



## LIFE INSURANCE

# FAMILY SERVICEMEMBERS' GROUP LIFE INSURANCE

## WHAT IS FAMILY SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI)?

Family SGLI provides life insurance coverage to the spouses and dependent children of members insured under SGLI.

### HOW MUCH COVERAGE IS AVAILABLE?

Family SGLI provides coverage for spouses in increments of \$10,000 up to a maximum of \$100,000. However, the amount of spousal coverage cannot exceed the amount of SGLI the insured member has elected. Family SGLI also provides \$10,000 of free coverage for each dependent child of the SGLI member.

### WHO IS ELIGIBLE?

If you are a spouse or a dependent child of a Servicemember (active duty or ready reserve) who has full-time SGLI coverage, you are eligible for Family SGLI.

Also be aware that:

- Civilian spouses are automatically insured for the maximum amount unless the SGLI member declines the coverage in writing or elects a lesser amount.
- Dependent child coverage is automatic and because it is free coverage, cannot be declined.
- Servicemembers who marry another Servicemember on or after January 2, 2013, must apply for Family SGLI coverage for their military spouse. It is not automatic.

### WHO CAN BE CONSIDERED AS A CHILD FOR FSGLI?

A "child" includes any unmarried child in one of the following categories:

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



U.S. Department of Veterans Affairs



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- a stillborn child
  - a natural born child under age 18
  - a legally adopted child under age 18
  - a stepchild under age 18 who is part of the Servicemember's household
  - an unmarried child between the ages of 18 and 23 who is a full-time student
  - an unmarried child who became permanently incapable of self-support before age 18.

### **HOW MUCH DOES IT COST?**

Premiums for spousal coverage are based on the spouse's age and the amount of coverage. Spouses must be registered in the Defense Enrollment Eligibility Reporting System (DEERS) in order for premium deductions to begin. See a [complete list of premium rates](#). Coverage for children is provided free of charge. No action needs to be taken by the Servicemember to obtain coverage on the dependent child – it is automatic with SGLI coverage.

### **HOW CAN YOU APPLY FOR FSGLI COVERAGE?**

Unless you are a Servicemember marrying another Servicemember on or after January 2, 2013, FSGLI coverage is issued automatically at the maximum amount if you are a Servicemember with full-time SGLI coverage and:

- Were married and/or had dependent children when FSGLI began on November 1, 2001 **OR**
- Entered onto active duty or Ready Reserve service after November 1, 2001 and were married and/or had dependent children **OR**
- Get married to a civilian (non-military) spouse and/or gain a dependent child during service (after November 1, 2001).



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Based on legislative changes, Servicemembers who marry another Servicemember on or after January 2, 2013 must apply for FSGLI coverage for their military spouse.

The Servicemember has the option to decline spousal coverage or elect less than maximum coverage. (*Dependent child coverage cannot be declined.*) If the Servicemember declines or reduces spousal coverage and later wants to obtain or increase it, the Servicemember can apply for coverage using form *VA Form SGLV 8286A, Request for Family Coverage for Spouse* and answer questions to establish proof of good health for their spouse.

#### **WHEN DOES COVERAGE FOR A SPOUSE END?**

Coverage for a spouse will end 120 days after any of the following events:

- The date the SGLI member elects in writing to terminate spousal coverage
- The date the SGLI member elects in writing to terminate their own SGLI coverage
- The date of the SGLI member's death
- The date of the SGLI member's separation from service
- The date of the SGLI member's divorce from the covered spouse

#### **WHEN DOES COVERAGE FOR A DEPENDENT CHILD END?**

Coverage for a SGLI member's child(ren) ends 120 days after any of the following events:

- The date the SGLI member elects in writing to terminate their own SGLI coverage
- The date of the SGLI member's separation from service
- The date of the SGLI member's death
- The date that the SGLI member's child is no longer a dependent

