



Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available life insurance, as well as traumatic injury protection insurance for Servicemembers. Servicemembers may also convert their Servicemembers' Group Life Insurance (SGLI) to a renewable term insurance policy after separating from the military. In addition, VBA's Life Insurance Programs provides life insurance to Veterans who have lost their ability to purchase commercial insurance at standard healthy rates due to lost or impaired insurability resulting from military service.

VBA's insurance benefits fall into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veterans

A detailed description of each program is on page [166](#).



VA life insurance has a total coverage amount of \$1.2 trillion for 5.6 million Servicemembers, Veterans, and their families.

Due to the impact of the Coronavirus (COVID-19), former Servicemembers and Veterans now have up to 330 days following their separation from the military to apply for Veterans' Group Life Insurance (VGLI) without the need to prove that they are in good health for insurance purposes. This is a critical opportunity for seriously ill or injured Servicemembers to purchase affordable life insurance coverage. This 330-day no-health application period expires on June 11, 2021; thereafter, the prior 240-day no-health application period will be restored.

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Release history

Version & changes

Date

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Purpose, Mission, Vision and Core Values

Purpose

The purpose of the VBA Insurance program is to provide universal life insurance benefits to Servicemembers and their dependents and offer life insurance to service-connected Veterans who may not be able to obtain affordable coverage in the marketplace.

Mission

To provide our Nation's Veterans, Servicemembers, and Military Families insurance products and services.

Vision

The vision of the VA Insurance program is to be the world-class leader for Veteran and Military insurance delivery; where a diverse and caring workforce thrives, online technology advances efficiency, and our performance honors military service by exceeding expectations for value, timeliness, and customer service.

Core Values

The Insurance program shares VA's five "I CARE" core values that underscore the obligations inherent in our mission: integrity, commitment, advocacy, respect, and excellence. The core values define who we are, our culture, and how we care for Veterans. Our values are more than just words — they affect outcomes in our daily interactions with Veterans and with each other. The first letter of each word — Integrity, Commitment, Advocacy, Respect, Excellence—creates a powerful acronym, "I CARE," which reminds all Insurance employees of the importance of their roles. These core values come together as five promises we make as individuals and as a program to those we serve. The core characteristics define "what we stand for," and help guide how we will perform our mission. They shape our strategy, guide the execution of our mission, and influence key decisions made within the Insurance program.

Priorities

- ***Serve*** our Nation's heroes by insuring over 5.6 million Veterans, Servicemembers, and Military Families for \$1.2 trillion.
- ***Educate*** customers on life insurance benefits they have earned to promote peace-of-mind.
- ***Engage*** customers where they are by offering flexible, paperless payment and communication options.
- ***Innovate*** by ***collaborating*** with stakeholders to design customer-centered processes and products.



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Three Categories of Benefit Programs

Closed Life Insurance Programs

When VA offered these programs, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs are no longer available and no longer issue new coverage, but active policies continue. These programs include National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI), and Veterans' Reopened Insurance (VRI).

Disabled Veterans Insurance Programs

These programs provide insurance coverage and services to Veterans who lose their ability to purchase commercial insurance at standard healthy rates because of their service-connected disabilities. These programs continue to issue coverage and include Service-Disabled Veterans' Insurance (S-DVI), and Veterans' Mortgage Life Insurance (VMLI).

Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI), and Veterans' Group Life Insurance (VGLI). All Servicemembers who have SGLI are automatically covered under TSGLI.



Acronyms Used in This Document

Supervised insurance programs ¹	SGLI	Servicemembers' Group Life Insurance
	FSGLI	Family Servicemembers' Group Life Insurance Coverage
	TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection
	VGLI	Veterans' Group Life Insurance
Administered insurance programs ²	S-DVI	Service-Disabled Veterans' Insurance
	VMLI	Veterans' Mortgage Life Insurance
	USGLI	United States Government Life Insurance ³
	NSLI	National Service Life Insurance ³
	VSLI	Veterans' Special Life Insurance ³
	VRI	Veterans' Reopened Insurance ³
Other	OSGLI	Office of Servicemembers' Group Life Insurance
	DEERS	Defense Eligibility and Enrollment Reporting System
	NOAA	National Oceanic and Atmospheric Administration
	DMDC	Defense Manpower Data Center
	SOES	SGLI Online Enrollment System

¹ The supervised insurance programs are managed by the Prudential Insurance Company of America under the supervision of the VA Insurance Service according to the terms of a group policy.

² The administered insurance programs are directly managed by the VA Insurance Service.

³ These programs no longer issue coverage.



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VA Insurance Program Enhancements

SGLI Online Enrollment System (SOES)

The SGLI Online Enrollment System (SOES) is an online application that has replaced the paper-based process for updating SGLI elections. SOES was developed jointly by VA and the Department of Defense (DoD). SOES resides on Defense Manpower Data Center (DMDC) servers, and stores member election data in the Defense Eligibility and Enrollment Reporting System (DEERS) database. SOES is currently available to members of the Army, Navy, Air Force Marine Corps, Coast Guard, and NOAA who have full time SGLI coverage. Currently, over 1.7 million members SGLI elections are stored in SOES.



Document Upload

The Insurance Document Upload web page gives Veterans and beneficiaries a fast, easy, and secure way to send documents to Insurance Service using a PC, tablet, or mobile phone. Veterans and their beneficiaries follow a simple 3-step process to upload documents.

Step 1 – Complete a cover sheet with the sender information.

Step 2 – Select document files from their computer or mobile device.

Step 3 – Securely upload documents.

Document upload makes it easier for Veterans and beneficiaries to provide the information needed to complete their requests.

Online Beneficiary Update

Online Beneficiary Update is a new web-based application for Veterans to securely update their beneficiaries online through the VA Insurance website. Prior to the implementation of this new solution, the only way a policyholder could update beneficiary information was to submit a paper form called *Designation of Beneficiary - Government Life Insurance*, VA Form 29-336, via United States mail or fax. The new solution is not only faster and more convenient for our Veterans, but it also reduces administrative overhead and improves accuracy by validating information before submission.

VGLI No Health Period Extension

Due to impact of the Coronavirus (COVID-19), VA amended the VGLI regulations at 38 CFR 9.2 by adding the new subsection (f)(1) to extend by 90 days the time periods under 38 CFR 9.2(c) during which former Servicemembers may apply for VGLI. Former Servicemembers who submit a VGLI application and the initial premium within 330 days following separation from service will not be required to submit evidence of insurability.

Former Servicemembers who do not apply for VGLI within 330 days following separation from service may still receive VGLI coverage if they apply for the coverage within 1 year and 210 days following separation from service and submit the initial premium and evidence of insurability. The rule will be in effect until June 11, 2021.



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Closed and Current VA Insurance Programs

Programs that no longer issue coverage

Closed insurance programs	Years	Maximum coverage
United States Government Life Insurance (USGLI)	1919 - 1951	\$10,000
National Service Life Insurance (NSLI)	1940 - 1951	\$10,000 ⁴
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000 ⁴
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000 ⁴

Programs that currently issue coverage

Open life insurance programs	Year	Maximum coverage	
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000 ⁵
	Family Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	\$100,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	\$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	\$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$400,000 ⁵
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (S-DVI)	1951 - present	\$10,000 ⁶
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 ⁷

⁴ Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

⁵ Effective September 1, 2005, the maximum coverage for SGLI and VGLI increased to \$400,000.

⁶ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans effective October 1, 2011.

⁷ Maximum face amount increased to \$200,000 on January 1, 2012.



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VA Life Insurance Compared to Private Sector Insurers

The following table compares the total face amount of VA life insurance in-force with commercial life insurance companies.

2019 Rankings by Total Life Insurance in force⁸

Rank	Company	Total life insurance (millions)
1	Metropolitan Life & Affiliated Companies ⁹	\$4,521,009
2	Prudential of America Group ⁹	\$4,366,004
3	Great-West Life Group	\$3,288,618
4	Lincoln Financial Group	\$2,160,596
5	RGA Group	\$1,956,568
6	Northwestern Mutual Group	\$1,910,793
7	SCOR Life US Group	\$1,832,748
8	Securian Financial Insurance Group	\$1,620,829
9	New York Life Group ⁹	\$1,544,112
10	Munich American Reassurance Company	\$1,449,007
11	Swiss Reinsurance Life Group	\$1,435,941
12	Aegon USA Group	\$1,297,869
13	Hannover Life Reassurance America	\$1,278,829
14	AIG Life & Retirement Group	\$1,207,103
15	VA ¹⁰	\$1,205,755
16	Hartford Life & Accident Insurance Company	\$1,135,920

⁸ Source: Best's Review (September 2020); Calendar Year 2019 Exhibit of Insurance In-force

⁹ Total includes the portion of SGLI insurance in-force that this company reinsures.

¹⁰ VA data includes \$214,250 million of TSGLI coverage.



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Quick Reference: Information by Fiscal Year

The table below displays the number of lives insured and the face amount for both the administered and supervised Insurance programs.

Lives insured by fiscal year¹¹

Insured (program)	2016	2017	2018	2019	2020
Veterans (Administered Programs)	626,164	568,957	516,291	470,386	426,500
Veterans (VMLI)	2,654	2,632	2,614	2,592	2,570
Veterans (VGLI)	430,809	431,517	432,120	432,940	437,549
Servicemembers (SGLI)	2,245,500	2,222,500	2,221,500	2,137,500	2,165,500
Spouses and Children (FSGLI)	2,810,000	2,782,000	2,752,000	2,625,000	2,599,000
Total lives insured	6,115,127	6,007,606	5,924,525	5,668,418	5,631,119

Face amount (billions)	2016	2017	2018	2019	2020
	\$1,011	\$1,002	\$1,001	\$968	\$981

The following table displays the amount of death awards paid to beneficiaries of both the administered and supervised insurance programs. It also displays the amounts of dividends, loans, matured endowments, cash surrenders, and disability claims paid on administered policies.

Benefits paid by fiscal year¹²

Benefit type	2016	2017	2018	2019	2020	% Chg. FY19 to FY20
Death awards ¹³	\$1,934,817,157	\$1,930,643,320	\$1,850,898,645	\$1,792,122,774	\$1,787,423,164	<1%
Dividends	\$83,939,064	\$70,348,712	\$60,443,191	\$51,815,624	\$40,970,783	-21%
Loans made	\$32,583,000	\$30,905,000	\$29,605,000	\$29,092,000	\$23,438,000	-19%
Matured endowments	\$125,248,634	\$108,802,036	\$106,362,179	\$120,720,834	\$122,128,522	1%
Cash surrenders	\$36,342,797	\$62,571,415 ¹⁴	\$57,115,920	\$46,826,661	\$37,373,804	-20%
Disability claims	\$4,779,501	\$4,015,205	\$3,355,794	\$2,730,471	\$2,210,000	-19%
Total	\$2,217,710,153	\$2,207,285,688	\$2,107,780,729	\$2,043,308,364	\$2,013,544,273	-1%

¹¹ Source: FY2020 State of Residence Report; FY2020 Exhibit of Insurance In-force.

¹² Source: FY2020 Exhibit of Insurance In-force; FY2020 Statement of Operations and Changes in Net Position; FY20 Statement of Cash Flows.

¹³ Includes payments for traumatic injuries.

¹⁴ The large increase in cash surrenders between FY2016 and FY2017 is due to a change in accounting methodology



The following tables display the number and amount of payments for death and traumatic injuries in both the administered and supervised Insurance Programs.

Number of death or traumatic injury awards paid

	2016	2017	2018	2019	2020
Administered	68,891	64,586	58,916	52,897	49,002
Supervised ¹⁵	7,439	7,620	7,696	7,744	7,982
Total	76,330	72,206	66,612	60,641	56,984

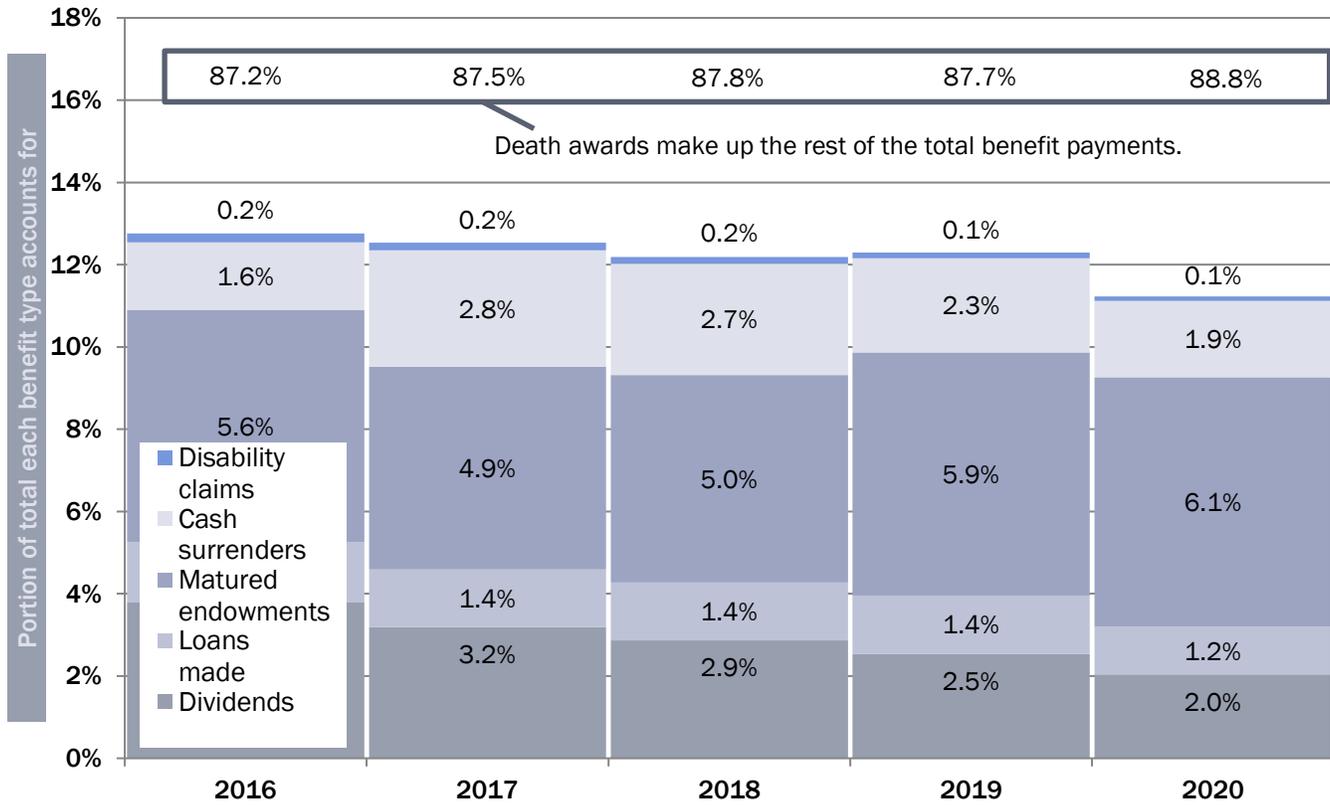
Amount of death or traumatic injury awards paid

	2016	2017	2018	2019	2020
Administered	\$909,122,246	\$865,048,220	\$798,893,680	\$722,615,373	\$668,463,328
Supervised ¹⁵	\$1,025,694,911	\$1,065,595,100	\$1,052,004,965	\$1,069,507,401	\$1,118,959,836
Total	\$1,934,817,157	\$1,930,643,320	\$1,850,898,645	\$1,792,122,774	\$1,787,423,164
Average payment	\$24,042	\$25,348	\$27,786	\$29,553	\$31,367

¹⁵ Includes payments for traumatic injuries.



Benefits paid by fiscal year by Insurance Program





Total Insurance in force by fiscal year¹⁶

	2016	2017	2018	2019	2020
Number of policies	6,194,039	6,078,570	5,987,514	5,724,945	5,681,171
Total face amounts	\$1,226,496,624,246	\$1,215,080,861,599	\$1,215,108,315,937	\$1,173,876,252,207	\$1,189,648,776,945
Avg. face amounts ¹⁷	\$198,012	\$199,896	\$202,940	\$205,046	\$209,402

Life Insurance in-force by program during FY 2020¹⁸

Type of Insurance ¹⁹	Number of policies	Total face amount	Average face amount ¹⁷	Maximum face amount
USGLI	4	14,000	\$3,500	\$10,000
NSLI	122,845	1,565,290,785	\$12,742	\$10,000
VSLI	70,113	1,044,725,798	\$14,901	\$10,000
VRI	4,881	50,050,897	\$10,254	\$10,000
S-DVI	278,709	2,933,543,897	\$10,525	\$10,000 ²⁰
VMLI	2,570	359,576,568	\$139,913	\$200,000
SGLI	2,165,500	785,934,800,000	\$362,935	\$400,000
FSGLI - Child	1,675,000	16,750,000,000	\$10,000	\$10,000
FSGLI - Spouse	924,000	91,116,600,000	\$98,611	\$100,000
VGLI	437,549	81,344,175,000	\$185,909	\$400,000
Total²¹	5,681,171	\$981,098,776,945	\$172,693	

¹⁶ Source: Insurance FY 2020 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.

¹⁷ Average face amount includes paid-up additional insurance where available.

¹⁸ Source: Insurance FY 2020 Exhibit of Insurance In-force Cover Sheet.

¹⁹ Page 8 contains information on historical changes to life insurance programs.

²⁰ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans.

²¹ Excludes TSGLI.





Gender Breakdown by Program during FY 2020

Type of Programs	Male	Female	Unknown
USGLI ²²	75%	0%	25%
NSLI ²²	40%	0%	60%
VSLI ²²	28%	0%	72%
VRI ²²	77%	1%	22%
S-DVI ²²	88%	10%	2%
SGLI ²³	81%	19%	0%
VGLI ²⁴	86%	14%	0%
Total	80%	16%	4%



²² Insurance does not collect gender data on policyholders. Breakdown comes from an SSN data match PA&I performed with records they had access to.

²³ Gender breakdown for Active and Reserve Servicemembers from DMDC. Given high SGLI enrollment, this is a good estimate for SGLI gender breakdown.

²⁴ OSGLI data

Operations Activity



Number of operations processed on administered policies by fiscal year²⁵

	2016	2017	2018	2019	2020
Loans	32,424	32,782	32,539	33,686	27,395
Cash surrenders	6,455	6,075	5,560	4,704	3,366
Calls answered ²⁶	543,274	509,897	487,795	442,898	400,444
Correspondence received	42,993	56,547	42,485	24,427	17,617
Change of address	10,449	26,146	19,051	9,911	1,444
Online loan applications	5,636	6,002	7,182	8,560	8,376
Total²⁷	635,595	631,447	587,430	515,626	450,266

²⁵ Source: Distribution of Operations Report.

²⁶ The number of Interactive Voice Response calls are not included.

²⁷ Total does not include the number of “Online Loan Applications” to accurately represent the number of operations processed on administered policies.





Coverage Established, Terminated, or Paid During FY 2020

The table below identifies the number of new policies issued for FY 2020, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which are group insurance, the Military Services maintain the records on each insured Servicemember.

New Life Insurance coverage issued in FY 20

Type of insurance	Number of people insured	Total coverage amount	Average face amount	Maximum face amount
VMLI ²⁸	391	\$65,367,100	\$167,179	\$200,000
S-DVI ²⁹	11,705	\$141,073,500	\$12,052	\$10,000 ³⁰
VGLI ³¹	18,895	6,197,335,000	\$327,988	\$400,000
FSGLI – Child ³²	70,752	\$707,520,000	\$10,000	\$10,000
FSGLI – Spouse ³³	126,117	\$12,436,523,487	\$98,611	\$100,000
SGLI ³²	205,231	\$72,520,887,930	\$353,362	\$400,000
Total	433,091	\$92,068,707,017	\$212,585	

²⁸ Source: VMLI Database – FY2020 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increased to \$200,000 January 1, 2012.

²⁹ Source: S-DVI – FY2020 Exhibit of Insurance In-force; State of Residence Report.

³⁰ Source: Additional coverage, up to \$20,000, was available for totally disabled policyholders. Effective October 1, 2011, this was increased to \$30,000. For FY2020, VA issued 806 new Supplemental S-DVI policies.

³¹ Source: VGLI – OSGLI Monthly Report to VA.

³² Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY2020. Data on accessions from the Defense Manpower Data Center.

³³ Source: DEERS and Military Pay Records.



Policy lapses³⁴ during FY 2020

Type of Insurance	Number	Face amount	Average face amount
NSLI	1,374	\$8,272,500	\$6,021
VSLI	506	\$3,555,500	\$7,027
VRI	38	\$231,531	\$6,093
S-DVI	1,037	\$12,680,034	\$12,228
Total	2,955	\$24,739,565	\$8,372

³⁴ Source: FY2020 Exhibit of Insurance In-force.
A policy lapses if the premium is not received within 65 days after the due date.





VBA Insurance payments made to policyholders during FY 2020

Type of payment	Type of Insurance	Number	Amount	Average payment
Matured endowment ³⁵	USGLI	0	\$0	\$0
	NSLI	5,955	\$117,274,363	\$19,693
	VSLI	5	\$547,373	\$109,475
	VRI	63	\$3,055,459	\$48,499
	S-DVI	104	\$1,251,327	\$12,032
Total		6,127	\$122,128,522	\$19,933
Cash surrender ³⁵	USGLI	0	\$0	\$0
	NSLI	1,099	\$21,209,672	\$19,299
	VSLI	672	\$10,852,694	\$16,150
	VRI	59	\$510,595	\$8,654
	S-DVI	700	\$4,800,844	\$6,858
Total		2,530	\$37,373,805	\$14,772
Dividends ³⁶	USGLI	6	\$400	\$67
	NSLI	122,845	\$26,678,431	\$217
	VSLI	70,113	\$13,342,762	\$190
	VRI	4,881	\$949,190	\$194
Total		197,845	\$40,970,783	\$207
Loans ³⁷	USGLI	0	\$0	\$0
	NSLI	351	\$2,225,000	\$6,339
	VSLI	389	\$1,727,000	\$4,440
	VRI	10	\$73,000	\$7,300
	S-DVI	26,645	\$19,413,000	\$729
Total		27,395	\$23,438,000	\$856

³⁵ Source of number: FY 2020 Exhibit of Insurance In-force. Source of amount: FY 2020 Statement of Operations and Changes in Net Position.

³⁶ Source of number: FY 2020 Exhibit of Insurance In-force – Cover Sheet. Source of amount: FY 2020 Statement of Operations and Changes in Net Position

³⁷ Source of number: FY 2020 Statement of Cash Flows. Program numbers from an estimate based on Statistical Quality Control reviews in FY 2020 and percent of total. Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.



VBA Life Insurance dividend payments by fiscal years

Dividend payments	2016	2017	2018	2019	2020
Number	432,964	364,713	302,217	247,801	197,843
Total amounts	\$83,939,064	\$70,348,712	\$60,443,190	\$51,815,624	\$40,970,783
Average payments	\$194	\$193	\$200	\$209	\$207

VA pays death claims to the beneficiary upon the death of the insured person. In the case of FSGLI, VA pays death claims to the Servicemember. VA pays all other death claims to the Veterans' or Servicemembers' designated beneficiary.

The table below provides a distribution of death payments by program. For TSGLI, payments are for qualifying traumatic injuries.

Payments for death or traumatic injury during FY 2020³⁸

Type of insurance	Number	Amount	Average payment
USGLI	2	\$30,718	\$15,359
NSLI	27,052	\$361,748,878	\$13,372
VSLI	8,936	\$137,569,005	\$15,395
VRI	1,291	\$12,937,367	\$10,021
S-DVI	11,475	\$118,863,348	\$10,358
VMLI	246	\$37,314,012	\$151,683
SGLI ³⁹	1,638	\$577,307,002	\$352,446
FSGLI - Spouse ³⁹	564	\$54,318,398	\$96,309
FSGLI - Child ³⁹	1,109	\$11,074,640	\$9,986
TSGLI ³⁹	541	\$22,905,000	\$42,338
VGLI ³⁹	4,130	\$453,354,796	\$109,771
Total	56,984	\$1,787,423,164	\$31,367

³⁸ Source of number: FY 2020 Exhibit of Insurance In-force; VMLI Database.
Source of amount: FY 2020 Statement of Operations and Changes in Net Position.

³⁹ Source: SGLI and TSGLI Monthly Reports from OSGLI.
Includes Basic, Accelerated Benefit Option, and Conversion Pool.





Monthly Payments to Policyholders at the End of FY 2020

Although most Veterans choose to receive payments in a lump sum, a monthly payment option is available for cash surrenders and matured endowments. In the two disability benefit provisions of policies – total and permanent disability and total disability income – no lump sum option exists; VA pays monthly.

The table below provides data on recurring monthly payments to Veterans.

Insurance monthly installment award payments to policyholders at the end of FY 2020

Type of payment ⁴⁰	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	0	\$0	\$0
	NSLI	1,083	\$1,361,790	\$1,257
	VSLI	559	\$760,860	\$1,361
	VRI	62	\$51,300	\$827
Total		1,704	\$2,173,950	\$1,276
Matured endowments	USGLI	0	\$0	\$0
	NSLI	83	\$104,672	\$1,261
	VSLI	95	\$123,456	\$1,300
	VRI	2	\$1,067	\$534
	S-DVI	10	9,043	\$904
Total		190	\$238,239	\$1,254
Cash Surrenders	USGLI	0	\$0	\$0
	NSLI	15	\$25,404	\$1,694
	VSLI	0	\$0	\$0
	VRI	0	\$0	\$0
	S-DVI	0	\$0	\$0
Total		15	\$25,404	\$1,694
Total and permanent disability	USGLI	0	\$0	\$0
	Total	0	\$0	\$0

⁴⁰ Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI and; VSLI are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. Total Disability Income Provision for NSLI, VSLI, and USGLI are 150 percent of the Lifetime Guaranteed Amount.

Monthly Payments to Beneficiaries in FY 2020



A monthly payment option is also available in some programs for death payments. The following table provides data on recurring monthly payments to beneficiaries.

Insurance monthly installment award payments to beneficiaries in FY 2020⁴¹

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	475	\$94,309	\$199
NSLI	7,070	\$3,972,761	\$562
VSLI	337	\$233,749	\$694
VRI	66	\$30,297	\$459
S-DVI	125	66,272	\$530
Total	8,073	\$4,397,389	\$545

⁴¹ Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI and; VSLI are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount.





Age Distribution of Policyholders

The age distributions for certain programs available only during past wartime periods parallel the aging of all other Veterans of those periods. The programs for which insurance is still available (S-DVI, VMLI, SGLI, and VGLI) have policyholders across a wide distribution of ages.

Age distribution for VBA Insurance Programs, number of participants and percent of program total

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI ⁴²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI ⁴²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI ⁴²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI ⁴²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
S-DVI ⁴²	2	1,698	14,058	23,082	39,411
% of all age groups	0%	1%	6%	9%	16%
VMLI ⁴³	0	20	115	267	652
% of all age groups	0%	1%	4%	10%	25%
SGLI ⁴⁴	149,983	1,075,409	631,053	239,864	67,385
% of Total	7%	50%	29%	11%	3%
FSGLI-Spouse ⁴⁴	8,767	317,481	388,608	161,379	43,161
% of all age groups	1%	34%	43%	17%	5%
FSGLI- Children ⁴⁴	1,617,562	57,438	0	0	0
% of all age groups	97%	3%	0%	0%	0%
VGLI ⁴⁵	29	9,248	48,577	99,385	139,451
% of all age groups	0%	2%	11%	23%	32%
Total all types	1,776,343	1,461,294	1,082,411	523,977	290,060
% of all age groups	31%	26%	19%	9%	5%

Age groups continued on the next page.

⁴² Note: Data as of September 30, 2020.

⁴³ Source: VMLI Reserve Valuation September Data

⁴⁴ Source: OSGLI June Data – Adjusted for FY 2020. Dependent data from the Defense Manpower Data Center. All Servicemembers insured under SGLI are also insured under TSGLI.

⁴⁵ Source: VGLI Attained Age In-force Report from Prudential.



**Age distribution for VBA Insurance Programs
number of participants and percent of program total (continued)**

Type of insurance	Age groups				Total all age groups	Average age
	60-69	70-79	80-89	> 89		
USGLI ⁴²	0	0	0	4	4	99.9
% of all age groups	0%	0%	0%	100%	100%	
NSLI ⁴²	0	0	26,433	82,021	108,454	91.2
% of all age groups	0%	0%	24%	76%	100%	
VSLI ⁴²	0	0	48,196	14,947	63,143	88.0
% of all age groups	0%	0%	76%	24%	100%	
VRI ⁴²	0	0	1,297	3,032	4,329	91.9
% of all age groups	0%	0%	30%	70%	100%	
S-DVI ⁴²	52,155	104,554	13,797	1,813	250,570	63.8
% of all age groups	21%	40%	6%	1%	100%	
VMLI ⁴³	762	737	17	0	2,570	59.5
% of all age groups	30%	29%	1%	0%	100%	
SGLI ⁴⁴	1,792	13	1	0	2,165,500	29.7
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse ⁴⁴	4,604	0	0	0	924,000	33.6
% of all age groups	0%	0%	0%	0%	100%	
FSGLI- Children ⁴⁴	0	0	0	0	1,675,000	8.3
% of all age groups	0%	0%	0%	0%	100%	
VGLI ⁴⁵	86,318	48,567	5,886	88	437,549	53.9
% of all age groups	20%	11%	1%	0%	100%	
Total all types	145,631	153,871	95,627	101,905	5,631,119	
% of all age groups	3%	3%	2%	2%	100%	

See previous page for footnote references.



SGLI Coverage

The tables below show the number of SGLI policyholders. The total percentage by coverage level for both categories of duty status is shown. For simplicity, the maximum coverage level is shown by itself, while all lesser coverage levels are combined.

SGLI by coverage level – Active duty and Reserve duty FY 2020

SGLI coverage level	Number with coverage		Percent with coverage	
	\$50,000-\$350,000	\$400,000 (maximum)	\$50,000-\$350,000	\$400,000 (maximum)
Active duty	116,212	1,343,788	7.96%	92.04%
Reserve duty	163,654	448,346	26.74%	73.26%
Total⁴⁶	279,866	1,792,134	13.51%	86.49%

SGLI coverage by Branch of Service and component of service in FY 2020

Branch of Service (BOS)		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent ⁴⁷ of grand total with SGLI
Active duty	Army	515,901	513,473	99.5%	24.8%
	Navy	359,226	354,273	98.6%	17.1%
	Air Force	356,817	353,174	99.0%	17.0%
	Marine Corps	193,363	192,900	99.8%	9.3%
	Coast Guard	43,642	40,074	91.8%	1.9%
	NOAA	340	309	90.9%	0.0%
	Public Health Service	6,058	5,797	95.7%	0.3%
	Total	1,475,347	1,460,000	99.0%	70.5%
Reserve /National Guard	Army	428,910	411,283	95.9%	19.8%
	Navy	28,975	28,972	100.0%	1.4%
	Air Force	135,475	135,463	100.0%	6.5%
	Marine Corps	29,875	29,872	100.0%	1.4%
	Coast Guard	10,674	6,410	60.1%	0.3%
	Total	633,909	612,000	96.5%	29.5%
Grand Total		2,109,256	2,072,000	98.2%	100.0%

FSGLI Coverage for Spouses



The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown. For simplicity, the maximum coverage level is shown by itself, while all lesser coverage levels are combined.

FSGLI Spouse coverage level – active duty and reserve duty FY 2020

FSGLI coverage level	Number with coverage		Percent with coverage	
	\$10,000-\$90,000	\$100,000 (maximum)	\$10,000-\$90,000	\$100,000 (maximum)
Active duty	9,475	592,525	1.57%	98.43%
Reserve duty	13,958	308,042	4.33%	95.67%
Total	23,433	900,567	2.54%	97.46%

FSGLI Spouse coverage by branch and component of service in FY 2020

Branch		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent ⁴⁸ of grand total with FSGLI
Active duty	Army	265,056	231,301	87.3%	25.0%
	Navy	152,406	140,163	92.0%	15.2%
	Air Force	170,387	142,641	83.7%	15.4%
	Marine Corps	66,834	63,110	94.4%	6.8%
	Coast Guard	23,459	20,751	88.5%	2.2%
	NOAA	181	136	75.1%	<0.1%
	Public Health Service	3,898	3,898	100.0%	0.4%
	Total	682,221	602,000	88.2%	65.2%
Reserve /National Guard	Army	226,598	194,672	85.9%	21.1%
	Navy	35,986	30,262	84.1%	3.3%
	Air Force	102,158	84,538	82.8%	9.1%
	Marine Corps	9,458	9,015	95.3%	1.0%
	Coast Guard	4,424	3,513	79.4%	0.4%
	Total	378,624	322,000	85.0%	34.8%
Grand Total		1,060,845	924,000	87.1%	100.0%

⁴⁸ Percentages may not sum to Total due to rounding.



Contact Information

Department of Veterans Affairs home page

www.va.gov

Veterans Benefits Administration home page

benefits.va.gov

Insurance information home page

benefits.va.gov/insurance

Insurance Service Single Sign-On (SSO) website

<https://insurance.va.gov/home>

Annual Benefits Report: (Office of Performance Analysis & Integrity)

202-461-9040

Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VMLI)

Toll-free telephone: ⁴⁹

1-800-669-8477

Death claims fax:

1-888-748-5822

All other fax inquiries:

1-888-748-5828

General correspondence mailing address:

Department of Veterans Affairs Insurance Center
P.O. Box 42954
Philadelphia, Pennsylvania 19101

For correspondence concerning:

Use P.O. box:

Death, Waiver of Premium, VMLI Claims, and S-DVI Applications:	P.O. Box 7208
Loans and Cash Surrenders:	P.O. Box 7327
Premium and Loan/Lien Payments:	P.O. Box 4019
All Other Insurance Mail:	P.O. Box 42954

Contact for supervised programs (SGLI, FSGLI, TSGLI, and VGLI)

OSGLI administers the SGLI and VGLI programs, including the processing and payment of claims. When Servicemembers or family members are looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail, or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI can be reached at:

Toll-free telephone:

1-800-419-1473

Death and accelerated⁵⁰ benefits claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

General correspondence mailing address:

The Office of Servicemembers' Group Life Insurance
80 Livingston Avenue
Roseland, New Jersey 07068-1733

E-mail:

Death and accelerated benefits claims only:
osgli.claims@prudential.com
All other inquiries: osgli.osgli@prudential.com

⁴⁹ Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday – Friday.

⁵⁰ The Accelerated Benefit Option gives terminally-ill SGLI, Family SGLI, and VGLI policyholders access to the death benefits of their policies before they die.



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