is a sidebar with a search bar labeled "I AM A..." and a dropdown menu. Below the search bar, there are several menu items: Compensation, Education & Training, Home Loans, Life Insurance, Access My Policy Online, SGLI—Servicemembers' Group Life Insurance, VGLI—Veterans' Group Life Insurance, FSGLI—Family Servicemembers' Group Life Insurance, and TSGLI—Servicemembers' Group Life Insurance Traumatic Injury Protection Program.

VA Insurance Website - Forms

<http://www.benefits.va.gov/INSURANCE/resources-forms.asp>



The screenshot shows the VA Insurance Website - Forms page. The header features the U.S. Department of Veterans Affairs logo and name, a search bar, and social media icons. The navigation menu includes Health, Benefits, Burials & Memorials, About VA, Resources, Media Room, Locations, and Contact Us. The main content area is titled "Life Insurance" and "Forms and Downloads". It provides a list of downloadable forms and a sidebar with "I WANT TO...." options.

U.S. Department of Veterans Affairs

SEARCH

SITE MAP [A-Z]

Health Benefits Burials & Memorials About VA Resources Media Room Locations Contact Us

I AM A...
Select One

VA » Veterans Benefits Administration » Life Insurance » Forms and Downloads

Life Insurance

Forms and Downloads

Download all VA life insurance program forms on this page:

- [Download SGLI Forms](#)
- [Download Family SGLI Forms](#)
- [Download VGLI Forms](#)
- [Download TSGLI Form or Conversion Information](#)
- [Download Life Insurance Forms for Service-Disabled Veterans \(VMLI and S-DVI\)](#)
- [Download All Other VA Life Insurance Forms](#)

For other (non-Insurance) Veterans Benefits forms, please use the [VA Forms Page](#).

I WANT TO....

- [Download SGLV 8286](#)
- [Apply for VGLI/Convert SGLI to VGLI](#)
- [Download Insurance Forms](#)
- [Update My Beneficiary](#)
- [Learn About Insurance for Service-Disabled Veterans](#)
- [File an Insurance Benefit Claim](#)

Pre-Discharge

- ▶ Compensation
- ▶ Education & Training
- ▶ Vocational Rehabilitation & Employment
- ▶ Home Loans
- ▼ **Life Insurance**

- Life Insurance Home
- Access My Policy Online
- ▶ SGLI: Servicemembers' Group Life Insurance

Program Contact Information

for SGLI, FSGLI, VGLI Claims

Office of Servicemembers' Group Life Insurance (OSGLI)

- Address: 80 Livingston Avenue, Roseland, NJ 07068
- Telephone Numbers:
 - 800-419-1473, Monday through Friday, 8:00 am to 5:00 pm Eastern
 - Main Fax: (800) 236-6142
 - Claims Fax: (877) 832-4943
- E-Mail:
 - Claims Only (Death & TSGLI): osgli.claims@prudential.com
 - TSGLI Appeals: tsgli.appeals.osgli@prudential.com
 - All Other: osgli.osgli@prudential.com

Program Contact Information for TSGLI

Branch of Service TSGLI Offices

- Servicemembers should contact their Branch of Service TSGLI Office
- Contact information for these offices can be found at:

www.benefits.va.gov/insurance/forms/SGLV_8600_ed2014-06.pdf

Office of Servicemembers' Group Life Insurance

SERVICE MEMBERS' GROUP LIFE INSURANCE TRAUMATIC INJURY PROTECTION PROGRAM (TSGLI)

Administered by the Office of Servicemembers' Group Life Insurance

Application for TSGLI Benefits

Please submit your completed claim to your branch of service below:

Branch	Contact Information	Submit Claim by Fax	Submit Claim by E-mail	Submit Claim by Postal Mail
Army All Components	Phone: (800) 237-1138 Website: www.army.mil/VA/2014/	(800)417-4013	army.benefits@va.gov	122 Army Avenue, Madison Command 5000 The Arsenal (Dover) Avenue Fort Belvoir, VA 22060 Fort Knox, KY 40122-5403
Marine Corps All Components	Phone: (813) 776-3805 or (304) 452-8377 Website: www.marines.com/insurance	(888)864-2295	mcgl@marc.mil	PO, Marine Corps Attn: WARR 1150 1018 8th Avenue Quantico, VA 22134
Navy All Components	Phone: (800) 877-5522 (toll-free) Website: www.public.navy.mil/napgms/epa/submitclaim.asp	(800)614-2266	navy.ts@navy.mil	Comptroller, Navy Personnel Command Attn: PERS 13 1275 Hampton Drive Millington, VA 22656-1300
Air Force Active Duty	Phone: (800) 435-0348	(770)465-0211	afpc.casualty@af.mil	AFPC/OPIC 320C Street West Randolph AFB, TX 78155
Air Force Reserve	Phone: (800) 425-0102	(770)847-3887	casualty.afpr@af.mil	AFPC/OPIC 320C Street West Randolph AFB, TX 78155
Air Reservist Guard	Phone: (303) 612-0148		afpr@af.mil	AFPC/OPIC 320C Street West Randolph AFB, TX 78155
Coast Guard	Phone: (303) 612-0028 Website: www.uscg.mil/usa/usa/VA/2014.asp	(303)612-0024	navy.ts@navy.mil	Joint Base Annapolis, MD 20782 U.S. Coast Guard Personnel Service Center 4200 Wilson Blvd., Suite 1100 Arlington, VA 22204-2100
Public Health Services	Phone: (301) 427-3308	(301) 427-3421 or (301) 427-3422	compra@hhs.gov	PRC/Comptroller Branch 9601 Columbia Rd., Box 105 Silver Spring, MD 20910
NASA Corps	Phone: (301) 713-3444	(301) 713-4140	Director.us@hhs.gov	U.S. Dept. of Commerce 9601 Columbia Rd., Suite 108 Silver Spring, MD 20910

Program Contact Information

for S-DVI, VMLI

VA Insurance Center

- Address: VA Insurance Center, P.O.Box 7208, Phila., PA 19101
- Telephone Numbers:
 - 800-669-8477, Monday through Friday, 8:00 am to 6:00 pm Eastern
 - Main Fax: (888) 748-5822
 - Claims Fax: (888) 748-5822
- E-Mail:
 - Go to <https://insurance.va.gov/mypolicy/mypolicy.htm>

Contact Information

Jeanne King, Attorney-Advisor

VA Insurance Center, Philadelphia, PA

Phone: 215-842-2000, ext. 4839

Jeanne.king@va.gov



Questions?