



**5. Why is there a two-year waiting period for VALife coverage to take full effect?**

The two-year waiting period eliminates the need for applicants to answer health questions or provide proof of good health to be eligible. This waiting period ensures access to guaranteed acceptance whole life insurance for more Veterans than ever before.

**6. Do I have to pay monthly premium rates during the two-year waiting period for my VALife coverage to take effect?**

Yes, Veterans must pay premiums during the two-year waiting period. If the Veteran dies during the two-year waiting period, all premiums paid plus interest will be paid to their designated beneficiary. The full face value of the policy will be paid to the beneficiary after the two-year period. Veterans who pay premiums directly, rather than by deduction from their compensation or military retirement or checking account, have the option to pay premiums annually.

**7. How does VALife coverage compare to similar private sector programs?**

VALife's maximum coverage of \$40,000 is greater than what's offered by many similar guaranteed acceptance whole life insurance programs in the private sector. The cost per \$1,000 is very competitive or less than similar products, providing savings to Veterans.

**8. Can I switch from my current VA insurance program to VALife? Can I be enrolled in VALife and another program at the same time?**

Veterans currently enrolled in Service-Disabled Veterans Life Insurance (S-DVI) may either keep that coverage or switch to VALife when the application goes live:

- If you have S-DVI and submit your VALife application on or before Dec. 31, 2025, then by law, you may only keep your S-DVI coverage for two years. When the two-year period concludes, your S-DVI coverage ends, and the full VALife coverage amount takes effect. Any cash value from your S-DVI coverage will be paid to you or can be applied toward your VALife premiums.
- If you have S-DVI and submit your VALife application on or after Jan. 1, 2026, then by law, your S-DVI coverage ends on the day you enroll in VALife. However, you will still need to wait two years before your full VALife coverage amount takes effect.

Eligible Veterans currently enrolled in Veterans' Group Life Insurance (VGLI) may have both VGLI and VALife coverage. Veterans can also be enrolled in Veterans' Mortgage Life Insurance (VMLI) or other VA insurance coverage and VALife at the same time. By law, only S-DVI and VALife is an either/or choice.

**9. Does VALife also cover family members?**

VALife does not cover spouses or dependents of eligible Veterans.

**10. Is there a premium waiver option for VALife?**

**11. No, by law, there is no premium waiver option for VALife.**

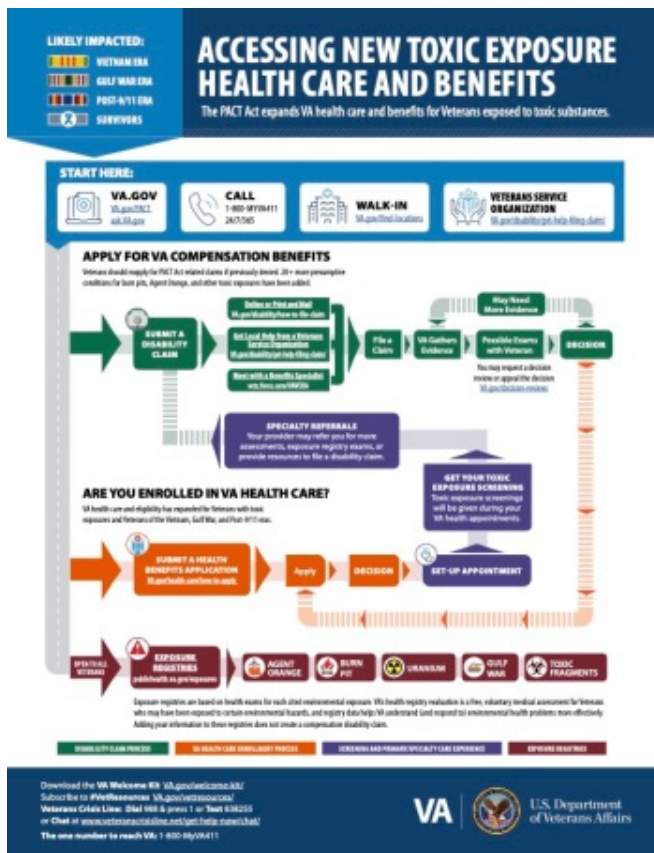
## Accessing new toxic exposure health care and benefits

The PACT Act expands VA health care and benefits for Veterans exposed to toxic substances.

You may have heard about the new PACT Act that impacts millions of Veterans. This law allows VA to provide more services to more Veterans and survivors who were exposed to environmental toxins such as Agent Orange in Vietnam, burn pits in Iraq and Afghanistan, or other herbicides or radiation exposures in other places around the world where Veterans have served.

The expansion of VA benefits and services eligibility is massive, and all Veterans should see if it impacts them. You can check your eligibility at: [www.va.gov/PACT](http://www.va.gov/PACT). There, you'll be able to view eligibility for all countries, conflicts, conditions and other information to determine your next steps.

To help you navigate your earned benefits and resources, VA created the [Accessing PACT Act Benefits and Services](#) map. Download it, share it, follow it.



[Download PDF](#)

There are three paths you should consider when applying for toxic exposure benefits:

APPLY FOR VA COMPENSATION BENEFITS

[Online or Print & Mail](#) | [Get Local Help](#) | [Meet with a Specialist](#) | Call 1-800-MyVA411  
Veterans should reapply for PACT Act related claims if previously denied. 20+ more presumptive conditions for burn pits, Agent Orange and other toxic exposures have been added.

ARE YOU ENROLLED IN VA HEALTH CARE?

[Online or Print & Mail](#) | [Walk-In](#) | Call 1-800-MyVA411

VA health care and eligibility has expanded for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War and post-9/11 eras. Veterans will be screened for toxic exposure during their VA health care appointments to assess additional health or benefits options.

JOIN TOXIC EXPOSURE REGISTRIES

[Agent Orange](#) | [Burn Pits](#) | [Uranium](#) | [Gulf War](#) | [Toxic Fragments](#)

Exposure registries are based on health exams for each cited environmental exposure. VA's health registry evaluation is a free, voluntary medical assessment for Veterans who may have been exposed to certain environmental hazards, and registry data helps VA understand (and respond to) environmental health problems more effectively. Adding your information to these registries does not create a disability compensation claim.

If you don't know where to start, call us at 1-800-MyVA411 or download the [VA Welcome Kit](#).

Find a VA event to assist with your benefits applications at: <https://www.va.gov/outreach-and-events/events/>. Download PACT Act flyers and frequently asked questions at: <https://news.va.gov/109115/spread-word-pact-act-health-care-eligibility/>. Sign up for weekly e-mail updates at: <https://www.va.gov/vetresources/>.

"Be on your guard, stand firm in the faith, being men of courage, be strong." 1Cor 16:13

Sincerely,

*William A. Harris, Jr.*

William A. Harris, Jr., USAF Retired  
President, Veterans for Christ, Inc.

[www.veteransforchristinc.org](http://www.veteransforchristinc.org)

## Need to contact VA?

[Veterans Crisis Line: 1-800-273-8255](#) and press 1, [Chat](#), or Text 838255

[Homeless Veteran Resources: 1-877-424-3838](#) or [Chat](#)

[White House VA Hotline: 1-855-948-2311](#)

[1-800-MyVA411 \(800-698-2411\)](#) is never the wrong number