

Create a VGLI Online Account Today

1. Visit myvgli.prudential.com
2. Select "Create an Account"

With a VGLI Online Account you can:

- View coverage details
- Enroll in Auto Pay
- Make premium payments and enroll in Paperless Billing
- Update your contact information and beneficiaries

Contact us

Online:

myvgli.prudential.com

E-mail:

osgli.osgli@prudential.com

Phone:

800-419-1473
Monday through Friday,
8 a.m. to 5 p.m. ET

Fax:

800-236-6142

Mail:

OSGLI
PO Box 41618
Philadelphia, PA 19176-1618

Monthly VGLI Premium

Age	Cost Per \$1,000 of Coverage
29 and under	\$0.07
30-34	\$0.09
35-39	\$0.12
40-44	\$0.16
45-49	\$0.21
50-54	\$0.33
55-59	\$0.60
60-64	\$0.99
64-69	\$1.47
70-74	\$2.26
75-79	\$4.28
80 and over	\$4.50

Example for calculating monthly VGLI premium:

50-year-old veteran with \$200,000 of coverage.

$\$0.33 \times 200 = \66 monthly premium

VGLI coverage is available in \$10,000 increments.



Prudential

Office of Servicemembers'
Group Life Insurance

Veterans' Group Life Insurance

Frequently Asked Questions

Veterans' Group Life Insurance (VGLI) provides you with a solid foundation of coverage for life. VGLI coverage continues as long as premiums are paid. Once approved, no medical questions are asked.

Where do I send premium payments?

Send your premium payments to:

The Prudential Insurance Company of America
Office of Servicemembers' Group Life Insurance
P.O. Box 981509
Boston, MA 02298-1509

Make checks or money orders payable to OSGLI. Include your Control Number on all payments. Do not include correspondence with your premium payment. You may also pay with a credit card or electronic check by calling OSGLI or accessing your VGLI Online Account.

Where do I send general correspondence and contact information updates?

Send correspondence to:

Office of Servicemembers' Group Life Insurance
P.O. Box 41618
Philadelphia, PA 19176-1618

Please add your Control Number to all written correspondence.

You can also update your contact information through your VGLI Online Account.

I chose to pay my premium by deduction from my retirement pay or disability compensation. When will deductions begin?

Deductions should begin by the time your third month's premium is due. Please continue to make monthly payments until your automatic deductions begin.

Will my VGLI premium ever increase?

VGLI premium rates are based on your age and amount of coverage. Rates adjust at five-year age brackets. A premium rate chart is available at www.benefits.va.gov/insurance. You may also refer to the reverse side of this brochure for rate information.

What happens if I don't pay my premiums on time?

If you don't pay the full amount due within 60 days of the premium due date, your coverage will be cancelled.

Can I change my VGLI coverage amount?

Coverage increases: If you chose a VGLI amount lower than the amount of SGLI you had at separation, you can increase your VGLI up to that amount within 1 year and 120 days from your separation date. Evidence of good health will be required. In addition, Veterans under age 60 may increase their coverage by \$25,000 on their one-year VGLI anniversary, and every five years after that, up to the legislated maximum of \$500,000 without proof of good health.

Coverage decreases: You may decrease your coverage at any time. Please note: You will have five years from the date of the decrease to request that your coverage be restored to the level it was before the decrease. Evidence of good health will be required.

How do I change my beneficiary designations?

- You can update your beneficiary via your VGLI Online account at myvgli.prudential.com
- You can also complete form SGLV 8721 and return it to OSGLI (Access form SGLV 8721 at www.benefits.va.gov/insurance or call OSGLI for a form to be mailed to you.)

What if I don't name a beneficiary?

If you don't name a beneficiary, your VGLI benefit will be paid according to federal law in the following order:

- 1st Your widow or widower
- 2nd Your child or children in equal shares, with the share of any deceased child distributed among the descendants of that child
- 3rd Your parents in equal shares or the entire amount to the surviving parent
- 4th Duly appointed executor or administrator of your estate
- 5th Next of kin under the laws of your state of domicile at the time of your death

What if I re-enlist in the military?

If you re-enlist in the military or you become active duty, you will again be covered under SGLI. You cannot have a combined amount of SGLI and VGLI coverage that exceeds the legislated maximum of \$500,000. If that is the case, please contact OSGLI to understand your coverage options.

How do I convert my VGLI coverage to an individual policy?

For details on converting your VGLI coverage to an individual policy, visit www.benefits.va.gov/insurance or call OSGLI.