



# Reserve FTS Information Bulletin

## Servicemembers Group Life Insurance (SGLI)/Veterans Group Life Insurance (VGLI)

The Department of Veterans Affairs (VA) has updated their online information to Servicemembers separating from the Service on conditions that may impact insurability (that they are likely not aware of) and encourages them to consider converting their SGLI to VGLI within the 240 day “no health” period. From the VA:

Are you separating from service? If so, you need to consider your options for life insurance coverage. While it may not be the first thing on your mind amidst the many other changes in your life during the transition to civilian life, it's important that you act now! Why? Your SGLI coverage ends 120 days from separation. To continue coverage, you must apply for Veterans' Group Life Insurance within 1 year and 120 days of service. Your **ability to convert SGLI to VGLI** ends after this time!

Even more importantly, if you have any medical conditions, you want to apply for VGLI within 240 days after separation. During this time, you will not have to answer any health questions to obtain VGLI. With most private insurance, you have to undergo a health review to obtain coverage. Think you know which medical conditions may impact your ability to obtain life insurance? Check out a list of conditions that may make it difficult to obtain life insurance at:

<http://www.benefits.va.gov/INSURANCE/uninsurable.asp>

If you have any of these conditions or other health issues, apply for VGLI within 240 days of separation. Waiting to apply may result in the inability to obtain life insurance protection!

Additional information on VGLI can be found at:

<http://www.benefits.va.gov/insurance/vgli.asp>

Questions should be directed to the VA.