

FAMILY SERVICEMEMBERS' GROUP LIFE INSURANCE (FSGLI)

Eligibility for a Spouse to Convert to Permanent Plan Insurance with Private Insurer

VA



U.S. Department
of Veterans Affairs

Veterans Benefits
Administration

*Life
Event
Occurs*

*120
Days*

SPOUSE HAS 120 DAYS FROM THESE EVENTS

- Death of SGLI Member
- Divorce from SGLI Member
- Separation from service by SGLI Member
- Servicemember declines SGLI coverage
- Servicemember declines Spousal coverage

PROCESS

- Contact participating insurers*
- Provide insurer with *proof of*:
 - Life event
 - FSGLI coverage at time of event

Note: FSGLI spousal coverage cannot be converted to VGLI.

*If spouse
applies within
the time limits,
spouse will get
insurance without
meeting health
requirements.*

**Go to
<http://www.benefits.va.gov/insurance/fsgli.asp>*