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UNITED STATES  
DEPARTMENT OF VETERANS AFFAIRS

## I-News

the VA Life Insurance Newsletter

October 2009

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### Free SGLI Coverage for Totally Disabled Veterans



While you were in the service, or if you still are, you probably held Servicemembers' Group Life Insurance (SGLI). What you may not know is that certain disabled veterans are able to extend their SGLI coverage up to two years from their date of separation, **without having to pay premiums.**

This feature, known as the SGLI Disability Extension, is a provision included in your SGLI coverage. It allows service members who are totally disabled at the time of discharge to keep their SGLI coverage, for free, for up to two years. The amount of coverage is the same as

the amount you had in force at the time of separation. At the end of the two year period, you are still eligible to convert your SGLI coverage to VGLI coverage.

You can qualify for the SGLI Disability Extension in either of two ways. You can have:

1. a disability that prevents you from working, **OR**
2. a "**statutory**" loss, as described by law, such as the loss of use of both hands or feet.

Follow this link [for more information on the disability extension and to find out if you may be eligible](#).

### How Much Life Insurance Do You Really Need?



Having the proper amount of life insurance is very important. It can make the difference between a life of comfort or a life of financial struggles for your loved ones. But how much Life Insurance is enough? VA has provided an **Insurance Needs Calculator** to help service members and Veterans estimate the amount of life insurance coverage they need to make sure their

families are fully protected.

The Insurance Needs Calculator allows you to enter your assets and expenses and then provides you with an estimate of the amount of insurance coverage you should have. Unlike other commercial calculators, the VA's Insurance Needs Calculator takes into account the special benefits that are available only to service members and Veterans, such as SGLI and VGLI.

To further assist in planning, VA also provides a worksheet that allows you to compare VGLI coverage with a commercial insurance plan, and a list of common insurance terms to help you when evaluating different types of

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insurance. These decision-making tools can assist you in learning more about life insurance and in identifying your insurance needs. Follow this [link to access VA's Insurance planning tools](#).

And remember, these tools are a good way to get started, but they are only a guide and not a substitute for a financial planner.

**Did You Know?**

Dependent children of members with SGLI are automatically covered for \$10,000, for free? Follow this link for [more information about SGLI Family coverage](#).

## Apply for and Manage your Insurance Online

In an effort to make applying for and managing VA Life Insurance coverage a bit easier, VA provides tools to allow you to accomplish these tasks online. Through our online services you can:

- Apply for Veterans' Group Life Insurance (VGLI)
- Apply for Service Disabled Veterans Insurance
- Manage your VGLI and other VA life insurance policies online

**Applying Online** – Our online applications will walk you through the application process step-by-step and allow you to submit your completed application electronically. Once it is received, we can begin working on it right away.

**Managing Your Policy Online** - Once you have established coverage, you can use our online policy access feature to view your information about your policy and request updates and other policy actions. The types of activity you can conduct on line varies based on the type of policy you have.

You can reach the online services for either of the two programs by visiting our web site at <http://www.insurance.va.gov/> and clicking the "Online Policy Access" link.

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