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To: [Undisclosed recipients:](#)
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[Source](#) If you've recently been assigned to

the Individual Ready Reserves (IRR), your Servicemembers' Group Life Insurance (SGLI) coverage will end 120 days after your assignment date. The IRR is generally composed of former active duty or reserve... military personnel who receive no pay and are not obligated to drill, conduct annual training, or participate in any military activities (except for periodic Muster activities) until ordered by Presidential Authority.

The good news is you can get similar coverage through Veterans' Group Life Insurance (VGLI). But you must apply within 1 year and 120 days from the date you were assigned to the IRR. If you apply for VGLI within the first 240 days of your IRR assignment, then you can get VGLI without providing proof of good health—even if you have a serious injury or medical condition. For more information and to apply: <http://www.benefits.va.gov/INSURANCE/apply-for-VGLI.asp>