

# Servicemembers' Group Life Insurance Increase Tool Kit



**VA**



**U.S. Department of Veterans Affairs**  
Veterans Benefits Administration

## About This Tool kit

This tool kit has been developed to raise awareness about the Servicemembers' Group Life Insurance (SGLI) maximum coverage increase from \$400,000 to \$500,000. The increase in coverage will be effective March 1, 2023.

The below chart details the products contained in this toolkit and their purpose.

Product	Purpose
<b>SGLI Increase Blog Post</b>	To inform the audience that a change is coming for all Service members, what the primary impacts will be, and prepare them to act in order to modify their coverage options and beneficiaries.
<b>VGLI Blog Post</b>	To inform the target audience that they will soon have an opportunity to buy-up additional coverage if they have VGLI and how to ensure they're eligible for the maximum amount if they are transitioning.
<b>SGLI Email Messages (x2)</b>	<ol style="list-style-type: none"><li>1. To be sent to Service members informing them of the upcoming increase in SGLI coverage.</li><li>2. To be sent to service providers and leaders to encourage them to educate their Service members and ensure they are aware of the actions they will need to take.</li></ol>
<b>*SGLI Social Media Messaging</b>	To inform Service members about the upcoming SGLI increase and highlight those who will be impacted most.
<b>*VGLI Social Media Messaging</b>	To inform transitioning Service members and those recently transitioned about opportunities to increase VGLI coverage.
<b>*SGLI Increase Factsheet 1</b>	To provide basic information about the increase in coverage to the largest audience possible.
<b>*SGLI Increase Factsheet 2</b>	To inform specific audiences about actions to take if they want to adjust their coverage or modify their beneficiaries.
<b>*VGLI Increase Factsheet</b>	To inform separating and recently separated Service members about their options for increased VGLI coverage.
<b>*SGLI One-pager</b>	To provide an overview of SGLI and the increase in coverage.

\*These products are included as separate attachments.

## SGLI Increase Blog Post

### Servicemembers' Group Life Insurance coverage will increase in March 2023

Starting March 1, 2023, Servicemembers' Group Life Insurance (SGLI) maximum coverage will increase from \$400,000 to \$500,000. The SGLI premium rate is not changing. It will remain at \$.06 per thousand dollars of coverage. This means for approximately 20 cents per day, a Service member can purchase \$100,000 more in life insurance. VA life insurance benefits can help pay off debts, provide living expenses, and any medical or final costs surviving family members may face.

### Automatic enrollment with optional coverage

All Service members who are eligible for SGLI, including active duty, Reserve, or National Guard members, are automatically enrolled and issued the maximum SGLI coverage through their uniformed service. Once enrolled, you can lower your coverage amount in \$50,000 increments (i.e., you can choose \$450,000, \$400,000, \$350,000, and so on), or decline all coverage, if you choose. Each month, the low-cost premium for SGLI coverage is deducted from your base pay. Those who wish to decline or lower their coverage must do so after the increase on March 1 and before March 31, 2023, to not be charged for the new higher coverage amount.

**Those who previously declined or reduced their coverage will also be automatically enrolled in the maximum amount of \$500,000 and will need to take action if they wish to change their coverage after the increase.**

### Impact on FSGLI and TSGLI

[Family Servicemembers' Group Life Insurance \(FSGLI\)](#) offers automatic coverage for civilian spouses and dependent children of Service members covered under full-time SGLI. It provides up to \$100,000 of coverage for a spouse, not to exceed the Service member's SGLI coverage, and \$10,000 for each dependent child. For dual military spouses who married on or after Jan. 2, 2013, FSGLI does not automatically provide coverage. Instead, the Service member will need to elect coverage for their spouse online through the [SGLI Online Enrollment System \(SOES\)](#). All aspects of your coverage can be managed through SOES, including changing beneficiary information, opting for a different coverage amount or declining coverage.

SGLI coverage also includes a \$1 monthly premium for [Traumatic Injury Protection \(TSGLI\)](#). This provides coverage of \$25,000 to \$100,000 for short-term financial support to help Service members during recovery from a traumatic injury.

The SGLI increase, effective March 1, 2023, does not change TSGLI coverage or current spousal coverage under FSGLI.

## Update your beneficiary

While enrollment for SGLI is automatic, you still need to choose beneficiaries who would receive payment should you pass away. To ensure the SGLI proceeds go to who you want it to, take the opportunity to review and update your beneficiary information every year.

**About the author:** By Insurance Service, Veterans Benefits Administration.

**Suggested tags:** Servicemembers' Group Life Insurance, SGLI, Service member, coverage, FSGLI, TSGLI, family, Traumatic Injury Protection, benefits, Life Insurance.

**Purpose:** Spread awareness of the Servicemembers' Group Life Insurance (SGLI) maximum coverage increase effective March 1, 2023, and encourage all affected by the change in their coverage amount to update their beneficiary information or change their coverage amount, if needed.

**Target audience:** Service members and their families.

**Image options below:**



<https://www.defense.gov/Multimedia/Photos/igphoto/2002756934/>

## VGLI Blog Post

### Convert your SGLI coverage to VGLI as you transition out of the uniformed services

As you transition from uniformed service to civilian life, you'll need to make many decisions for yourself and your family. One of them is how to handle your life insurance coverage. With Veterans' Group Life Insurance (VGLI), you are able to keep the Servicemembers' Group Life Insurance (SGLI) coverage you had in service to ensure financial protection for your family after you separate or retire.

### Convert SGLI coverage to VGLI

When you entered the service, you were automatically enrolled in SGLI. While this coverage ends 120 days after separation from service, you can convert your SGLI coverage to VGLI coverage. Your VGLI coverage cannot be more than the SGLI you had when you separated from service.

Effective March 1, 2023, the maximum SGLI coverage will increase from \$400,000 to \$500,000. This will allow Service members separating on or after March 1, 2023, with \$450,000 or \$500,000 in SGLI coverage to convert up to that amount to VGLI.

### Determine VGLI eligibility

You may be eligible for VGLI coverage if you meet at least one of the requirements listed:

- Had SGLI while you were in the military and you're within 1 year and 120 days of leaving an active-duty period of 31 or more days, **or**
- Are within 1 year and 120 days of retiring or leaving the Ready Reserves or National Guard, **or**
- Are within 1 year and 120 days of assignment to the Individual Ready Reserves (IRR) of a branch of service, or to the Inactive National Guard (ING). This includes members of the United States Public Health Service Inactive Reserve Corps (IRC), **or**
- Are within 1 year and 120 days of being placed on the Temporary Disability Retirement List (TDRL).
- Had part-time SGLI as a member of the National Guard or Reserves, and you suffered an injury or disability (damage to your body or mind that makes it hard for you to do everyday tasks, including meaningful work) while on duty—including direct traveling to and from duty—that disqualified you for standard premium insurance rates.

## Apply as soon as you're eligible

Separating Service members must apply for VGLI within 1 year and 120 days of leaving the service. However, if you apply within 240 days of leaving the service, you won't need to prove you're in good health. Those who sign up after the 240-day period will need to submit evidence that they're in good health. If eligible, you can apply:

- Online through the [Office of Servicemembers' Group Life Insurance \(OSGLI\)](#).
- By mailing the [Application for Veterans' Group Life Insurance \(SGLV 8714\)](#) to:  
OSGLI  
PO Box 41618  
Philadelphia, PA 19176-9913
- By faxing the [SGLV 8714](#) form to 800-236-6142.

**About the author:** By Insurance Service, Veterans Benefits Administration.

**Suggested tags:** Veterans' Group Life Insurance, VGLI, Veteran, SGLI, Service member, policy, benefits, life insurance.

**Purpose:** Increase awareness of Veterans' Group Life Insurance (VGLI) and how Service members who are separating on or after March 1, 2023, when the Servicemembers' Group Life Insurance (SGLI) maximum increases, will be able to convert their SGLI to a higher amount of VGLI.

**Target audience:** Veterans and separating Service members.

**Image option below:**



<https://www.defense.gov/Multimedia/Photos/igpage/4/igsort/Title/igphoto/2002980818/>



## SGLI Email Messages

### Email 1:

Dear \_\_\_\_\_,

VA offers low-cost group term life insurance coverage to eligible Service members as an earned benefit. Servicemembers' Group Life Insurance (SGLI) helps protect those who matter most. It can cover end-of-life planning, provide income replacement, and offer financial stability to family members when a Service member dies. **Starting March 1, 2023, the maximum amount of SGLI coverage will automatically increase from \$400,000 to \$500,000.**

The new premium for \$500,000 SGLI coverage will be \$30 per month, plus \$1 for Traumatic Injury Protection (TSGLI) coverage. **If you're eligible for SGLI, you'll automatically receive the new maximum amount of coverage.** If you declined or reduced coverage in the past, you'll need to do it again, after the increase takes effect. You can make changes to your SGLI coverage beginning March 1, 2023, using the [SGLI Online Enrollment System \(SOES\)](#).

Visit the [SGLI Increase Frequently Asked Questions](#) website to learn more about how this increase may impact you.

### Email 2:

Dear \_\_\_\_\_,

VA offers Servicemembers' Group Life Insurance (SGLI) as an affordable option for Service members to help secure their family's financial future. It can be used to cover end-of-life planning and provide income replacement, offering peace of mind to family members when a Service member dies.

**Beginning March 1, 2023, the maximum amount of SGLI coverage will automatically increase from \$400,000 to \$500,000 to reflect the current cost-of-living.**

The new increase in coverage will be automatic. If a Service member would like \$500,000 in coverage, assure them they don't need to do anything. If Service members would like to reduce or decline coverage, they can make changes beginning on March 1, 2023. **Please remind your Service members that if they declined or reduced in the past, and they would like to do so again, they will need to do it after the increase takes effect.**

You can share the [SGLI webpage](#) with Service members looking to learn more about how this increase will affect them.