



## Service-Disabled Veterans Insurance

### What is Service-Disabled Veterans Insurance?

Service-Disable Veterans Insurance (S-DVI) is life insurance for Veterans who received a service-connected disability rating from the Department of Veterans Affairs (VA). The basic program is commonly called “RH Insurance.” It insures eligible Veterans for up to \$10,000 of coverage. If you are totally disabled and have basic S-DVI coverage, you may be eligible for a premium waiver. If it is granted, you may be eligible to apply for additional coverage up to \$30,000 under the Supplemental S-DVI program. Premiums for this program cannot be waived.

### Who is Eligible?

You are eligible for S-DVI if all of the following are true:

- You were released from active duty under other than dishonorable conditions on or after April 25, 1951.
- You were rated for a service-connected disability (even if only 0%).
- You are in good health except for any service-connected conditions.
- You apply within 2 years from the date VA notifies you of your grant of a new service-connected disability.

Note: Ratings of Individual Unemployability or increases in previously rated conditions are not considered grants of “new” service-connected conditions under S-DVI. You must receive a rating for a new condition not previously rated by VA.

You are eligible for Supplemental S-DVI if all of the following are true:

- You have a basic S-DVI policy.

- Your basic coverage premiums were waived due to total disability.
- You apply within one year of being notified of the waiver.
- You are under 65 years of age.

Here are a few reminders about applying for coverage:

- It is your responsibility to apply by the time limit. This remains true even if you do not receive an application in the mail.
- Your VA rating for a service-connected disability does not automatically qualify you for a premium waiver. This remains true even if your rating is 100 percent. To qualify for a premium waiver, you must be unable to maintain substantially gainful employment for six consecutive months prior to age 65 or have certain severe conditions, regardless of employment status.

## **How Much Does it Cost?**

The cost varies based on:

- Age
- Type of plan (term or permanent)
- Amount of coverage

## **How Can You Apply for S-DVI?**

Use the following forms to apply:

- Apply online: <https://www.insurance.va.gov/Sdvi/AreYouEligible/e8590a76-2ea0-41f7-a949-00c92f24c3d1>.
- You can also apply for S-DVI with VA Form 29-4364. (<https://www.benefits.va.gov/INSURANCE/forms/29-4364.pdf>) Apply for a total disability waiver of S-DVI premiums with VA Form 29-357. (<https://www.vba.va.gov/pubs/forms/VBA-29-357-ARE.pdf>)
- You will be provided an application for Supplemental S-DVI upon approval for waiver of premiums as long as you are under age 65.

For more information, call 800-669-8477 or visit <https://www.benefits.va.gov/insurance>.