**Impact of TDRL Status on SGLI Coverage and VGLI Enrollment**

The messages below explain how being placed on the Temporary Disability Retirement List (TDRL) impacts the insurance coverage service members have under **Servicemembers’ Group Life Insurance (SGLI)** and their eligibility for **Veterans’ Group Life Insurance (VGLI)**.

# The Impact of TDRL on SGLI & VGLI—Know the Facts

If you are a service member who has been recently placed on the Temporary Disability Retirement List (TDRL), then there’s important insurance information you need to know.

**120 days** after you are placed on the TDRL: Your Servicemembers’ Group Life Insurance (SGLI) coverage will end. You can get similar coverage through Veterans’ Group Life Insurance (VGLI), but you must apply within 1 year and 120 days from the date you were placed on the TDRL. This eligibility period of approximately 16 months ends *before* your first TDRL reevaluation (usually 18 months after your disability retirement).

**Within 240 days** after you are placed on the TDRL: You can apply for VGLI and be approved without providing proof of good health—even if you have a serious injury or medical condition.

If you have a disability incurred in service that prevents you from working, then you may be eligible for up to two years of life insurance at no cost through the SGLI Disability Extension Benefit. Learn more at <http://goo.gl/NXnWM>.

Don’t wait to see if you’re placed on the Permanent Disability Retirement List (PDRL) before you apply for VGLI or the SGLI Disability Extension—you may miss your opportunity.

* To apply for VGLI, visit <http://goo.gl/IbT7o>.
* To learn more about the SGLI Disability Extension, visit <http://goo.gl/NXnWM>.

# Impact of TDRL on SGLI Coverage and VGLI Enrollment

* Servicemembers placed on the TDRL receive a DD214.
* SGLI coverage will end 120 days after the date on the DD214.
* Service members have 1 year and 120 days from the date they are placed on the TDRL (the date on their DD214) to apply for VGLI.
* If you apply for VGLI within 240 days of the date you are placed on the TDRL, then you can get VGLI without providing proof of good health.

Many service members are unaware of the above and often wait until they are placed on the PDRL before applying for VGLI. By that time their VGLI enrollment window may have passed. Learn more about VGLI at <http://goo.gl/IbT7o>.

In addition to the above, if you have a disability incurred in service that prevents employment, you may be eligible for up to two years of life insurance at no cost through the SGLI Disability Extension Benefit. Learn more at <http://goo.gl/NXnWM>.

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| **SGLI**: Servicemembers’ Group Life Insurance | **TDRL**: Temporary Disability Retirement List |
| **VGLI**: Veterans’ Group Life Insurance | **PDRL**: Permanent Disability Retirement List |