

Contacting Office of Servicemembers' Group Life Insurance (OSGLI)

Online

Email us at: osgli.osgli@prudential.com

Customer Service

Monday through Friday,
8:00 a.m. to 5:00 p.m. ET

800-419-1473 Toll Free, Worldwide
800-236-6142 Fax

Mail

OSGLI
PO Box 41618
Philadelphia, PA 19176-1618

Create your VGLI Online Account

- Go to www.insurance.va.gov
- From left hand menu select "Online Policy Access"
- Under Veterans' Group Life Insurance (VGLI), select "access your policy information"
- Sign on or Apply Online to create an account

With your VGLI Online Account you can:

- Pay your bill and view payment history
- View and change your beneficiary
- View and change your coverage details
- Change coverage amount and billing frequency
- Print a Certificate of Coverage
- Request reinstatement

Monthly Premium

| Your Age | Cost Per \$1,000 | Cost Per \$25,000 |
|----------|------------------|-------------------|
| under 29 | \$0.08 | \$2.00 |
| 30-34 | \$0.10 | \$2.50 |
| 35-39 | \$0.13 | \$3.25 |
| 40-44 | \$0.17 | \$4.25 |
| 45-49 | \$0.22 | \$5.50 |
| 50-54 | \$0.36 | \$9.00 |
| 55-59 | \$0.67 | \$16.75 |
| Over 60* | | |

*Veterans' Benefit Act of 2010 (Section 404) applies to members under age 60 on their 5-year VGLI anniversary. If you are over age 60, this benefit does not apply.

If your coverage is \$375,000 or less, you can purchase an additional \$25,000 of coverage.

Amounts less than \$25,000 are not allowed if your current coverage is less than \$375,000.

Try the premium calculator at:
www.insurance.va.gov

Your account information is confidential and is never shared for any reason.



Prudential

Office of Servicemembers'
Group Life Insurance

Veterans' Group Life Insurance

Frequently Asked Questions about increasing your Veterans' Group Life Insurance under the Veterans' Benefit Act of 2010.

Veterans' Benefit Act of 2010 (Section 404)

Veterans' Group Life insurance (VGLI) provides life insurance coverage similar to your Servicemembers' Group Life Insurance.

You can increase your coverage by \$25,000 on each 5-year VGLI anniversary, up to the legislated maximum of \$400,000 up to age 60.

No medical questions asked. No medical exclusions apply.

Am I eligible to increase my VGLI coverage?

You can increase your VGLI coverage up to \$25,000 under the following guidelines:

- You must request the additional coverage during the 120-day period prior to your 5-year VGLI anniversary. You can only make this request in advance of your 5-year VGLI anniversary.
- Your total amount of coverage cannot exceed the legislated maximum amount of \$400,000.
- You must be under age 60 on the coverage effective date of your 5-year VGLI anniversary.

What amounts are available for this additional coverage?

- If your coverage is less than \$375,000, you can purchase an additional \$25,000 of VGLI coverage. Amounts less than \$25,000 are not allowed if your coverage is less than \$375,000.
- If your coverage is more than \$375,000, you can purchase the amount that increases your coverage to \$400,000.

Do I have to answer any medical questions to increase my coverage?

- Veterans' Benefit Act of 2010 (Section 404) only allows you to request the additional coverage during the 120-day period prior to your 5-year VGLI anniversary. You do not need to answer any medical questions.

How do I purchase the additional VGLI coverage?

- You can purchase the additional VGLI coverage through your VGLI online account or by calling the Contact Center at 800-419-1473.

How do I find out when I am eligible to enroll for the additional VGLI coverage?

- You can find out the date of your 5-year VGLI anniversary from your VGLI online account or by calling the Contact Center at 800-419-1473.
- You will receive a notice 120-days in advance of your 5-year VGLI anniversary.

Does this mean there is an increase in the maximum VGLI coverage?

- No, the legislated maximum VGLI coverage is \$400,000.

Does my additional VGLI coverage stay in effect after I turn 60?

- Yes, all of your VGLI coverage remains in effect as long as the premium is paid.

How much does the additional VGLI coverage cost?

- Refer to the rate chart on the reverse side of this reference or use the online rate calculator at www.insurance.va.gov. Your VGLI premium is based on your age and the amount of your VGLI coverage. Your total premium will increase based on the amount of additional coverage purchased.

When will my additional VGLI coverage take effect?

- Your additional VGLI coverage takes effect on your 5-year VGLI anniversary date. If you enroll during the 120-day period prior to your anniversary, your regular monthly billing statements will not reflect the additional VGLI coverage until the month it becomes effective.

Can I continue to increase my coverage by \$25,000 at every 5-year VGLI anniversary?

- You can continue to increase your coverage on each 5-year VGLI anniversary up to the \$400,000 maximum, up to age 60.

Can I still take advantage of the additional VGLI coverage if I am late on my premium payments?

- Your account needs to be current with the premium paid up-to-date. If you have any questions about your account status, you can check your VGLI online account or call the Contact Center at 800-419-1473.

How much insurance do I need?

- An Insurance Needs Calculator is available online at www.insurance.va.gov under "Life Insurance Tools" to help you determine the amount of coverage you need.

Thank you for your service.

