AMENDMENTS

2011—Subsec. (a). Pub. L. 111–350 substituted ''section 6101(b) to (d) of title 41'' for ''section 3709 of the Revised Statutes, as amended (41 U.S.C. 5)''.

1991—Pub. L. 102–83 renumbered section 766 of this title as this section and substituted ''Secretary'' for ''Administrator'' wherever appearing.

1986—Subsec. (c). Pub. L. 99–576, § 701(36)(A), substituted ''the Administrator'' for ''him''.

Subsec. (d). Pub. L. 99–576, § 701(36)(B), substituted ''the Administrator'' for ''he''.

1982—Subsec. (a). Pub. L. 97–295 substituted ''percent'' for ''per centum''.

§ 1967. Persons insured; amount

(a)(1) Subject to an election under paragraph (2), any policy of insurance purchased by the Secretary under section 1966 of this title shall automatically insure the following persons against death:

(A) In the case of any member of a uniformed service on active duty (other than active duty for training)—

(i) the member; and

(ii) each insurable dependent of the member.

(B) Any member of a uniformed service on active duty for training or inactive duty training scheduled in advance by competent authority.

(C) In the case of any member of the Ready Reserve of a uniformed service who meets the qualifications set forth in subparagraph (B) or (C) of section 1965(5) of this title—

(i) the member; and

(ii) each insurable dependent of the member.

(2)(A) A member may elect in writing not to be insured under this subchapter.

(B) A member may elect in writing not to insure the member's spouse under this subchapter.

(3)(A) Subject to subparagraphs (B) and (C), the amount for which a person is insured under this subchapter is as follows:

(i) In the case of a member, $400,000.

(ii) In the case of a member's spouse, $100,000.

(iii) In the case of a member's child, $10,000.

(B) A member may elect in writing to be insured or to insure the member's spouse in an amount less than the amount provided for under subparagraph (A). The member may not elect to insure the member's child in an amount less than $10,000. The amount of insurance so elected shall, in the case of a member, be evenly divisible by $50,000 and, in the case of a member's spouse, be evenly divisible by $10,000.

(C) In no case may the amount of insurance coverage under this subsection of a member's spouse exceed the amount of insurance coverage of the member.

(4)(A) An insurable dependent of a member is not insured under this chapter unless the member is insured under this subchapter.

(B) An insurable dependent who is a child may not be insured at any time by the insurance coverage under this chapter of more than one member. If an insurable dependent who is a child is otherwise eligible to be insured by the coverage of more than one member under this chapter, the child shall be insured by the coverage of the member whose eligibility for insurance under this subchapter occurred first, except that if that member does not have legal custody of the child, the child shall be insured by the coverage of the member who has legal custody of the child.

(5) The insurance shall be effective with respect to a member and the insurable dependents of the member on the latest of the following dates:

(A) The first day of active duty or active duty for training.

(B) The beginning of a period of inactive duty training scheduled in advance by competent authority.

(C) The first day a member of the Ready Reserve meets the qualifications set forth in subparagraph (B) or (C) of section 1965(5) of this title.

(D) The date certified by the Secretary to the Secretary concerned as the date Servicemembers' Group Life Insurance under this subchapter for the class or group concerned takes effect.

(E) In the case of an insurable dependent who is a spouse, the date of marriage of the spouse to the member.

(F) In the case of an insurable dependent who is a child, the date of birth of such child or, if the child is not the natural child of the member, the date on which the child acquires status as an insurable dependent of the member.

(b) Any member (other than one who has elected not to be insured under this subchapter for the period or periods of duty involved)—

(1) who, when authorized or required by competent authority, assumes an obligation to perform (for less than thirty-one days) active duty, or active duty for training, or inactive duty training scheduled in advance by competent authority; and

(2) who is rendered uninsurable at standard premium rates according to the good health standards approved by the Secretary, or dies within one hundred and twenty days thereafter, from a disability, or aggravation of a preexisting disability, incurred by such member while proceeding directly to or returning directly from such active duty, active duty for training, or inactive duty training as the case may be;

shall be deemed to have been on active duty, active duty for training, or inactive duty training, as the case may be, and to have been insured under this subchapter at the time such disability was incurred or aggravated, and if death occurs within one hundred and twenty days thereafter as a result of such disability to have been insured at the time of death. In determining whether or not such individual was so authorized or required to perform such duty, and whether or not such member was rendered uninsurable or died within one hundred and twenty days thereafter from a disability so incurred or aggravated, there shall be taken into account the call or order to duty, the orders and authorizations of competent authority, the hour on which the member began to so proceed or to re-

turn, the hour on which such member was scheduled to arrive for, or on which such member ceased to perform such duty; the method of travel employed; such member's itinerary; the manner in which the travel was performed; and the immediate cause of disability or death. Whenever any claim is filed alleging that the claimant is entitled to benefits by reason of this subsection, the burden of proof shall be on the claimant.

(c) If a person eligible for insurance under this subchapter is not so insured, or is insured for less than the maximum amount provided for the person under subparagraph (A) of subsection (a)(3), by reason of an election made by a member under subparagraph (B) of that subsection, the person may thereafter be insured under this subchapter in the maximum amount or any lesser amount elected as provided in such subparagraph (B) upon written application by the member, proof of good health of each person (other than a child) to be so insured, and compliance with such other terms and conditions as may be prescribed by the Secretary. Any former member insured under Veterans' Group Life Insurance who again becomes eligible for Servicemembers' Group Life Insurance and declines such coverage solely for the purpose of maintaining such member's Veterans' Group Life Insurance in effect shall upon termination of coverage under Veterans' Group Life Insurance be automatically insured under Servicemembers' Group Life Insurance, if otherwise eligible therefor.

(d) Whenever a member has the opportunity to make an election under subsection (a) not to be insured under this subchapter, or to be insured under this subchapter in an amount less than the maximum amount in effect under paragraph (3)(A)(i) of that subsection, and at such other times periodically thereafter as the Secretary concerned considers appropriate, the Secretary concerned shall furnish to the member general information concerning life insurance. Such information shall include—

(1) the purpose and role of life insurance in financial planning;

(2) the difference between term life insurance and whole life insurance;

(3) the availability of commercial life insurance; and

(4) the relationship between Servicemembers' Group Life Insurance and Veterans' Group Life Insurance.

(e) The effective date and time for any change in benefits under the Servicemembers' Group Life Insurance Program shall be based on the date and time according to the time zone immediately west of the International Date Line.

(f)(1) If a member who is married and who is eligible for insurance under this section makes an election under subsection (a)(2)(A) not to be insured under this subchapter, the Secretary concerned shall notify the member's spouse, in writing, of that election.

(2) In the case of a member who is married and who is insured under this section and whose spouse is designated as a beneficiary of the member under this subchapter, whenever the member makes an election under subsection (a)(3)(B) for insurance of the member in an amount that is less than the maximum amount provided under subsection (a)(3)(A)(i), the Secretary concerned shall notify the member's spouse, in writing, of that election—

(A) in the case of the first such election; and

(B) in the case of any subsequent such election if the effect of such election is to reduce the amount of insurance coverage of the member from that in effect immediately before such election.

(3) In the case of a member who is married and who is insured under this section, if the member makes a designation under section 1970(a) of this title of any person other than the spouse or a child of the member as the beneficiary of the member for any amount of insurance under this subchapter, the Secretary concerned shall notify the member's spouse, in writing, that such a beneficiary designation has been made by the member, except that such a notification is not required if the spouse has previously received such a notification under this paragraph and if immediately before the new designation by the member under section 1970(a) of this title the spouse is not a designated beneficiary of the member for any amount of insurance under this subchapter.

(4) A notification required by this subsection is satisfied by a good faith effort to provide the required information to the spouse at the last address of the spouse in the records of the Secretary concerned. Failure to provide a notification required under this subsection in a timely manner does not affect the validity of any election specified in paragraph (1) or (2) or beneficiary designation specified in paragraph (3).

(Added Pub. L. 89–214, § 1(a), Sept. 29, 1965, 79 Stat. 881, § 767; amended Pub. L. 91–291, § 2, June 25, 1970, 84 Stat. 327; Pub. L. 93–289, § 4, May 24, 1974, 88 Stat. 166; Pub. L. 97–66, title IV, § 401(a), Oct. 17, 1981, 95 Stat. 1030; Pub. L. 99–166, title IV, § 401(a), Dec. 3, 1985, 99 Stat. 956; Pub. L. 99–576, title VII, § 701(37), Oct. 28, 1986, 100 Stat. 3293; Pub. L. 102–25, title III, § 336(a), Apr. 6, 1991, 105 Stat. 89; renumbered § 1967 and amended Pub. L. 102–83, §§ 4(b)(1), (2)(E), 5(a), (c)(1), Aug. 6, 1991, 105 Stat. 404–406; Pub. L. 102–568, title II, § 201, Oct. 29, 1992, 106 Stat. 4324; Pub. L. 103–160, div. A, title XI, § 1175(a), Nov. 30, 1993, 107 Stat. 1768; Pub. L. 103–337, div. A, title VI, § 651(b), Oct. 5, 1994, 108 Stat. 2792; Pub. L. 104–106, div. A, title VI, § 646, Feb. 10, 1996, 110 Stat. 369; Pub. L. 104–275, title IV, §§ 402(b), 404, 405(b)(1)(A), Oct. 9, 1996, 110 Stat. 3337, 3339; Pub. L. 106–419, title III, §§ 312(a), 313(b), Nov. 1, 2000, 114 Stat. 1854, 1855; Pub. L. 107–14, § 4(b), June 5, 2001, 115 Stat. 26; Pub. L. 109–13, div. A, title I, § 1012(a)–(c)(1), (d), (f), May 11, 2005, 119 Stat. 244–246; Pub. L. 109–80, §§ 2, 3(a), 4, 5(a), Sept. 30, 2005, 119 Stat. 2045, 2046; Pub. L. 110–389, title IV, § 403(a)(1), (2)(A), Oct. 10, 2008, 122 Stat. 4174; Pub. L. 111–275, title X, § 1001(d)(1), Oct. 13, 2010, 124 Stat. 2896.)

AMENDMENTS

2010—Subsec. (a)(3)(B). Pub. L. 111–275 substituted ''spouse,'' for ''spouse,,''.

2008—Subsec. (a)(1)(C), (5)(C). Pub. L. 110–389 substituted ''subparagraph (B) or (C) of section 1965(5) of this title'' for ''section 1965(5)(B) of this title''.

2005—Subsec. (a)(2)(A). Pub. L. 109–13, § 1012(d), which directed insertion of '', except with respect to insur-

ance provided under paragraph (3)(A)(i)(III)'' before period at end, was repealed by Pub. L. 109–80, §2. See Effective and Termination Dates of 2005 Amendments note below.

Subsec. (a)(2)(C). Pub. L. 109–13, §1012(f)(1), which directed addition of subpar. (C), was repealed by Pub. L. 109–80, §2. See Effective and Termination Dates of 2005 Amendments note below. Subpar. (C) read as follows: ''Pursuant to regulations prescribed by the Secretary of Defense, notice of an election of a member with a spouse not to be insured under this subchapter, or to be insured under this subchapter in an amount less than the maximum amount provided under paragraph (3)(A)(i)(I), shall be provided to the spouse of the member.''

Subsec. (a)(3)(A). Pub. L. 109–13, §1012(f)(2)(A), which directed substitution of '', (C), and (D)'' for ''and (C)'' in introductory provisions, was repealed by Pub. L. 109–80, §2. See Effective and Termination Dates of 2005 Amendments note below.

Subsec. (a)(3)(A)(i). Pub. L. 109–80, §3(a)(1), substituted ''$400,000'' for ''$250,000''.

Pub. L. 109–13, §1012(a)(1), which directed the addition of cl. (i) and the striking of former cl. (i), was repealed by Pub. L. 109–80, §2. See Effective and Termination Dates of 2005 Amendments note below. The cl. (i) added by Pub. L. 109–13 read as follows: ''In the case of a member—

''(I) $400,000 or such lesser amount as the member may elect as provided in subparagraph (B);

''(II) in the case of a member covered by subsection (e), the amount provided for or elected by the member under subclause (I) plus the additional amount of insurance provided for the member by subsection (e); or

''(III) in the case of a member covered by subsection (e) who has made an election under paragraph (2)(A) not to be insured under this subchapter, the amount of insurance provided for the member by subsection (e).''

Subsec. (a)(3)(B). Pub. L. 109–80, §5(a), substituted ''member, be evenly divisible by $50,000 and, in the case of a member's spouse,'' for ''member or spouse''.

Pub. L. 109–13, §1012(b), which directed substitution of ''member, be evenly divisible by $50,000 and, in the case of a member's spouse'' for ''member or spouse'', was repealed by Pub. L. 109–80, §2. See Effective and Termination Dates of 2005 Amendments note below.

Subsec. (a)(3)(D), (E). Pub. L. 109–13, §1012(f)(2)(B), which directed addition of subpars. (D) and (E), was repealed by Pub. L. 109–80, §2. See Effective and Termination Dates of 2005 Amendments note below. Subpars. (D) and (E) read as follows:

''(D) A member with a spouse may not elect not to be insured under this subchapter, or to be insured under this subchapter in an amount less than the maximum amount provided under subparagraph (A)(i)(I), without the written consent of the spouse.

''(E) Whenever a member who is not married elects not to be insured under this subchapter, or to be insured under this subchapter in an amount less than the maximum amount provided for under subparagraph (A)(i)(I), the Secretary concerned shall provide a notice of such election to any person designated by the member as a beneficiary or designated as the member's next-of-kin for the purpose of emergency notification, as determined under regulations prescribed by the Secretary of Defense.''

Subsec. (d). Pub. L. 109–80, §3(a)(2), substituted ''in effect under paragraph (3)(A)(i) of that subsection'' for ''of $250,000'' in introductory provisions.

Pub. L. 109–13, §1012(a)(2), which directed substitution of ''$400,000'' for ''$250,000'' in introductory provisions, was repealed by Pub. L. 109–80, §2. See Effective and Termination Dates of 2005 Amendments note below.

Subsec. (e). Pub. L. 109–13, §1012(c)(1), which directed addition of subsec. (e) and redesignation of former subsec. (e) as (f), was repealed by Pub. L. 109–80, §2. See Effective and Termination Dates of 2005 Amendments note below. The subsec. (e) added by Pub. L. 109–13 read as follows:

''(e)(1) A member covered by this subsection is any member as follows:

''(A) Any member who dies as a result of one or more wounds, injuries, or illnesses incurred while serving in an operation or area that the Secretary designates, in writing, as a combat operation or a zone of combat, respectively, for purposes of this subsection.

''(B) Any member who formerly served in an operation or area so designated and whose death is determined (under regulations prescribed by the Secretary of Defense) to be the direct result of injury or illness incurred or aggravated while so serving.

''(2) The additional amount of insurance under this subchapter that is provided for a member by this subsection is $150,000, except that in a case in which the amount provided for or elected by the member under subsection (a)(3)(A)(i)(I) exceeds $250,000, the additional amount of insurance under this subchapter that is provided for the member by this subsection shall be reduced to such amount as is necessary to comply with the limitation in paragraph (3).

''(3) The total amount of insurance payable for a member under this subchapter may not exceed $400,000.

''(4) While a member is serving in an operation or area designated as described in paragraph (1), the cost of insurance of the member under this subchapter that is attributable to $150,000 of insurance coverage shall, at the election of the Secretary concerned—

''(A) be contributed as provided in section 1969(b)(2) of this title, rather through deduction or withholding from the member's pay; or

''(B) if deducted or withheld from the member's pay, be reimbursed to the member through such mechanism as the Secretary concerned determines appropriate.''

Subsec. (f). Pub. L. 109–80, §4, added subsec. (f).

Pub. L. 109–13, §1012(c)(1)(A), which directed redesignation of subsec. (e) as (f), was repealed by Pub. L. 109–80, §2. See Effective and Termination Dates of 2005 Amendments note below.

2001—Subsec. (a). Pub. L. 107–14, §4(b)(1), amended subsec. (a) generally. Prior to amendment, subsec. (a) read as follows: ''Any policy of insurance purchased by the Secretary under section 1966 of this title shall automatically insure against death—

''(1) any member of a uniformed service on active duty, active duty for training, or inactive duty training scheduled in advance by competent authority; and

''(2) any member of the Ready Reserve of a uniformed service who meets the qualifications set forth in subparagraph (B) or (C) of section 1965(5) of this title;

in the amount of $250,000, unless such member elects in writing (A) not to be insured under this subchapter, or (B) to be insured in an amount less than $250,000 that is evenly divisible by $10,000. The insurance shall be effective the first day of active duty or active duty for training, or the beginning of a period of inactive duty training scheduled in advance by competent authority, or the first day a member of the Ready Reserve meets the qualifications set forth in subparagraph (B) or (C) of section 1965(5) of this title, or the date certified by the Secretary to the Secretary concerned as the date Servicemembers' Group Life Insurance under this subchapter for the class or group concerned takes effect, whichever is the later date.''

Subsec. (c). Pub. L. 107–14, §4(b)(2), inserted first sentence and struck out former first sentence which read as follows: ''If any member elects not to be insured under this subchapter or to be insured in any amount less than $250,000, such member may thereafter be insured under this subchapter in the amount of $250,000 or any lesser amount evenly divisible by $10,000 upon written application, proof of good health, and compliance with such other terms and conditions as may be prescribed by the Secretary.''

2000—Subsec. (a). Pub. L. 106–419, §313(b), substituted ''subparagraph (B) or (C) of section 1965(5) of this title''

for ''section 1965(5)(B) of this title'' in par. (2) and concluding provisions.

Pub. L. 106–419, § 312(a), substituted ''$250,000'' for ''$200,000'' in two places in concluding provisions.

Subsecs. (c), (d). Pub. L. 106–419, § 312(a), substituted ''$250,000'' for ''$200,000'' in two places in subsec. (c) and in introductory provisions of subsec. (d).

1996—Subsec. (a). Pub. L. 104–275, § 405(b)(1)(A), substituted ''Servicemembers' Group'' for ''Servicemen's Group'' in concluding provisions.

Pub. L. 104–275, § 402(b)(1)(C), struck out ''or the first day a member of the Reserves, whether or not assigned to the Retired Reserve of a uniformed service, meets the qualifications of section 1965(5)(C) of this title, or the first day a member of the Reserves meets the qualifications of section 1965(5)(D) of this title,'' after ''section 1965(5)(B) of this title,'' in concluding provisions.

Pub. L. 104–106, § 646(1), substituted ''$200,000'' for ''$100,000'' in two places in concluding provisions.

Subsec. (a)(1). Pub. L. 104–275, § 402(b)(1)(A), inserted ''and'' at end.

Subsec. (a)(3), (4). Pub. L. 104–275, § 402(b)(1)(B), struck out pars. (3) and (4) which read as follows:

''(3) any member assigned to, or who upon application would be eligible for assignment to, the Retired Reserve of a uniformed service who meets the qualifications set forth in section 1965(5)(C) of this title; and

''(4) any member assigned to the Retired Reserve of a uniform service who meets the qualifications set forth in section 1965(5)(D) of this title;''.

Subsec. (c). Pub. L. 104–275, § 405(b)(1)(A), substituted ''Servicemembers' Group'' for ''Servicemen's Group'' in two places.

Pub. L. 104–106, § 646(1), substituted ''$200,000'' for ''$100,000'' in two places.

Subsec. (d). Pub. L. 104–275, §§ 402(b)(2), 404, added subsec. (d) and struck out former subsec. (d) which read as follows: ''Notwithstanding any other provision of this section, any member who on May 1, 1991 is a member of the Retired Reserve of a uniformed service (or who upon application would be eligible for assignment to the Retired Reserve of a uniformed service) may obtain increased insurance coverage in the amount of $100,000 or any lesser amount evenly divisible by $10,000 if—

''(1) the member—

''(A) is insured under this subchapter on May 1, 1991; or

''(B) within one year after May 1, 1991, reinstates insurance under this subchapter that had lapsed for nonpayment of premiums; and

''(2) the member submits a written application for the increased coverage to the office established pursuant to section 1966(b) of this title within one year after May 1, 1991.''

Subsec. (e). Pub. L. 104–275, § 405(b)(1)(A), substituted ''Servicemembers' Group'' for ''Servicemen's Group''.

Pub. L. 104–106, § 646(2), (3), redesignated subsec. (f) as (e) and struck out former subsec. (e) which read as follows: ''In addition to the amounts of insurance otherwise provided under this section, an eligible member may, upon application, obtain increased coverage beyond that provided under this section in the amount of $100,000, or any lesser amount evenly divisible by $10,000.''

Subsec. (f). Pub. L. 104–106, § 646(3), redesignated subsec. (f) as (e).

1994—Subsec. (a). Pub. L. 103–337, § 651(b)(4), inserted ''or the first day a member of the Reserves meets the qualifications of section 1965(5)(D) of this title,'' after ''section 1965(5)(C) of this title,'' in second sentence.

Subsec. (a)(4). Pub. L. 103–337, § 651(b)(1)–(3), added par. (4).

1993—Subsec. (f). Pub. L. 103–160 added subsec. (f).

1992—Subsec. (e). Pub. L. 102–568 added subsec. (e).

1991—Pub. L. 102–83, § 5(a), renumbered section 767 of this title as this section.

Subsec. (a). Pub. L. 102–83, § 5(c)(1), substituted ''1966'' for ''766'', ''1965(5)(B)'' for ''765(5)(B)'' in two places, and ''1965(5)(C)'' for ''765(5)(C)'' in two places.

Pub. L. 102–83, § 4(b)(1), (2)(E), substituted ''Secretary'' for ''Administrator'' in introductory provisions and in last sentence.

Pub. L. 102–25, § 336(a)(1), substituted ''$100,000'' for ''$50,000'' in two places in concluding provisions.

Subsec. (b)(2). Pub. L. 102–83, § 4(b)(1), (2)(E), substituted ''Secretary'' for ''Administrator''.

Subsec. (c). Pub. L. 102–83, § 4(b)(1), (2)(E), substituted ''Secretary'' for ''Administrator''.

Pub. L. 102–25, § 336(a)(1), substituted ''$100,000'' for ''$50,000'' in two places.

Subsec. (d). Pub. L. 102–83, § 5(c)(1), substituted ''1966(b)'' for ''766(b)'' in par. (2).

Pub. L. 102–54, § 336(a)(2), substituted ''May 1, 1991'' for ''January 1, 1986'' wherever appearing and ''$100,000'' for ''$50,000'' in introductory provisions.

1986—Subsec. (b). Pub. L. 99–576, § 701(37)(A), substituted ''such member'' for ''him'', ''such member'' for ''he'' in three places, and ''such member's'' for ''his''.

Subsec. (c). Pub. L. 99–576, § 701(37)(B)(i), substituted ''such member's'' for ''his''.

Pub. L. 99–576, § 701(37)(B)(ii), which directed that subsec. (c) be amended by substituting ''such member'' for ''he'', could not be executed, because ''he'' does not appear in text. See 1985 Amendment note below.

1985—Subsec. (a). Pub. L. 99–166, § 401(a)(1), increased the amount of insurance to $50,000 from $35,000 and substituted ''an amount less than $50,000 that is evenly divisible by $10,000'' for ''the amount of $30,000, $25,000, $20,000, $15,000, $10,000, or $5,000''.

Subsec. (c). Pub. L. 99–166, § 401(a)(2), substituted ''any amount less than $50,000, such member may thereafter be insured under this subchapter in the amount of $50,000 or any lesser amount evenly divisible by $10,000'' for ''the amount of $30,000, $25,000, $20,000, $15,000, $10,000, or $5,000, he may thereafter be insured under this subchapter or insured in the amount of $35,000, $30,000, $25,000, $20,000, $15,000, or $10,000 under this subchapter, as the case may be,''.

Subsec. (d). Pub. L. 99–166, § 401(a)(3), substituted ''January 1, 1986'' for ''the effective date of this subsection'' wherever appearing, and substituted ''in the amount of $50,000 or any lesser amount evenly divisible by $10,000'' for ''up to a maximum of $35,000 (in any amount divisible by $5,000)''.

1981—Subsec. (a). Pub. L. 97–66, § 401(a)(1), substituted ''in the amount of $35,000 unless such member elects in writing (A) not to be insured under this subchapter, or (B) to be insured in the amount of $30,000, $25,000, $20,000, $15,000, $10,000, or $5,000'' for ''in the amount of $20,000 unless such member elects in writing (A) not to be insured under this subchapter, or (B) to be insured in the amount of $15,000, $10,000, or $5,000''.

Subsec. (c). Pub. L. 97–66, § 401(a)(2), substituted ''insured in the amount of $30,000, $25,000, $20,000, $15,000, $10,000, or $5,000, he may thereafter be insured under this subchapter or insured in the amount of $35,000, $30,000, $25,000, $20,000, $15,000, or $10,000 under this subchapter'' for ''insured in the amount of $15,000, $10,000, or $5,000, he may thereafter be insured under this subchapter or insured in the amount of $20,000, $15,000, or $10,000 under this subchapter''.

Subsec. (d). Pub. L. 97–66, § 401(a)(3), added subsec. (d).

1974—Subsec. (a). Pub. L. 93–289, § 4(1), authorized insurance for any member of Ready Reserve who meets qualifications set forth in section 765(5)(B) of this title, and any member assigned to, or who upon application would be eligible for assignment to, the Retired Reserve who meets the qualifications set forth in section 765(5)(C) of this title, increased the amount of insurance from $15,000 to $20,000, permitted a member to elect to be insured for $15,000, and prescribed the effective dates of insurance for members of the Ready Reserve and members of the Reserves, whether or not assigned to the Retired Reserves.

Subsec. (b). Pub. L. 93–289, § 4(2), substituted ''one hundred and twenty days'' for ''ninety days'' in three places.

Subsec. (c). Pub. L. 93–289, § 4(3), inserted provisions authorizing members who elected to be insured in amounts of $15,000, $10,000, or $5,000 to increase the amount of insurance to $20,000, and inserted sentence providing for automatic insurance for former members

insured under Veterans' Group Life Insurance who decline coverage under Servicemen's Group Life Insurance.

1970—Subsec. (a). Pub. L. 91–291 increased from $10,000 to $15,000 maximum amount of insurance authorized for members of uniformed services and inserted references to active duty for training and inactive duty training scheduled in advance by competent authority.

Subsec. (b). Pub. L. 91–291 added subsec. (b). Former subsec. (b) redesignated (c).

Subsec. (c). Pub. L. 91–291 redesignated former subsec. (b) as subsec. (c) and inserted provisions reflecting the increase from $10,000 to $15,000 in maximum available insurance for members of uniformed services.

EFFECTIVE DATE OF 2008 AMENDMENT

Pub. L. 110–389, title IV, § 403(e)(1), Oct. 10, 2008, 122 Stat. 4174, provided that: "The amendments made by subsection (a) [amending this section and section 1969 of this title] shall take effect on the date of the enactment of this Act [Oct. 10, 2008]."

EFFECTIVE AND TERMINATION DATES OF 2005 AMENDMENTS

Pub. L. 109–80, § 2, Sept. 30, 2005, 119 Stat. 2045, provided that: "Effective as of August 31, 2005, section 1012 of division A of the Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Tsunami Relief, 2005 (Public Law 109–13; 119 Stat. 244) [amending this section and sections 1969, 1970, and 1977 of this title and enacting provisions set out as a note under this section], including the amendments made by that section, are repealed, and sections 1967, 1969, 1970, and 1977 of title 38, United States Code, shall be applied as if that section had not been enacted."

Pub. L. 109–80, § 3(c), Sept. 30, 2005, 119 Stat. 2046, provided that: "The amendments made by this section [amending this section and section 1977 of this title] shall take effect as of September 1, 2005, and shall apply with respect to deaths occurring on or after that date."

Pub. L. 109–80, § 4, Sept. 30, 2005, 119 Stat. 2046, provided that the amendment made by that section is effective Sept. 1, 2005.

Pub. L. 109–80, § 5(b), Sept. 30, 2005, 119 Stat. 2047, provided that: "The amendment made by subsection (a) [amending this section] shall take effect as of September 1, 2005."

Pub. L. 109–77, § 115, Sept. 30, 2005, 119 Stat. 2040, provided that: "The provisions of, and amendments made by, sections 1011, 1012, 1013, 1023, and 1026 of Public Law 109–13 [amending this section, sections 1969, 1970, and 1977 of this title, section 1478 of Title 10, Armed Forces, and section 411h of Title 37, Pay and Allowances of the Uniformed Services, and enacting provisions set out as notes under this section, section 1478 of Title 10, and section 411h of Title 37] shall continue in effect, notwithstanding the fiscal year limitation in section 1011 [119 Stat. 244] and the provisions of sections 1012(i), 1013(e), 1023(c), and 1026(e) of that Public Law [enacting provisions set out as notes under this section, section 1478 of Title 10, and section 411h of Title 37], through the earlier of: (1) the date specified in section 106(3) of this joint resolution [Dec. 31, 2005]; or (2) with respect to any such section of Public Law 109–13, the date of the enactment into law of legislation that supersedes the provisions of, or the amendments made by, that section."

Pub. L. 109–13, div. A, title I, § 1012(h), (i), May 11, 2005, 119 Stat. 246, which provided that section 1012 of Pub. L. 109–13, amending this section and sections 1969, 1970, and 1977 of this title, would take effect on the first day of the first month that began more than 90 days after May 11, 2005, and would terminate on Sept. 30, 2005, and that provisions of such sections as in effect on the day before May 11, 2005, would be revived, was repealed by Pub. L. 109–80, § 2, Sept. 30, 2005, 119 Stat. 2045, effective Aug. 31, 2005.

EFFECTIVE DATE OF 2001 AMENDMENT

Amendment by Pub. L. 107–14 effective on the first day of the first month that begins more than 120 days after June 5, 2001, see section 4(g)(1) of Pub. L. 107–14, set out as a note under section 101 of this title.

Pub. L. 107–14, § 5, June 5, 2001, 115 Stat. 30, provided that:

"(a) APPLICABILITY OF INCREASE IN BENEFIT.—Notwithstanding subsection (c) of section 312 of the Veterans Benefits and Health Care Improvement Act of 2000 (Public Law 106–419; 114 Stat. 1854) [set out as a note below], the amendments made by subsection (a) of that section [amending this section] shall take effect on October 1, 2000, with respect to any member of the uniformed services who died in the performance of duty (as determined by the Secretary concerned) during the period beginning on October 1, 2000, and ending at the close of March 31, 2001, and who on the date of death was insured under the Servicemembers' Group Life Insurance program under subchapter III of chapter 19 of title 38, United States Code, for the maximum coverage available under that program.

"(b) DEFINITIONS.—In this section:

"(1) The term 'Secretary concerned' has the meaning given that term in section 101(25) of title 38, United States Code.

"(2) The term 'uniformed services' has the meaning given that term in section 1965(6) of title 38, United States Code."

EFFECTIVE DATE OF 2000 AMENDMENT

Pub. L. 106–419, title III, § 312(c), Nov. 1, 2000, 114 Stat. 1854, provided that: "The amendments made by this section [amending this section and section 1977 of this title] shall take effect on the first day of the first month that begins more than 120 days after the date of the enactment of this Act [Nov. 1, 2000]."

EFFECTIVE DATE OF 1996 AMENDMENT

Section 646 of Pub. L. 104–106 provided that the amendments made by that section are effective Apr. 1, 1996.

EFFECTIVE DATE OF 1993 AMENDMENT

Section 1175(b) of Pub. L. 103–160 provided that: "The amendment made by subsection (a) [amending this section] shall apply with respect to amendments to chapter 19 of title 38, United States Code, that take effect after November 29, 1992."

EFFECTIVE DATE OF 1992 AMENDMENT

Amendment by Pub. L. 102–568 effective Dec. 1, 1992, see section 205 of Pub. L. 102–568, set out as an Effective Date note under section 1922A of this title.

EFFECTIVE DATE OF 1991 AMENDMENT

Section 336(c)(1) of Pub. L. 102–25 provided that: "The amendments made by subsection (a) [amending this section] shall apply with respect to deaths on or after the date of the enactment of this Act [Apr. 6, 1991]."

EFFECTIVE DATE OF 1985 AMENDMENT

Section 401(c) of Pub. L. 99–166, as amended by Pub. L. 99–227, § 3, Dec. 28, 1985, 99 Stat. 1745, provided that:

"(1) Except as provided in paragraph (2), the amendments made by subsections (a) and (b) [amending this section and section 777 [now 1977] of this title] shall take effect on January 1, 1986.

"(2) The amendment made by subsection (a)(1)(A) [amending this section] shall be deemed to have taken effect on December 12, 1985, with respect to members who—

"(A) died after December 11, 1985, and before January 1, 1986; and

"(B) were, on the date of death, insured in the amount of $35,000 under subchapter III of chapter 19 of title 38, United States Code."

EFFECTIVE DATE OF 1981 AMENDMENT

Amendment by Pub. L. 97–66 effective Dec. 1, 1981, see section 701(b)(2) of Pub. L. 97–66, set out as a note under section 1114 of this title.

EFFECTIVE DATE OF 1974 AMENDMENT

Section 12(3) of Pub. L. 93–289 provided that: ''The amendments increasing the maximum amount of Servicemen's Group Life Insurance shall become effective upon the date of enactment of this Act [May 24, 1974].''

EFFECTIVE DATE OF 1970 AMENDMENT

Amendment by Pub. L. 91–291 effective June 25, 1970, see section 14(a) of Pub. L. 91–291, set out as a note under section 1317 of this title.

PAYMENT OF DEATH GRATUITY TO SGLI BENEFICIARIES

Pub. L. 103–139, title VIII, § 8134, Nov. 11, 1993, 107 Stat. 1471, required Secretary of Defense to pay death gratuity to each beneficiary under Servicemen's Group Life Insurance policy in case of each deceased member of uniformed services who died on or after Oct. 29, 1992, and before Dec. 1, 1992, and whose death was in performance of duty.

§ 1968. Duration and termination of coverage; conversion

(a) Each policy purchased under this subchapter shall contain a provision, in terms approved by the Secretary, to the effect that any insurance thereunder on any member of the uniformed services, and any insurance thereunder on any insurable dependent of such a member, unless discontinued or reduced upon the written request of the insured (or discontinued pursuant to section 1969(a)(2)(B) of this title), shall continue in effect while the member is on active duty, active duty for training, or inactive duty training scheduled in advance by competent authority during the period thereof, or while the member meets the qualifications set forth in subparagraph (B) or (C) of section 1965(5) of this title and such insurance shall cease as follows:

(1) With respect to a member on active duty or active duty for training under a call or order to duty that does not specify a period of less than 31 days, insurance under this subchapter shall cease as follows:

(A) 120 days after the separation or release from active duty or active duty for training, unless on the date of such separation or release the member is totally disabled, under criteria established by the Secretary, in which event the insurance shall cease on the earlier of the following dates (but in no event before the end of 120 days after such separation or release):

(i) The date on which the insured ceases to be totally disabled.

(ii) The date that is two years after the date of separation or release from such active duty or active duty for training.

(B) At the end of the thirty-first day of a continuous period of (i) absence without leave, (ii) confinement by civil authorities under a sentence adjudged by a civilian court, or (iii) confinement by military authorities under a courtmartial sentence involving total forfeiture of pay and allowances. Any insurance so terminated as the result of such an absence or confinement, together with any beneficiary designation in effect for such insurance at such termination thereof, shall be automatically revived as of the date the member is restored to active duty with pay or to active duty for training with pay.

(2) With respect to a member on active duty or active duty for training under a call or order to duty that specifies a period of less than 31 days, insurance under this subchapter shall cease at midnight, local time, on the last day of such duty, unless on such date the insured is suffering from a disability incurred or aggravated during such period which, within 120 days after such date, (i) results in death, or (ii) renders the member uninsurable at standard premium rates according to the good health standards approved by the Secretary, in which event the insurance shall continue in force to death, or for 120 days after such date, whichever is the earlier date.

(3) With respect to a member on inactive duty training scheduled in advance by competent authority, insurance under this subchapter shall cease at the end of such scheduled training period, unless at such time the insured is suffering from a disability incurred, or aggravated during such period which, within 120 days after the date of such training, (i) results in death, or (ii) renders the member uninsurable at standard premium rates according to the good health standards approved by the Secretary in which event the insurance shall continue in force to death, or for 120 days after the date such training terminated, whichever is the earlier date.

(4) With respect to a member of the Ready Reserve of a uniformed service who meets the qualifications set forth in subparagraph (B) or (C) of section 1965(5) of this title, insurance under this subchapter shall cease 120 days after separation or release from such assignment, unless on the date of such separation or release the member is totally disabled, under criteria established by the Secretary, in which event the insurance shall cease on the earlier of the following dates (but in no event before the end of 120 days after separation or release from such assignment):

(A) The date on which the insured ceases to be totally disabled.

(B) The date that is two years after the date of separation or release from such assignment.

(5) With respect to an insurable dependent of the member, insurance under this subchapter shall cease—

(A) 120 days after the date of an election made in writing by the member to terminate the coverage; or

(B) on the earliest of—

(i) 120 days after the date of the member's death;

(ii)(I) in the case of a member of the Ready Reserve of a uniformed service who meets the qualifications set forth in subparagraph (B) or (C) of section 1965(5) of this title, 120 days after separation or release from such assignment; or

(II) in the case of any other member of the uniformed services, 120 days after the date of the member's separation or release from the uniformed services; or

(iii) 120 days after the termination of the dependent's status as an insurable dependent of the member.

(b)(1) Each policy purchased under this subchapter shall contain a provision, in terms ap-