



# Prudential

Office of Servicemembers'  
Group Life Insurance

## Frequently Asked Questions – SGLI/VGLI Coverage Increase to \$500,000

### **1. Why are the maximum coverage amounts for Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) changing?**

The rules governing the Servicemembers Group Life Insurance program are established by federal law, under 38 U.S.C. §1965, et seq. Congress proposed the increase to ensure that SGLI and VGLI coverage was commensurate with the increase in the cost of living since the last increase in 2005. The prior maximum amount of SGLI coverage members could receive was \$400,000. Senate Bill 2794 amended Title 38 to increase the maximum statutory coverage amount to \$500,000. The Senate bill was passed on March 23, 2022, and by the House on September 29, 2022. President Biden signed the bill into law on October 17, 2022, and the coverage increase is effective as of March 1, 2023.

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### **2. How will the changes impact coverage for active Servicemembers enrolled in SGLI?**

Active Servicemembers eligible for SGLI will automatically become insured for \$500,000 on March 1, 2023.

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### **3. If I am a VGLI member, will my coverage automatically increase?**

No, it will not automatically increase. Your current VGLI coverage amount will remain in effect. That means VGLI members who have \$400,000 or less in coverage will be able to purchase additional coverage in \$25,000 increments without medical underwriting, at their next eligibility date (provided they are under age 60.) For example, if you are 50 years old with \$400,000 of VGLI coverage, you will be able to increase your coverage to \$425,000, at your next eligibility date without undergoing a health review. You will also receive a notice 120 days in advance of your next eligibility period.

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### **4. If I am separating from service after the effective date of the coverage increase, will I be able to convert my SGLI coverage to a higher amount of VGLI coverage?**

Yes. Servicemembers who separate from service with SGLI coverage in the amount of \$450,000 or \$500,000 will be able to convert their coverage to VGLI in an amount up to or equal to the SGLI coverage they had at separation in \$10,000 increments.

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### **5. If I choose to decline SGLI, can I still enroll in VGLI?**

No. Servicemembers who choose to decline SGLI coverage are not eligible to enroll in VGLI.

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### **6. Will the increase be retroactive?**

No. The law increasing coverage does not provide for retroactive benefits before the effective date of March 1, 2023.

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### **7. How much does the additional VGLI coverage cost? Are rates increasing?**

The cost of coverage per thousand dollars of coverage remains unchanged, however, as the amount of SGLI or VGLI coverage you carry increases, so will the cost. Your VGLI premium is based on your age and the amount of VGLI coverage you have. Your total premium will increase based on the amount of additional coverage purchased.

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### **8. I am a VGLI beneficiary of a Veteran who died after March 1, 2023. Can I claim the increase retroactively?**

No. Because VGLI coverage amounts do not automatically increase, the value of the Veteran's coverage at the time of death is final.

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## 9. Where should I go for more information?

Here are specific points of contact for specific situations.

IF YOU ARE A:	Type of Information You Need	Who To Contact
Servicemember	SGLI Online Enrollment System Questions	Defense Manpower Data Center – Contact Center, 1-800-368-3665
	Premium Deductions	1-888-332-7411, Option 4
Separating Servicemember	Conversion to VGLI	Office of Servicemembers' Group Life Insurance (OSGLI) at (800) 419-1473
VGLI member	VGLI premium information or purchasing additional VGLI through the VGLI Buy-Up	Office of Servicemembers' Group Life Insurance (OSGLI) at (800) 419-1473
Beneficiary of a deceased servicemember	SGLI Claims Assistance	The Branch of Service Casualty HQ or the Casualty Assistance Officer to whom you were assigned.
		Office of Servicemembers' Group Life Insurance (OSGLI) at (800) 419-1473
Beneficiary of a deceased VGLI member	VGLI claims assistance	Office of Servicemembers' Group Life Insurance (OSGLI) at (800) 419-1473

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