Veterans Service Organizations and Veteran Organization Partners,

I am writing to inform you that the Department of Veterans Affairs (VA) will reduce the premiums for all Veterans insured under the [Veterans’ Group Life Insurance](https://www.benefits.va.gov/INSURANCE/docs/VGLI_Rates_04-2021.pdf) (VGLI) program, effective April 1.

Premiums for VGLI will be reduced by an average of 7% across all age groups. These premium reductions will ensure that VGLI remains a cost-effective option for Veterans who choose VA insurance products.

The reduction in VGLI premiums will make life insurance even more affordable for our nation’s Veterans. We are excited to offer our Veterans better rates for their life insurance as they transition to civilian life.

Withapproximately 437,000 Veterans insured by VGLI, the programallows separating service members to continue their [Servicemembers’ Group Life Insurance](https://www.va.gov/life-insurance/options-eligibility/sgli/) (SGLI) coverage as a renewable term insurance policy after leaving service.

Separating service members normally have 240 days after leaving the military to apply for VGLI without proof of good health, if they apply after the 240-day period, they will need to submit proof of good health. To offer more flexibility to separating service members during the COVID-19 pandemic, VA is temporarily extending the application deadlines for VGLI by an additional 90 days beyond the initial 240-day period. This enrollment extension will remain in effect until June 2021.

VA is dedicated to ensuring that all Veterans receive the benefits they have earned and will ensure it has the resources in place to meet the needs of all Veterans. Thank you for your continued support of VA and our joint partnerships.

Thank you,

Thomas Murphy,

Acting Under Secretary for Benefits,

Veterans Benefits Administration

Department of Veterans Affairs

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