

Excerpt from [www.usa.gov/military](http://www.usa.gov/military) and veterans, dated 23 April 2023

## **Military survivor benefits**

Active duty, veterans, and retirees may be eligible to enroll in programs to provide for their survivors.

If you are a current service member or veteran, you may qualify for a servicemembers or veterans life insurance policy. As a retired service member, you can also protect your pension for your loved ones.

### **Life insurance for veterans**

If you had SGLI when you were on active duty, you may be eligible for the Veterans' Group Life Insurance (VGLI). VGLI insures both active duty and reserve service veterans. [Learn about VGLI coverage](#), including:

- Eligibility for coverage
- Applying for a policy
- Updating your policy or beneficiaries
- Monthly premium rates

### **Am I eligible for Veterans' Group Life Insurance?**

You may be eligible for VGLI if you meet at least 1 of these requirements.

At least 1 of these must be true:

- You had part-time Servicemembers' Group Life Insurance (SGLI) as a member of the National Guard or Reserve. And you suffered an injury or disability (damage to your body or mind that makes it hard for you to do everyday tasks, including meaningful work) while on duty—including direct traveling to

- and from duty—that disqualified you for standard premium insurance rates, or
- You had SGLI while you were in the military and you're within 1 year and 120 days of being released from an active-duty period of 31 or more days, or
  - You're within 1 year and 120 days of retiring or being released from the Ready Reserve or National Guard, or
  - You're within 1 year and 120 days of assignment to the Individual Ready Reserve (IRR) of a branch of service, or to the Inactive National Guard (ING). This includes members of the United States Public Health Service Inactive Reserve Corps (IRC), or
  - You're within 1 year and 120 days of being put on the Temporary Disability Retirement List (TDRL).
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## **Who's covered?**

- Veterans
- Former service members

## **Survivor benefits for retirees**

**As a military retiree, your pension payments end when you die. Retired active duty and reservists may enroll in an annuity program when they retire. These programs will give your survivors a portion of your pension for the rest of their lives.**

**For more information, contact your USAG Rheinland-Pfalz Casualty Assistance Program Manager at +49 (0)6111-43541-1021.**