

PVA encourages Veterans with an ALS diagnosis to contact their local PVA NSO discuss why we believe it would be advantageous to apply for RH insurance before VA sunsets the insurance program.

The purpose of this letter is to inform you that the Department of Veterans Affairs (VA) is preparing to complete the next phase of implementing Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020 (P.L. 116-315). This involves closing the Service-Disabled Veterans Insurance (S-DVI) program, including Supplemental S-DVI, to new enrollment after Dec. 31, 2022, and launching V.A. Life Insurance (VALife) on Jan. 1, 2023, for all service-connected Veterans age 80 and under. VALife is the guaranteed acceptance whole life insurance program that provides up to \$40,000 of coverage with no time limit to apply.

**Service-Disabled Veterans Insurance (S-DVI) is Closing to New Enrollment after Dec. 31, 2022.**

S-DVI is a life insurance option for Veterans who receive a new service-connected disability rating from the V.A. and apply within two years from the date of their V.A. notification letter. Basic S-DVI coverage insures eligible Veterans for up to \$10,000. Veterans who are totally disabled and have basic S-DVI coverage may be eligible for a premium waiver. Those who receive a waiver do not pay premiums for their \$10,000 of coverage. Veterans in receipt of a premium waiver are also eligible for up to \$30,000 of additional coverage under the Supplemental S-DVI program. Premiums for Supplemental S-DVI coverage cannot be waived. S-DVI and Supplemental S-DVI will close to new enrollment after Dec. 31, 2022. All eligible applicants for these programs must apply before Jan. 1, 2023, for consideration. Learn how to apply for S-DVI and Supplemental S-DVI at [www.va.gov/life-insurance/options-eligibility/s-dvi/](http://www.va.gov/life-insurance/options-eligibility/s-dvi/).

**V.A. Life Insurance (VALife) launches on Jan. 1, 2023, for all service-connected Veterans aged 80 and under.**

VALife is a new guaranteed acceptance whole life insurance program for all Veterans with service-connected disabilities (0-100%), age 80 or under, with no time limit to apply and no medical underwriting. In accordance with P.L. 116-315, the program goes live on Jan. 1, 2023, and has an initial two-year waiting period before the full face value of the policy takes effect. If a Veteran passes away during the initial two-year waiting period, the named beneficiary will receive all Veteran paid premiums plus interest. Learn more about VALife at [www.benefits.va.gov/insurance/valife.asp](http://www.benefits.va.gov/insurance/valife.asp).

It is important for Veterans to understand that while S-DVI is closing to new applicants, Veterans currently enrolled in the S-DVI program can remain in the S-DVI program. Veterans with an active S-DVI policy may continue to apply for a waiver of premiums after Dec. 31, 2022. Veterans may also choose to switch to VALife. However, veterans may not

carry both policies beyond Dec. 31, 2025, or the first two years under VALife, whichever occurs first. S-DVI coverage for Veterans currently enrolled in S-DVI, who apply for VALife after Dec. 31, 2025, will end the day they enroll in VALife, and the two-year waiting period for VALife will begin. For more information, please visit [www.va.gov/life-insurance](http://www.va.gov/life-insurance).