



Prudential

**Office of Servicemembers'
Group Life Insurance**

The Prudential Insurance Company of America
Office of Servicemembers' Group Life Insurance
PO Box 41618
Philadelphia, PA 19176

Toll Free Phone: 800-419-1473

Dear Veteran,

As our nation prepares to observe Veterans Day in this historic year marking the 250th anniversary of the United States, we honor the generations of veterans who have protected our freedom. To recognize your service, the Department of Veterans Affairs (VA) is providing a three-month Veterans' Group Life Insurance (VGLI) Premium Holiday for eligible VGLI insureds, reflecting VA's strong commitment to providing value to veterans and their families. Eligible VGLI insureds will not be required to pay premiums for the months covered by the Premium Holiday, with no change in coverage and in accordance with existing policy terms.

What You Need to Know:

- This Premium Holiday applies only to the VGLI Program and will run from November 1, 2026, to January 31, 2027.
- Eligible VGLI insureds will not need to pay premiums during this period – your VGLI coverage will continue without interruption during the Premium Holiday, provided any required payments of past-due balances are made as described below.
- If you have already paid premiums covering all or part of the Premium Holiday period, the amount you paid for months covered by the Premium Holiday will automatically be credited on your next billing statement.
- To benefit from the Premium Holiday, your VGLI coverage must be active as of November 1, 2026. If you cancel your coverage or your coverage lapses on or before October 31, 2026, you will not be eligible for the Premium Holiday.
- The Premium Holiday does not eliminate any past-due balances. To remain eligible for the Premium Holiday and to keep your VGLI coverage active, please ensure any past-due balances are paid promptly. Failure to pay past due balances by January 31, 2027, will result in a lapse in your VGLI coverage after the Premium Holiday ends.
- Your premium may change following the Premium Holiday if you elected a new coverage amount or if you entered a new age bracket during the Premium Holiday.

What You Need to Do:

- If you are an eligible VGLI insured, the Premium Holiday will be applied automatically. No action from you is required to qualify. However, if you initiate your VGLI premium payments using your bank's bill pay feature, you should stop these recurring payments beginning November 1, 2026, and restart them effective February 1, 2027, to avoid any interruption in your coverage.
- If you are enrolled in Auto Pay no action is required. Your premium deductions will automatically pause during the Premium Holiday and resume afterward.

- If you have a past-due balance, you can make a payment online by logging into your VGLI account at myvgli.prudential.com, or you can call us at 800-419-1473, 8 a.m. – 5 p.m. Eastern Time, Monday – Friday.
- Consider enrolling in Auto Pay or another convenient payment method to ensure seamless payments in the future. For more information or to enroll, log into your VGLI account at myvgli.prudential.com.
- Review the enclosed FAQs for more details.

Thank you for your service and for choosing VGLI.



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VGLI Premium Holiday – Frequently Asked Questions (FAQs)

Q: What is the VGLI Premium Holiday?

A: The Department of Veterans Affairs (VA) has announced a three-month Veterans' Group Life Insurance (VGLI) Premium Holiday for eligible VGLI insureds from November 1, 2026, through January 31, 2027, reflecting VA's strong commitment to providing value to veterans and their families. Eligible VGLI insureds will not be required to pay premiums for the months covered by the holiday (November, December, and January), and coverage will continue in accordance with existing policy terms.

Q: Who is eligible for the Premium Holiday?

A: You are eligible for the Premium Holiday if your VGLI coverage is **active on November 1, 2026**. No action is required; the Premium Holiday will be applied automatically.

You are **not eligible** if:

- You cancel your coverage on or before **October 31, 2026**; or
- Your coverage lapses on or before **October 31, 2026**.

Important: If you have a past-due balance, submit your payment as soon as possible to help ensure your coverage remains active. You can pay your past-due balance online by logging into your VGLI account at myvgli.prudential.com, or you can call us at 800-419-1473, 8 a.m. – 5 p.m. Eastern Time, Monday – Friday.

Q: I recently enrolled in VGLI or reinstated my coverage. Will I receive the Premium Holiday?

A: Your eligibility depends on when your VGLI coverage becomes effective.

Your first premium payment is always required to activate your coverage and pay for your initial month of coverage. This payment is not included in the Premium Holiday.

If your coverage becomes effective before January 1, 2027, and remains active, you may receive Premium Holiday benefits for one or more months, depending on your effective date.

Important (for recently separated service members): SGLI coverage continues for 120 days following separation. Because VGLI coverage cannot begin until SGLI coverage ends, the earliest possible VGLI effective date is the 121st day after separation.

This timing may affect your eligibility for the Premium Holiday.

Examples:

- **Coverage effective before November 1, 2026:** You will receive Premium Holiday benefits for your November, December, and January premiums.
- **Coverage effective in November 2026:** Your November premium is your required first payment to activate your coverage. You will then receive Premium Holiday benefits for December and January.
- **Coverage effective in December 2026:** Your December premium is your required first payment to activate your coverage. You will then receive Premium Holiday benefits for January only.
- **Coverage effective on or after January 1, 2027:** You will not receive Premium Holiday benefits because your required first payment covers your insurance beyond the end of the Premium Holiday period.

Q: My SGLI Disability Extension (DE) is ending, and I have recently enrolled in VGLI. Will I receive the Premium Holiday?

A: Your eligibility depends on when your VGLI coverage becomes effective.

Your first premium payment is always required to activate your coverage and pay for your initial month of coverage. This payment is not included in the Premium Holiday.

If your coverage becomes effective before January 1, 2027, and remains active, you may receive Premium Holiday benefits for one or more months, depending on your effective date.

Examples:

- **Coverage effective before November 1, 2026:** You will receive Premium Holiday benefits for your November, December, and January premiums.
- **Coverage effective in November 2026:** Your November premium is your required first payment to activate your coverage. You will then receive Premium Holiday benefits for December and January.
- **Coverage effective in December 2026:** Your December premium is your required first payment to activate your coverage. You will then receive Premium Holiday benefits for January only.
- **Coverage effective on or after January 1, 2027:** You will not receive Premium Holiday benefits because your required first payment covers your insurance beyond the end of the Premium Holiday period.

Q: I already paid my premium for all or part of the Premium Holiday window. Will I lose the opportunity?

A: No. You will not miss out on the Premium Holiday. If you pay other than monthly (for example, quarterly, semi-annually, or annually) and have already paid premiums covering all or

part of the holiday period, the amount you paid for months covered by the Premium Holiday will automatically be credited on your next billing statement.

Q: I had a past-due balance before the Premium Holiday. What happens to it?

A: Eligibility for the Premium Holiday is based on your account status as of November 1, 2026. If you cancel your coverage or your coverage lapses on or before **October 31, 2026**, you will not be eligible for the Premium Holiday.

Please note that the Premium Holiday does not eliminate any past-due balances. Any amounts owed before the start of the Premium Holiday must still be paid.

We strongly encourage you to pay any outstanding balance as soon as possible to ensure your coverage remains active. ***Failure to pay your past-due balance will result in your coverage lapsing after the Premium Holiday ends.***

You can pay your past-due balance online by logging into your VGLI account at myvgli.prudential.com or you can call us at 800-419-1473, 8 a.m. – 5 p.m. Eastern Time, Monday – Friday.

Q: Will I be billed during the Premium Holiday?

A: You will not be charged for coverage during the Premium Holiday period. However, depending on your billing cycle and account status, bills may still be produced. These bills could include past-due amounts or premiums related to coverage periods outside of the Premium Holiday.

- **Monthly:** You may receive a bill in January for premium due for February.
- **Quarterly, Semi-Annual and Annual:** You may have premiums due during the Premium Holiday for months outside the Premium Holiday window. Depending on your billing cycle, credits for months covered by the Premium Holiday may be spread over two bills.

Q: What if I don't see the Premium Holiday credit reflected on my most recent billing statement?

A: If you do not see the Premium Holiday credit reflected in your most recent billing statement, it should appear in your next billing statement.

Q: My VGLI premiums are deducted from my military retirement or my VA disability compensation pay. What do I need to do?

A: You do not need to take any action. Your deductions will be paused during the Premium Holiday and will automatically resume afterward.

Q: I'm enrolled in AutoPay. What do I need to do?

A: No action is required. AutoPay will only collect premiums for months not covered by the Premium Holiday. For example, if you pay your premiums on a semi-annual or annual basis, we'll only collect premiums for months that fall outside of the Premium Holiday window.

Q: I use my bank's bill pay service. What should I do?

A: You will need to contact your bank to stop recurring payments effective November 1, 2026, and restart them effective February 1, 2027.

For an easier option, consider enrolling in Auto Pay. With Auto Pay, your premium payments are automatically deducted from your checking or savings account when due, helping you avoid making payment changes through your bank and ensuring your payments are made on time.

To enroll, log in to your online account or create a new account at myvgli.prudential.com, click the "Billing & Payment Options" tab, select "Auto Pay," and follow the instructions.

Q: What happens if I accidentally send a payment during the Premium Holiday?

A: If you make a payment that includes premium amounts for months covered by the Premium Holiday, those amounts will automatically be applied as a credit to future bills. If you prefer, you can request a refund by emailing osgli.osgli@prudential.com or calling 800-419-1473, Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern Time.

Q: During the Premium Holiday, my premium is increasing because of my age. Is this covered?

A: Yes. If the increase occurs during the Premium Holiday, the additional premium will be covered during the Premium Holiday. Once the Premium Holiday ends, you will be responsible for paying the increased premium to maintain your coverage.

Example: If your premium increases in January 2027, that higher amount will still be covered for January.

Q: I received a letter advising I'm eligible to increase my coverage by \$25,000. Will the higher premium be covered?

Yes. If you elect the \$25,000 coverage increase and it becomes effective during the Premium Holiday, the increased premium will be covered under the Premium Holiday.

Example: If your coverage increase takes effect in December 2026, the higher premium for December and January will be covered.

Please note:

- You must actively elect the \$25,000 buy-up—this increase is not automatic.

- Once the Premium Holiday ends, you will be responsible for paying the higher premium to maintain the additional \$25,000 in coverage.
- You may choose to reduce your coverage after the Premium Holiday ends if you do not wish to continue paying the higher premium.

Q: What if I want to decrease or cancel my coverage?

A: You may request to cancel or decrease coverage at any time. If requested during the Premium Holiday, the change will be effective after the Premium Holiday concludes on January 31, 2027. Other changes requested during the Premium Holiday, including updating your beneficiary, will be effective upon processing.

Q: Does the Premium Holiday apply to other life insurance programs, such as SGLI, FSGLI, TSGLI, VALife, or S-DVI?

A: No. The Premium Holiday applies only to VGLI coverage. SGLI, FSGLI and/or TSGLI coverage is not affected. Life insurance programs that are directly administered by VA, such as VALife or Service-Disabled Veterans Insurance (S-DVI), are also not affected.