



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Service-Disabled Veterans Insurance

What Is Service-Disabled Veterans Insurance?

Service-Disabled Veterans Insurance (S-DVI) is life insurance for Veterans who received a service-connected disability rating from the Department of Veterans Affairs (VA). The basic program is commonly called “RH Insurance.” It insures eligible Veterans for up to \$10,000 of coverage. If you are totally disabled and have basic S-DVI coverage, you may be eligible for a premium waiver. If it is granted, you may be eligible to apply for additional coverage up to \$30,000 under the Supplemental S-DVI program. Premiums for this program cannot be waived.

Who Is Eligible?

You are eligible for S-DVI if all of the following are true:

- You were released from active duty under other than dishonorable conditions on or after April 25, 1951.
- You were rated for a service-connected disability (even if only 0%).
- You are in good health except for any service-connected conditions.
- You apply within 2 years from the date VA notifies you of your grant of a new service-connected disability.

Note: Ratings of Individual Unemployability or increases in previously rated conditions are not considered grants of “new” service-connected conditions under S-DVI. You must receive a rating for a new condition not previously rated by VA.

You are eligible for Supplemental S-DVI if all of the following are true:

- You have a basic S-DVI policy.
- Your basic coverage premiums were waived due to total disability.
- You apply within one year of being notified of the waiver.

- You are under 65 years of age.

Here are a few reminders about applying for coverage:

- It is your responsibility to apply by the time limit. This remains true even if you do not receive an application in the mail.
- Your VA rating for a service-connected disability does not automatically qualify you for a premium waiver. This remains true even if your rating is 100 percent. To qualify for a premium waiver, you must be unable to maintain substantially gainful employment for six consecutive months prior to age 65 or have certain severe conditions, regardless of employment status.

How Much Does It Cost?

The cost varies based on:

- Age
- Type of plan (term or permanent)
- Amount of coverage

How Can You Apply for S-DVI?

Use the following forms to apply:

- Apply online: <https://www.insurance.va.gov/Sdvi/AreYouEligible/e8590a76-2ea0-41f7-a949-00c92f24c3d1>.
- You can also apply for S-DVI with VA Form 29-4364. (<https://www.benefits.va.gov/INSURANCE/forms/29-4364.pdf> Apply for a total disability waiver of S-DVI premiums with VA Form 29-357. (<https://www.vba.va.gov/pubs/forms/VBA-29-357-ARE.pdf>)
- You will be provided an application for Supplemental S-DVI upon approval for waiver of premiums as long as you are under age 65.

For more information, call 800-669-8477 or visit <https://www.benefits.va.gov/insurance>