



U.S. Department of Veterans Affairs

Veterans Benefits Administration

TN Department of Veterans Services Briefing

Ruth Berkheimer, Insurance Specialist



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Insurance Service

Mission: To provide our Nation's Veterans, Service members, and Military Families insurance products and services.

Vision: To be the world-class leader for Veteran and Military insurance delivery; where a diverse and caring workforce thrives, online technology advances efficiency, and our performance honors military service by exceeding expectations for value, timeliness, and customer service.

Program Features:

- 11 insurance programs
- Competitive premium rates for Service-Connected Veterans
- Pay out \$2 billion+ annually (supervised & administered programs)
- Over 100 years of success



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VA Insurance Cycle

Joining/Serving



Servicemembers' Group Life Insurance (SGLI):

- Low-cost term life insurance for Service members
- Automatic coverage of \$400,000, if eligible, unless reduced or declined
- Remains in effect 120 days upon separation at no cost
- FSGLI covers spouses and dependents for \$100/10K

Separation from Service



Veterans' Group Life Insurance (VGLI):

- Allows separating Service members to convert their SGLI to renewable term insurance
- Premiums based on age and amount of coverage
- Must apply within 1 year and 120 days from separation

Service Connection



Service-Disabled Veterans Insurance (S-DVI):

- Provides \$10,000 of life insurance to Veterans with a rating for a new service-connected disability
- Must apply by December 31, 2022

Service-Disabled Housing



Veterans' Mortgage Life Insurance (VMLI):

- Provides mortgage life insurance up to \$200,000 for disabled Veterans under age 70 who are approved for a VA Specially-Adapted Housing (SAH) grant



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Online Tools and Features

Insurance Website offers several self-service policy maintenance features:

Insurance Website:

- Document Upload
- DocuSign
- Download Insurance Forms
- Life Insurance Needs Calculator



Online Policy Access

- Pay premium or loan payment through preferred banking institution
- Online Bill Pay feature



Instant Loan Approval:

- New capability which approves a loan automatically without human intervention, when possible
- If the loan is approved instantly, then the payment will be processed and received, on average, in 2-5 days



Electronic Payment Options:

- Online Bill Pay
- VA MATIC
- Deduction From Benefits
- Military Allotment



Contact Us:

- www.benefits.va.gov/insurance
- 1-800-669-8477



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Insurance for Veterans recently separated from service



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SGLI Disability Extension

- Provides free extension of SGLI coverage for up to 2 years to Veterans who:
 1. Separated with SGLI coverage, AND
 2. Are unable to obtain gainful employment continuously since separation OR have certain statutory conditions regardless of employment status
- Maximum coverage is amount of SGLI at separation
- Member must apply for the coverage – not automatic
- When extension ends, automatically converted to VGLI with first VGLI premium payment



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SGLI Disability Extension

- Statutory conditions
 - Permanent loss of use of both hands
 - Permanent loss of use of both feet
 - Permanent loss of use of both eyes
 - Permanent loss of use of one hand and one foot
 - Permanent loss of use of one foot and one eye
 - Permanent loss of use of one hand and one eye
 - Total loss of hearing in both ears
 - Organic loss of speech (lost ability to express oneself, both by voice and whisper, through normal organs for speech - being able to speak with an artificial appliance is disregarded in determination of total disability)



SGLI Disability Extension

- How to Apply
 - Complete SGLV 8715, application available at:
http://www.benefits.va.gov/INSURANCE/forms/SGLV_8715.pdf
 - Only Veteran or Veteran's legally-appointed agent can complete application (i.e. POA, guardian)
 - Can still apply if already have VGLI and within two years of separation – if eligible, VGLI premiums paid are refunded
 - Determinations made by Office of Servicemembers' Group Life Insurance (OSGLI)
 - In event of death, if Veteran does not complete new beneficiary designation, payment based on SGLI designation



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Veterans' Group Life Insurance

- Provides renewable term insurance coverage to Veterans who separated with SGLI coverage
- Initial maximum coverage available is amount of SGLI at separation
- Premiums are based on age and amount of coverage
- VGLI Buy-Up
 - Can purchase additional increments of \$25,000 at 1-year anniversary and each subsequent 5-year anniversary of VGLI with no health review
 - Must be under age 60
 - Can only purchase up to current program maximum



Veterans' Group Life Insurance

- Great transition insurance for any separating Servicemember
 - Veterans should apply for VGLI first, then check out other options – don't wait until eligibility runs out!
- Ensures disabled Veterans can obtain life insurance coverage
 - Apply within 240 days* from separation = **automatically approved, no health review**
 - Apply between 241 days and 1 year and 120 days* from separation = must undergo health review
 - **After 1 year and 120 days* from separation – Cannot apply for VGLI**



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Veterans' Group Life Insurance

- How to Apply
 - Apply online or complete SGLV 8714
 - To access online or hard copy application, go to:
<http://benefits.va.gov/insurance/vgli.asp>
 - Only Veteran or agent can complete application
 - must include first premium payment
 - Can elect on application to deduct future premium payments from military retirement or VA compensation



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Insurance for Disabled Veterans



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Service-Disabled Veterans Insurance

- \$10,000 maximum basic coverage
- Must be discharged on or after April 25, 1951 under other than dishonorable conditions
- Must apply within two (2) years of a VA rating for a new service-connected disability
 - Individual Unemployability (IU) rating or increase in current rating does not re-open the application period
- Must be in good health except for service-connected disabilities
- Closing to new enrollment Dec. 31, 2022
- New program – VA Life (VALI)- opening Jan. 1, 2023



Service-Disabled Veterans Insurance

- Waiver of premium on basic coverage available if:
 - Unable to obtain substantially gainful employment for six months beginning prior to turning age 65
 - Statutory condition
- Granting of waiver of premiums provides eligibility to obtain additional \$30,000 of supplemental coverage
 - Must apply within one (1) year of approval of waiver
 - Must pay for supplemental coverage



Service-Disabled Veterans' Insurance

How to Apply (must apply before Dec. 31, 2022)

- Basic coverage: Apply online or complete VA Form 29-4364
- Waiver of premiums: Complete VA Form 29-357 OR write in on Basic Coverage application "Waiver" in premium box.
- To access online or hard copy application, go to:
<http://benefits.va.gov/insurance/s-dvi.asp>
- Only Veteran, VA appointed fiduciary or guardian can complete application for Veteran
- If incompetent, in event of death, payment made to Veteran's estate



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Gratuitous S-DVI (ARH)

Issued posthumously to Veterans who:

- Would have met the basic S-DVI requirements
- Didn't apply due to mental incapacity from a service-connected disability
- \$10,000 maximum insurance payment
- Next of kin must apply within two (2) years of Veteran's date of death
- Payable only to spouse, child, or parent



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Veterans' Mortgage Life Insurance

- Eligibility
 - Available to Veterans and Servicemembers with severe service-connected disabilities who receive a specially-adapted housing grant
 - Have title to the home
 - Have a mortgage on the home
 - Must be purchased before age 70
- Coverage
 - Currently \$200,000 maximum
 - Decreasing term insurance that reduces with mortgage balance
- Benefit payable only to mortgage holder



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Veterans' Mortgage Life Insurance

How to Apply

- Will receive application upon receipt of specially-adapted housing grant from SAH Officer

OR

- Apply online at <http://benefits.va.gov/insurance/vmli.asp>



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New Insurance Program – 1/1/23



VALife

Veterans Affairs Life Insurance



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VALife Program Overview

- P.L. 116-315 creates a new program of Veterans Affairs Life Insurance for over 5 million service-connected Veterans
- Effective January 1, 2023
- Guaranteed acceptance whole life insurance for Veterans age 80 or under with service-connected conditions (0%-100%)
 - No time limit to apply
- Veterans 81 and older are eligible if:
 - They apply for a rating for a new condition prior to age 81
 - Receive a rating for a new service-connected condition after turning 81
 - Apply within 2 years of their rating
- No health questions, no medical underwriting



VALife Program Overview (continued)

- Maximum of \$40,000, in increments of \$10,000
- Two-year waiting period for full coverage to take effect; replaces medical underwriting
- Once approved, rates will never increase
- All premiums paid plus interest paid to beneficiary if death within first 2 years of enrollment
- Premium rates are competitive with guaranteed acceptance coverage products available in the commercial market
- Coverage amount is higher than most similar products in commercial market
- No waiver of premiums
- Begins to build cash value after two years of enrollment
- No dividends or loans



Improved Service to Veterans

More automated, customer centric experience to minimize administrative costs

- Online application process
- Automatic verification of eligibility
- Automatic approval/denial based on eligibility
- Electronic premium payments
- Electronic communications



Impact on Service-Disabled Veterans Insurance

- S-DVI program, including Supplemental S-DVI, will close to new enrollment after Dec. 31, 2022
- Those currently enrolled in S-DVI can remain in program
- Jan. 1, 2023, and Dec. 31, 2025 (a 3-year period)
 - S-DVI insureds can convert to VALife and keep their S-DVI while they wait for the full VALife coverage to take effect
 - Veterans may not be insured under both programs at the same time, *except* for initial two-year enrollment period
- After Dec. 31, 2025, S-DVI insureds must drop S-DVI to apply for VALife



Example 1

- Veteran has \$10,000 of basic S-DVI; not on waiver
- Veteran applies for \$40,000 of VALife on 1/1/23
- Veteran must pay for both SDVI and VALife for two years in order to keep both coverages for 2-year period (until VALife full face amount takes effect).
- 1/1/25 Veteran's full face amount (\$40,000) of VALife takes effect and Veteran's SDVI coverage terminates
- Veteran can use any cash value from SDVI to pay premiums or receive the cash value



Example 2

- Veteran has \$10,000 basic SDVI on waiver and \$30,000 Supplemental
- Veteran applies for \$40,000 of VALife on 1/1/23
- Veteran must pay for both Supplemental SDVI and VALife for two years in order to keep both coverages.
- 1/1/25 Veteran's full face amount (\$40,000) of VALife takes effect and Veteran's basic and Supplemental SDVI coverage terminate
- Veteran can use any cash value from SDVI to pay premiums or receive the cash value



Example 3

- Veteran has \$10,000 basic SDVI; not on waiver
- Veteran applies for VALife on 12/31/25
- Veteran must pay for both SDVI and VALI for two years in order to keep both coverages.
- 12/31/27 Veteran's full face amount (\$40,000) of VALife takes effect and Veteran's basic SDVI coverage terminates
- Veteran can use any cash value from SDVI to pay premiums or receive the cash value



Example 4

- Veteran has \$10,000 basic SDVI; not on waiver
- Veteran applies for VAlife on or after 1/1/26; Veteran's SDVI terminates the same day
- Veteran can use any cash value from SDVI to pay premiums or receive the cash value



Example 5

- Veteran has \$10,000 of National Service Life Insurance (NSLI; V policy)
- Veteran applies for \$40,000 VALife
- Veteran can keep both the NSLI coverage and the VALife coverage for as long as he/she wants for a total of \$50,000 in coverage



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Veterans Affairs Life Insurance (VALife)

Learn about VALife, our new life insurance program for Veterans with service-connected disabilities that takes effect January 1, 2023.

VALI Home Page

I AM A...

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- ▶ Compensation
- ▶ Education & Training
- ▶ Veteran Readiness & Employment
- ▶ Home Loans
- ▼ **Life Insurance**
 - 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
 - Beneficiary Financial Counseling and Online Will
 - Accelerated Benefits Option
 - ▶ Other VA Life Insurance

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Life Insurance

Veterans Affairs Life Insurance (VALife)



Veterans Affairs Life Insurance (VALife) provides guaranteed acceptance whole life coverage of up to \$40,000 to Veterans with service-connected disabilities. Lesser amounts are available in increments of \$10,000. Under this plan, the elected coverage takes effect two years after enrollment as long as premiums are paid during the two-year period.

Important Dates for VALife and S-DVI

The VALife program includes key dates and features that are important to know. They include changes that impact the Service Disabled Veterans Insurance (S-DVI) program. Click here to [VIEW IMPORTANT MILESTONES](#).

Eligibility

All Veterans age 80 and under, who have a VA disability rating of 0 to 100 percent are eligible for the VALife program and have no time limit to apply. Veterans who are 81 or older and have applied for VA Disability Compensation before age 81 but did not receive the rating for a new service-connected condition until after turning 81 are also eligible if they apply within two years of their rating.

I WANT TO....

- [Upload Documents](#)
- [Learn About the New VALife Insurance Program \(VALife\)](#)
- [Learn About Insurance for Service-Disabled Veterans](#)
- [Apply for Service-Disabled Veterans Insurance](#)
- [Apply for VGLI/Convert SGLI to VGLI](#)
- [Update My Beneficiary](#)
- [How to File an Insurance Claim](#)
- [Download Insurance Forms](#)

RESOURCES

- [Celebrating 100 Years of VA Life Insurance](#)
- [Assessing Your Life Insurance Needs](#)
- [Benefits A-Z](#)
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- [Federal Benefits for Veterans](#)



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U.S. Department
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VALI Home Page

Type of Coverage

The VALife program offers whole life guaranteed acceptance coverage. Under this type of coverage, the face amount of coverage takes effect two years after the date of enrollment as long as premiums are paid during the two-year period. This two-year waiting period replaces the need for medical underwriting. If the insured dies within this two year period, the beneficiary will receive all premiums paid plus interest.

Cost

The premium rate (the amount you will pay each month or annually for your coverage) depends on your age and the amount of coverage you elect. The premiums for VALife are fixed and based on your age when you enroll. Click here to [FIND OUT MORE ON PREMIUM COSTS.](#)

Can premiums be waived?

There are no premium waivers for the VALife program.

How to Apply?

VALife will take effect January 1, 2023. The application will become available on our website at that time. In the meantime, you can [SIGN UP FOR FUTURE EMAIL UPDATES ABOUT VALIFE](#) to stay informed.

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U.S. Department
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Life Insurance

New Benefit Announcement!



VA Insurance will offer a new guaranteed acceptance whole life insurance program beginning January 1, 2023 for all service-connected Veterans aged 80 and under.

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VALife Quarterly Newsletter



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 Email Updates

New VA Life Insurance (VALI) Program Updates

To sign up for updates or to access your subscriber preferences, please enter your contact information below.

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*

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Cancel

Your contact information is used to deliver requested updates or to access your subscriber preferences.



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Life Insurance

New Benefit Announcement!



VA Insurance will offer a new guaranteed acceptance whole life insurance program beginning January 1, 2023 for all service-connected Veterans aged 80 and under.

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VALife Infographic



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Veterans Affairs Life Insurance (VALife)

Protect the ones you love, those who matter most.

Jan. 5, 2021

Public Law 116-315 is passed

New VA Life Insurance Program

Public Law 116-315 establishes VALife as a **new VA Life Insurance program**.

Dec. 31, 2022

S-DVI programs are closed to new enrollment

VALife Program

What is VALife?

Guaranteed acceptance whole life insurance coverage that requires no proof of health.

Who is eligible?

You are eligible if you:

- Are aged **80 or under** and have a VA disability rating, or
- Applied for **VA disability rating before age 81** and received an initial **rating after turning 81**.

Is there a time limit to apply?

- **Age 80 or Under:** No time limit to apply.
- **Age 81 or Over:** Must apply within two years of receiving a rating for a new service-connected condition applied for prior to age 81.

How much coverage can I get?

Up to **\$40,000** (in increments of \$10,000).

When does my coverage take effect?

Full VALife coverage takes effect **two years** after enrollment.

How much are premiums?

In most cases, premiums are **generally lower than** rates offered for guaranteed acceptance coverage by private insurers.

Premium rates shown are proposed rates based on current estimates and may change prior to implementation of VALife on January 1, 2023.

[Click here](#) for the full premium rate chart.

How are claims paid?

Beneficiaries receive:

- **Premiums paid plus interest** if insured dies within two years of enrollment.
- **Full coverage amount** if insured dies more than two years after enrollment.

Jan. 1, 2023

VALife becomes effective

First day to convert S-DVI to VALife

Impact on Service-Disabled Veterans Insurance (S-DVI)

What happens to S-DVI when VALife starts?

S-DVI programs will close to new enrollment (**no new applications will be accepted**) after **December 31, 2022**.

Can I apply for VALife if I have S-DVI?

If you have S-DVI, you can apply for VALife. If you apply before December 31, 2025, you can keep S-DVI during the initial two year enrollment period for VALife.

Do I have to switch to VALife?

No, you may **remain** in the S-DVI program.

Dec. 31, 2025

Last day to keep S-DVI and apply for VALife



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Life Insurance

New Benefit Announcement!



VA Insurance will offer a new guaranteed acceptance whole life insurance program beginning January 1, 2023 for all service-connected Veterans aged 80 and under.

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FAQs on VALife



Frequently Asked Questions

Why was the VALife program created?

Public Law 116-315 created a new program of insurance, VALife, for Veterans with service-connected disabilities. VALife was designed to meet the needs of Veterans who have previously been unable to qualify for life insurance with VA.

Am I eligible for the VALife program?

All Veterans age 80 and under who have a VA disability rating of 0 to 100 percent are eligible for the VALife program and have no time limit to apply. Veterans who are 81 or older and apply for VA Disability Compensation before age 81 and receive a rating for a new service-connected condition after turning 81 are also eligible if they apply within two years of their rating.

What type of coverage is available under the VALife program?

The VALife program will offer whole life guaranteed acceptance coverage. Under this type of coverage, the face amount of coverage takes effect two years after the date of enrollment as long as premiums are paid during the two-year period. This two-year waiting period replaces the need for medical underwriting. If the insured dies within the first years of enrollment, the beneficiary will receive all premiums paid plus interest.

How much life insurance coverage can I get?

The maximum coverage amount available will be \$40,000 and may be elected in lesser increments of \$10,000. Under this plan, the elected coverage takes effect two years after enrollment as long as premiums are paid during the two-year period.

How much will I pay for VALife?

If you choose the VALife program, your premium rate (the amount you'll pay each month or annually for your coverage) depends on your age and the amount of coverage you elect. Once the VALife policy is issued, premiums never increase.

Click [here](#) for the complete Premium Rate Chart at every age. Rates shown are proposed based on current estimates and may change prior to implementation of VALife on January 1, 2023.



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How You Can Help

- Inform disabled Veterans that are within two years after receiving a disability rating for a new condition that S-DVI closes Dec. 31, 2022.
- If they need coverage, they should apply for S-DVI before Dec. 31, 2022.
- Inform disabled Veterans who have missed the deadline to apply for S-DVI or did not qualify for S-DVI that VALife will be available Jan. 1, 2023.
- Assist Veterans with applying online once VALife becomes available; training can be provided to you.



Insurance Website

www.benefits.va.gov/insurance



Online Training

http://www.benefits.va.gov/INSURANCE/training1.asp

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VGLI—Veterans' Group Life Insurance
FSGLI—Family Servicemembers' Group Life Insurance
TSGLI—Servicemembers' Group Life Insurance Traumatic Injury Protection Program

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Online Insurance Training

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.

Casualty Assistance/Human Resources Training

- Assisting Beneficiaries with Filing SGLI Claims — For Casualty Officers working with SGLI claimants.
- Completing SGLI-8288 — 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.



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Program Contact Information for SGLI DE or VGLI

Office of Servicemembers' Group Life Insurance (OSGLI)

- General Correspondence & New VGLI Applications:
P.O. Box 41618, Philadelphia, PA 19176-9913
- 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:
 - osgli.osgli@prudential.com



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U.S. Department
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Program Contact Information for S-DVI, VMLI or VALife

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
- E-Mail:
 - Go to <https://insurance.va.gov/mypolicy/mypolicy.htm>



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Questions



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