

# ***SGLI Expands to Include Spouses, Children***

The Servicemembers' Group Life Insurance (SGLI) plan now covers spouses and eligible children.

The Veterans' Opportunities Act of 2001 allows up to \$100,000 coverage for military spouses and \$10,000 coverage for each child.

If the service member has SGLI coverage of \$100,000 or more, maximum coverage for the spouse will be automatic, and premiums will be deducted along with the member's premium from each month's pay. If the service member carries less than \$100,000 coverage, the spouse's coverage can be no higher than the member's.

Coverage for children up to age 18, or 23 if a full-time student, is free and automatic, so long as the member is participating in SGLI. Eligible Reserve component members will receive the same family-member coverage with premiums being deducted from their drill pay.

Service members will be able to decline or reduce spousal coverage, but officials are still working out the details. "Opt out" procedures and updates will be posted to the SGLI Web site.

Eligibility for spousal and child coverage would end if the member terminates coverage, separates, retires, dies or if the couple divorce. However, spousal coverage will extend 120 days past the date eligibility ends.

Spousal coverage can be converted to commercial policies when the service member separates from the military, but cannot be converted to the Veterans' Group Life Insurance plan.

For more information on SGLI, go to [www.insurance.va.gov/sglivgli/sglifam.htm](http://www.insurance.va.gov/sglivgli/sglifam.htm).



If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
[pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
DSN 288- or (202) 433-4380  
Fax: (202) 433-4747

Message address:  
NAVMECIACEN WASHINGTON DC //32//

