



by Freddy Groves

Insurance premium holiday

Here's an early holiday gift for 457,000 veterans — three months of no payments due on their life insurance policies.

Those veterans who have policies under the Veterans' Group Life Insurance program (VGLI) will not have to make their payments in November, December and January, freeing up that cash over the holidays.

The policies under the VGLI program can be a good deal and carry over after a veteran leaves the service, as long as they keep making the payments.

The policies themselves range from \$10,000 to \$500,000. Here are two examples of the monthly premium amounts: A \$200,000 policy for a 30-year-old veteran is \$16 and a \$250,000 policy for a 55-year-old veteran is \$125 per month.

Are you eligible for VGLI? There are varying requirements, but at the top of the list is whether you had Servicemembers' Group Life Insurance (SGLI) while you were active duty AND you're within one year and 120 days of being released from an active duty period that ran for 31 days or more. Then if you sign up within 240 days, you don't have to prove you're in good health. After that 240 days, you need to prove it.

Check the complete details at www.va.gov/life-insurance/options-eligibility/vgli for information on eligibility, premiums, changing beneficiaries and more.

For all the information on the premium holiday, see www.benefits.va.gov/insurance/vgli_premium_holiday_faqs.asp. It covers important facts like how to handle it if you have auto pay for the premium or if the payments come out of your disability compensation pay. If you've paid in advance you'll have the opportunity to get a refund or have a credit applied to your account. One note: You won't be eligible for the premium holiday if either you cancel your coverage or it lapses on or before Oct. 31, 2026.

Keep an eye on your mail and email for notification about the premium holiday.

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257

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