



DEPARTMENT OF VETERANS AFFAIRS

SERVICE-DISABLED VETERANS INSURANCE (S-DVI)

What Is Service-Disabled Veterans Insurance (S-DVI)?

S-DVI is life insurance for Veterans who have received a service-connected disability rating by the Department of Veterans Affairs. The basic S-DVI program, commonly referred to as "RH Insurance", insures eligible Veterans for up to \$10,000 of coverage. Veterans who have the basic S-DVI coverage and are totally disabled are eligible to have their premiums waived. If a premium waiver is granted, policyholders may apply for additional coverage of up to \$30,000 under the Supplemental S-DVI program. Premiums for Supplemental S-DVI coverage, however, cannot be waived.

Who Is Eligible?

You are eligible for S-DVI if:

- You were released from service under other than dishonorable conditions on or after April 25, 1951 **AND**
- VA has notified you that you have a service-connected disability (even one rated 0%) **AND**
- You are healthy except for your service-related disability **AND**
- You apply within two years of being notified of your service-connected disability.

You are eligible for SUPPLEMENTAL S-DVI if:

- You have an S-DVI policy **AND**
- The premiums on your basic coverage are being waived due to total disability **AND**
- You apply within one year of being notified of the waiver **AND**
- You are under 65 years of age.



Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



**U.S. Department
of Veterans Affairs**

REMINDER: Applying for Coverage - VA strives to inform all Veterans who are rated for new disabilities about their eligibility for S-DVI, but it remains your responsibility to apply within the prescribed time limits even if you do not receive an application in the mail.

Waiver of Premiums - you may be eligible for a waiver if you become totally disabled (unable to work because of your disability) before your 65th birthday and remain disabled for at least six consecutive months. (Premiums for Supplemental S-DVI can't be waived.)

How Much Does It Cost?

The cost varies depending upon age, type of plan (term or permanent), and the amount of coverage.

How Can You Apply?

You can apply by using the following forms:

- VA Form 29-4364 to apply for S-DVI or by applying online at <http://www.insurance.va.gov/inForceGliSite/buying/SDVI.htm>
- VA Form 29-357 to apply for a total disability waiver of S-DVI premiums
- VA Form 29-0189 to apply for Supplemental S-DVI (or you may submit a letter, over your signature, requesting Supplemental S-DVI)

For More Information, Call Toll-Free 1-800-669-8477

or Visit Our Web Site at <http://www.insurance.va.gov>

Insurance Center – [September 2012](#)

