VA Life Insurance Benefits
Military Life Cycle (MLC)

Online Reference Guide
The Transition Assistance Program (TAP) provides training, information and services to help Service members and their families transition to civilian life. The Military Life Cycle (MLC) modules help Service members, Veterans and their families take full advantage of VA benefits and services. The VA Life Insurance Benefits module presents key information about the importance of life insurance for Service members, members of the reserve components, Veterans and their families. This Online Reference Guide provides you with the web links to important resources related to the course.

TAP Online Courses
The TAPevents.mil/courses website offers just-in-time web-based training for MLC modules. This website allows you to access all the MLC modules to learn more about VA benefits and services.

To access these courses, navigate to TAP Online Courses page and select Military Life Cycle (MLC) from the drop-down menu on the far-right, titled TAP Curriculum.

External Link Disclaimer: This document contains links that will take you outside of the Department of Veterans Affairs website. VA does not endorse and is not responsible for the content of the linked websites.
VA Home Page

The VA.gov website offers current resources, tools, and contact information for all VA benefits and services that may be available to service members, Veterans, and their families, caregivers and survivors.

VA Life Insurance

VA Life Insurance Types

Servicemembers' Group Life Insurance (SGLI)

- Forms:
  - Servicemembers’ Group Life Insurance Election and Certificate Form 8286
  - Form 8284_Claim for Accelerated Benefits
  - Servicemembers’ Group Life Insurance Disability Extension
    - SGLI Disability Extension Application Form 8715
- SGLI accelerated benefits, total disability or terminal illness

Family Servicemembers Group Life Insurance (FSGLI)

- FSGLI spousal rate decrease, effective July 1, 2019, Family Servicemembers’ Group Life Insurance (FSGLI)
- FSGLI accelerated benefits, Totally disabled or terminally ill policyholders
  - Form 8284_Claim for Accelerated Benefits

Traumatic Injury Protection (TSGLI)

Veterans' Mortgage Life Insurance (VMLI)

- Veterans’ Mortgage Life Insurance: Premium Calculator
- Application Form 29-8636, Veterans Mortgage Life Insurance Statement

Service-Disabled Veterans' Life Insurance (S-DVI)

Veterans' Group Life Insurance (VGLI)
• How Does VGLI Compare to Other Life Insurance Programs?
• VGLI premium rates, Veterans' Group Life Insurance (VGLI)
• Application for Veterans’ Group Life Insurance (Form SGLV 8714), Form 8714_Veterans’ Group Life Insurance Application
• VGLI accelerated benefits, Totally disabled or terminally ill policyholders
  o SGLI and VGLI Accelerated Benefits Option (Form SGLI 8284), Form 8284_Claim for Accelerated Benefits
• Life Insurance Chapter 12_Veterans’ Group Life Insurance
• Managing S-DVI and VGLI coverage online, VA Life Insurance Online Policy Access

**Converting SGLI, FSGLI and VGLI to Commercial Policies**

Convert SGLI, VGLI, or FSGLI to a Commercial Policy

Table 1: Documentation Required to Convert SGLI, FSGLI, and VGLI Coverage to Individual Policies

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Required Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>FSGLI</td>
<td>• FSGLI conversion notice</td>
</tr>
<tr>
<td></td>
<td>• Service member’s Final Leave and Earnings Statement (LES)</td>
</tr>
<tr>
<td></td>
<td><strong>Additionally, one of the following:</strong></td>
</tr>
<tr>
<td></td>
<td>• Service member’s NG 22 or written orders as proof of separation</td>
</tr>
<tr>
<td></td>
<td>• Service member’s proof of death</td>
</tr>
<tr>
<td></td>
<td>• Certificate of Dissolution of Marriage</td>
</tr>
<tr>
<td></td>
<td>• Proof of Service member’s termination of SGLI coverage</td>
</tr>
<tr>
<td></td>
<td>• Proof of Service member’s termination of FSGLI coverage</td>
</tr>
<tr>
<td>SGLI active duty</td>
<td>• SGLI conversion notice</td>
</tr>
<tr>
<td></td>
<td>• DD Form 214, Certificate of Release or Discharge from Active Duty</td>
</tr>
<tr>
<td>SGLI reserve components</td>
<td>• SGLI conversion notice</td>
</tr>
<tr>
<td></td>
<td>• NG 22, National Guard Bureau Statement of Separation and Record of Service or written orders as proof of separation</td>
</tr>
<tr>
<td></td>
<td>• Final Leave and Earnings Statement (LES)</td>
</tr>
<tr>
<td>VGLI</td>
<td>VGLI conversion notice</td>
</tr>
</tbody>
</table>

**Filing a Claim**

Table 2: Contacts and Forms to File a Claim

<table>
<thead>
<tr>
<th>Claim Type</th>
<th>Process Description</th>
</tr>
</thead>
</table>

VA Life Insurance Benefits Online Reference Guide
Revised Feb. 2022

3
<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Description</th>
</tr>
</thead>
</table>
| FSGLI     | The service member notifies his or her command of the death of a spouse or dependent child.  
              The command will coordinate with the Casualty Office to certify the claim to OSGLI.  
              The service member will:  
              - Complete Form SGLV 8283A_FSGLI Claim for Death Benefits  
              - Provide a copy of the spouse’s or child’s death certificate |
| SGLI      | The service member’s Casualty Office will certify the claim to the Office of Servicemembers’ Group Life Insurance (OSGLI).  
              The Casualty Office will work with the named beneficiary(ies) to:  
              - Complete Form SGLV 8283_Claim for Death Benefits  
              - Provide a copy of the service member’s death certificate or military report of casualty |
| SGLI-DE/VGLI | The beneficiary notifies the OSGLI of the death and submits:  
               - Form SGLV 8283_Claim for Death Benefits  
               - A copy of the Veteran’s death certificate |
| TSGLI     | The service member and a licensed medical professional complete Form SGLV 8286A_Claim for Death Benefits.pdf, and submit it along with supporting evidence to their uniformed service TSGLI Processing Office listed on the first page of the claim form. |

**Additional Resources**
- [Applying for VA life insurance benefits](#)
- [Beneficiary Financial Counseling Service and Online Will Preparation](#)
- [DEERS updates_ID Card Office Online](#)
- [Life insurance if you have preexisting conditions](#)
- [milConnect and SGLI Online Open Enrollment System (SOES)](#)
- [Overview of VA life insurance benefits](#)
- [VA Life Insurance Needs Calculator](#)
- [VGLI Insurance Comparison Questionnaire](#)