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**Chapters – enter title of your first news item here**

You can use the first part of this newsletter template for your Chapter news to include any meeting recaps or agendas, local news, state legislative issues, and other matters for your members. Please replace “Chapter item 1” above with an applicable topic title.

**Chapters – enter title of your second news item here**

You can enter your second news item here and if you have any additional items you can copy the formatting and style for any other information you would like to share.

**Lower Rates for VA Life Insurance Plans Will Take Effect in July**

*By: Kevin Lilley*

Lower premiums for servicemembers and veterans with VA life insurance policies will be put in place beginning July 1, the department announced recently.

The rate cuts had been set to take effect in the spring, per a [December 2024 VA announcement](https://news.va.gov/press-room/va-lowers-life-insurance-premiums-for-more-than-3-million-veterans-service-members-and-spouses/). They will be made available thanks to a "sound financial" position held by both the Veterans Group Life Insurance (VGLI) and Servicemembers’ Group Life Insurance/Family Servicemembers’ Group Life Insurance (SGLI/FSGLI) programs, according to the department.

For information about accessing existing policies online, [click here](https://www.va.gov/life-insurance/manage-your-policy/).

Details on the upcoming savings, which will benefit about 3 million policyholders:

**VGLI**

**What:** Premiums will fall between 2% and 17% across all age brackets, with an average rate cut of 11%.

**How:** Policyholders do not need to take action to receive the new rates, according to the VA, but those who pay via credit card or an automatic payment through their bank may need to update their payment method to reflect the new amount. Those who make advance payments will receive a credit for any overpayments.

**Details:** Learn more about the rate cut from the VA [at this link](https://www.benefits.va.gov/INSURANCE/spring2025-vgli-discount-faqs.asp). See the full VGLI payment chart, broken out by age and coverage amount, [at this link](https://www.benefits.va.gov/INSURANCE/vglispring2025discount.asp).

**SGLI/FSGLI**

**What:** SGLI premiums will drop from 6 cents per $1,000 of coverage to 5 cents, with the new maximum payment of $25 (plus $1 for traumatic injury protection coverage) for a $500,000 policy. FSGLI coverage will fall between 11% and 22% across age brackets, with an average cut of 13%.

**How:** The lower premiums will be applied automatically for all policyholders. Servicemembers will see the new rates applied in their Leave and Earnings Statements.

**Details:** Learn more about the discounts [at this link](https://www.benefits.va.gov/INSURANCE/spring2025-discount-faqs.asp). See the full SGLI and FSGLI premium charts [at this link](https://www.benefits.va.gov/INSURANCE/spring2025discount.asp).

**MOAA on the Hill: Key Veterans’ Priorities Outlined During Joint Hearing**

By: *MOAA Staff*

Last year’s passage of [expansive improvements to caregiver programs](https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/advocacy/dole-act-becomes-law-what-it-means-to-veterans-and-caregivers/) showed what Congress could accomplish with broad stakeholder support … but more work to help this often-overlooked part of the military community is needed, MOAA told lawmakers during a Feb. 26 hearing.

“These caregivers sacrifice their own futures – giving up financial security, career advancement, and personal well-being – to care for our nation’s heroes,” said Cmdr. René Campos, USN (Ret), MOAA’s senior director of Government Relations, in front of a joint hearing of the House and Senate Veterans’ Affairs committees. “Yet when caregiving ends … many are left struggling to rebuild their lives.”

Congress can address this issue by reintroducing and passing the Veteran Caregiver Reeducation, Reemployment, and Retirement Act, which would:

* Allow caregivers access to retirement planning, employment assistance, and bereavement counseling services.
* Reimburse caregivers for some professional licensure costs.
* Continue health care coverage for caregivers who are no longer eligible for VA’s Program of Comprehensive Assistance for Family Caregivers (PCAFC).
* Require a series of studies on barriers to caregiver employment, establishing a caregiver retirement plan, and other topics of concern.

“This act fulfills our nation’s promise to those who sacrificed so much,” Campos said.

**Ending the Wait**

Campos also stressed the need to reform VA’s approach to caring for toxic-exposed veterans, which has resulted in an average delay of more than 30 years from a service-connected toxic exposure to receiving earned benefits.

[A 2024 report](https://www.endingthewait.org/) by MOAA and Disabled American Veterans (DAV) proposed a series of improvements to this process, to include a new classification system for exposures and a clear outline of the steps needed to establish a presumptive condition, including timelines for VA decisions designed to speed the process. These improvements would continue the progress made on this issue via 2022’s MOAA-supported [Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics Act](https://www.moaa.org/content/publications-and-media/news-articles/2022-news-articles/advocacy/president-signs-pact-act%2C-expanding-benefits-to-millions-of-veterans/).

MOAA’s testimony came alongside testimony from the Jewish War Veterans of the USA, Minority Veterans of America, National Association of County Veterans Services Officers, National Association of State Directors of Veterans Affairs, D’Aniello Institute for Veterans and Military Families, and Wounded Warrior Project. A previous panel Feb. 26 included representatives from the American Legion.

MOAA also addressed the need for Congress to:

* Pass full appropriations for the current fiscal year and to ensure VA funding was in place for FY 2026 by Oct. 1. “Predictable, sufficient funding is vital to sustaining VA’s health and benefits systems, meeting the growing needs of veterans and their families, and fulfilling congressional mandates without disruption,” Campos said.
* Improve transition services for veterans by reintroducing and passing the TAP Promotion Act, which would include veterans service organizations such as MOAA in the transition process.
* Continue its work to serve women, minority, and other underserved veteran populations, to include passing legislation designed to improve VA’s menopause care services and its work with military sexual trauma survivors.

Many of the MOAA-supported bills designed to address these priorities and others will be introduced in the coming weeks. Visit [MOAA’s Legislative Action Center](https://moaa.quorum.us/) to see the latest legislation and learn how you can send messages of support to your lawmakers.

**These MOAA-Backed Bills Protect the Value of Your Survivor Benefits**

*By: Kevin Lilley*

Bipartisan legislation reintroduced this month in both the House and Senate would help protect and modernize survivor benefits, ensuring they keep pace with other federal programs and allowing survivors to retain benefits after remarriage, regardless of age.

MOAA supports both the Love Lives on Act and the Caring for Survivors Act, both of which address longstanding issues with survivor benefit eligibility and calculation. Here’s a look at each piece of legislation.

**Love Lives On Act**

Surviving spouses who remarry under age 55 risk losing Survivor Benefit Plan payments and Dependency and Indemnity Compensation (DIC). This bill (S. 410 | H.R. 1004) – introduced in the Senate by Sens. Jerry Moran (R-Kan.) and Raphael Warnock (D-Ga.) and in the House by Rep. Richard Hudson (R-N.C.) – would remove this age restriction. It also would allow survivors to regain TRICARE eligibility if a second marriage ends in death, divorce, or annulment.

The Senate version had 25 cosponsors as of Feb. 26. The bill has the support of 40 advocacy organizations alongside MOAA, to include Tragedy Assistance Program for Survivors (TAPS) and the American Legion.

“Military service is family service, and our country owes a great debt to the surviving spouses of fallen servicemembers,” said Moran, who serves as chairman of the Senate Veterans’ Affairs Committee. “As Gold Star spouses heal from their loss and choose to remarry, they should not have to worry about losing their survivors’ benefits provided by the VA and DoD.”

**Caring for Survivors Act**

DIC benefit rates for survivors of those who die in the line of duty, or of veterans who die of service-connected ailments, have been only minimally adjusted since 1993. They now rest at 43% of a 100% disabled veteran’s compensation; this bill would raise that rate to 55%, resulting in about $450 more per month and matching the compensation percentage offered by similar federal programs.

The bill also allows more survivors who have cared for a disabled veteran to claim DIC benefits. Current law requires a veteran to have been totally disabled by a service-connected condition for at least 10 years in order for a survivor to qualify for DIC. The Caring for Survivors Act would reduce this to five years.

Reps. Jahana Hayes (D-Conn.) and Brian Fitzpatrick (R-Pa.) introduced the House version of the legislation (H.R. 680) on Feb. 6, while Sens. Richard Blumenthal (D-Conn.) and John Boozman (R-Ark.) introduced Senate legislation (S. 611) on Feb. 18.

“Unfortunately, the outdated rules governing Dependency and Indemnity Compensation mean many surviving families do not receive the full benefits they are entitled to,” said Hayes, adding that the bill “ensures the federal government keeps its promise to fallen servicemembers by supporting their families.”

Supporters alongside MOAA include Disabled American Veterans (DAV), the Elizabeth Dole Foundation, and the National Military Family Association.