



S-DVI/VALife Switch Fact Sheet

Making the Switch: Veterans Affairs Life Insurance (VALife) and Service-Disabled Veterans Life Insurance (S-DVI)

Veterans currently enrolled in Service-Disabled Veterans Life Insurance (S-DVI) may be interested or eligible to enroll in Veterans Affairs Life Insurance (VALife)—VA's newest life insurance program for service-connected Veterans.

What are the key differences between S-DVI and VALife?

✓ Features	🛡 VALife	♿ S-DVI
Coverage Amounts	Up to \$40,000 in coverage.	Up to \$10,000 in basic coverage, with supplemental coverage up to \$30,000 only if a Veteran meets certain criteria.
Premium Amount	Premium rates are based on age and coverage amount. Once issued, premiums do not increase.	Premium rates are based on age, coverage amount, and coverage plan requested.
Premium Waiver	No premium waiver option.	Premium can be waived on basic coverage if a Veteran meets certain criteria.
Medical Requirements	No medical exam or health questionnaire required for enrollment.	Must provide proof of good health, aside from service-connected condition(s), prior to enrollment.
Waiting Period	Two year waiting period for full coverage to begin.	No waiting period for coverage to begin.
Application Timeline	No time limit to apply if a Veteran is age 80 or under.	Must apply within two years of receiving notification of their new disability rating or by December 31, 2022, whichever comes first.

If I currently have S-DVI, do I need to switch to VALife?

No. If after reviewing the coverage both programs offer, you believe S-DVI is still the best option for you and your family, you may continue coverage through S-DVI.

If I currently have S-DVI, how would I switch to VALife?

If you are currently enrolled in S-DVI, you may apply for VALife and switch coverage at any time if you are age 80 or under. There are, however, certain application time frames to be aware of:

- If you apply for VALife **on or before December 31, 2025**, you may keep your S-DVI coverage during the two-year waiting period for VALife coverage to take effect.
- If you apply for VALife **on or after January 1, 2026**, your S-DVI coverage ends on the day you enroll for VALife, and you will not have that coverage during the two-year waiting period for VALife coverage to take effect.

Where can I learn more about both programs?

You can learn more about VALife by visiting <https://www.benefits.va.gov/insurance/valife.asp>

You can learn more about S-DVI by visiting <https://www.va.gov/life-insurance/options-eligibility/s-dvi/>