

Frontline Notice: 250530-02

Applicable to: Servicemembers, Spouses and Veterans

Topic: Life insurance premiums discounted for servicemembers, spouses, and veterans

BLUF: Life insurance is an important benefit, offering income replacement, covering end-of-life costs, and providing financial flexibility for families. Starting July 1, 2025, servicemembers, their spouses and veterans covered under VA life insurance programs will see lower monthly premiums, reinforcing VA's commitment to making life insurance more affordable.

Discounts for active duty, Guard, and Reserve members

Servicemembers' Group Life Insurance (SGLI)

SGLI provides low-cost group term life insurance coverage, up to \$500,000, in increments of \$50,000, to eligible servicemembers. The new premium rate is decreasing from \$0.06 per \$1,000 to \$0.05 per \$1,000. Therefore, the new premium for the maximum amount of SGLI coverage of \$500,000 will be \$25.00 per month, plus \$1.00 for Traumatic Injury Protection (TSGLI) coverage.

- Who is eligible? All Active Duty, National Guard, and Reserve servicemembers are automatically enrolled in SGLI.
- Do you need to take action? No. Premiums are deducted from servicemembers' pay, and the new discount will automatically apply.

Family Servicemembers' Group Life Insurance (FSGLI)

FSGLI insures dependent children at no cost and offers optional spousal coverage for the spouses up to \$100,000, not to exceed the amount of the servicemember's SGLI coverage.

- Premium rate discounts will vary by age, ranging from 11% to 22%, with an average discount of approximately 13%.
- No action is required--new rates take effect automatically.
- Servicemembers can review their SGLI and FSGLI elections through the SGLI Online Enrollment System (SOES) on milConnect.

Discounted premium for Veterans

Veterans' Group Life Insurance (VGLI)

VGLI allows veterans to continue their life insurance coverage after separating from military service, ensuring long-term financial protection. Starting July 1, 2025, monthly premiums for VGLI will be reduced for all ages.

- What's changing? The VA Secretary has approved a discount on VGLI premiums, ranging from 2% to 17%, with an average reduction of 11%.
- Who's eligible? All Veterans insured under VGLI.
- How will you be notified? The Office of Servicemembers' Group Life Insurance (OSGLI) will notify insured veterans through direct mail, email, online accounts, and premium bills.

- Do you need to take action? No action is required. However, depending on your payment method, you may need to adjust your payment amount.
- What's changing? Premiums for all ages will be discounted.
- How does this help? Lower premiums allow veterans to retain coverage longer and provide financial security for their families.

Why life insurance matters

Life insurance provides essential financial protection covering:

- Funeral costs
- Mortgage payments
- Education expenses
- Lost income

As life circumstances change, it's important to review your coverage regularly and ensure your beneficiary information is up to date.

For more details on the new premium rates:

Active duty, national guard, reserve members and covered spouses visit:

<https://www.benefits.va.gov/INSURANCE/spring2025discount.asp>.

Veterans visit:

<https://www.benefits.va.gov/INSURANCE/vglispring2025discount.asp>.

By ensuring both servicemembers and veterans receive lower-cost life insurance, VA is reinforcing its commitment to long-term financial security for those who serve and their families. More information can be found online at www.va.gov/life-insurance/

You can find additional information regarding life insurance for servicemembers and Veterans in the HQ ARPC Information Toolbox – Benefits and Entitlements channel and can be accessed from the link below.

[Life Insurance Documents](#)