

Check your coverage after the Servicemembers' Group Life Insurance (SGLI) automatic increase



The Department of Veterans Affairs (VA) offers low-cost group term life insurance coverage to eligible Service members as an earned benefit. Affordable life insurance options help you protect your family's financial future. Servicemembers' Group Life Insurance (SGLI) can be used to cover end-of-life planning and provide income replacement. It offers financial stability and peace of mind to family members when a Service member dies.

On March 1, 2023, the maximum amount of SGLI coverage will automatically increase from \$400,000 to \$500,000. This increase helps Service members continue to secure their family's finances while reflecting the current cost-of-living.

This automatically applies to all Service members eligible for SGLI

On March 1, 2023, all Service members, Active, Guard, and Reserve eligible for SGLI will automatically receive \$500,000 in life insurance coverage. The \$500,000 in coverage will cost \$30 per month, plus a \$1 per month premium for Traumatic Injury Protection (TSGLI).

You can adjust your coverage

The automatic increase includes those who previously declined or reduced their SGLI coverage. If you would like less than the maximum amount, you can reduce your coverage in \$50,000 increments after March 1, 2023.

If you declined SGLI coverage in the past and still do not want SGLI coverage, you will need to decline it again after March 1, 2023.

If you reduce or decline coverage by March 31, 2023, you will not be charged for the increased coverage amount for that month. You will only pay for the amount of coverage you had for February 2023.

Make necessary changes online

You can decline or reduce your coverage using the SGLI Online Enrollment System (SOES) beginning on March 1, 2023.

You can find SOES at <https://milconnect.dmdc.osd.mil/milconnect/>. Service members with part-time SGLI coverage must reduce or decline coverage using the Form SGLV 8286. Provide a completed form to your Personnel Office to sign and process for payroll deduction.

For more information

Learn more about SGLI coverage and eligibility by visiting <https://www.benefits.va.gov/INSURANCE/SGLI-increase-faqs.asp>.



U.S. Department of Veterans Affairs
Veterans Benefits Administration