-Life Insurance Discounts and VALife in 2025

The United States Department of Veterans Affairs (VA) announced that more than 3 million Veterans, Service members, and spouses who receive life insurance from VA’s programs will receive a discount on premiums starting in the spring of 2025. These decreased premiums apply to those insured under Veterans’ Group Life Insurance (VGLI), Servicemembers’ Group Life Insurance (SGLI) and Family Servicemembers’ Group Life Insurance (FSGLI) — and to those who enroll in those programs in the future.

Veterans: Approximately 450,000 VGLI members will see their premium rates discounted between 2% to 17%, depending on the Veteran’s age, with an average discount of 11%.

Servicemembers: Approximately 2 million Active-Duty, Reserve, and National Guard members insured under SGLI will see their premium rates discounted one cent from $0.06 to $0.05 per $1,000 of coverage, lowering the cost for the maximum $500,000 in life insurance coverage from $30 to $25 per month. With the addition of $1 per month for SGLI Traumatic Injury Protection coverage (TSGLI), most service members with maximum coverage will have $26 per month deducted from their pay.

Spouses: Life insurance premiums for approximately 870,000 spouses covered under FSGLI will decrease between 11% and 22%, depending on the spouse’s age, with an average discount of 13%.

VA encourages all eligible Veterans to sign up for life insurance today by visiting our websites for SGLI, FSGLI, VGLI, and VA’s other life insurance options. If you have Service-Disabled Veterans Life Insurance (S-DVI), you have 2 options:

You can apply now for VALife, or

You can keep your S-DVI. You don’t have to do anything to keep your coverage.

What to know about VALife in 2025

If you apply for VALife by December 31, 2025, you can keep your S-DVI during the 2-year waiting period for VALife benefits. Your S-DVI (including policies with premium waivers) will end when your full VALife coverage starts. You must pay premiums for both policies during the 2-year waiting period.

If you apply for VALife on or after January 1, 2026, your S-DVI (including policies with premium waivers) will end the day we approve your VALife application. You’ll need to pay only VALife premiums during the 2-year waiting period. But you won’t have full coverage during this time.

Support Phone Numbers

VALife, S-DVI, and VMLI: 800-669-8477

WWI, WWII, and Korean War era programs: 800-669-8477

VGLI program, SGLI claims, and FSGLI claims: 800-419-1473

MyVA411 main information line: 800-698-2411

Telecommunications Relay Services (using TTY) TTY: 711