



# VETERANS VOICE

Winnebago County Department of Veterans Services Newsletter

May 2025

## VA Life Insurance

With May 2 being National Life Insurance Awareness Day, now is the perfect time to think about your life insurance needs. Life insurance is an important financial benefit that provides peace of mind to you and your loved ones. VA offers several life insurance options to meet the needs of our Nation's service members and Veterans, such as Servicemembers' Group Life Insurance, Veterans' Group Life Insurance and VA's newest offering - Veterans Affairs Insurance (VALife).

**"You wouldn't worry so much about what others think of you if you realized how seldom they do."**

**- Eleanor Roosevelt**

### Why is life insurance important?

Life insurance provides funds to help cover expenses upon your death. With the right policy and coverage amount, you can cover funeral and other end-of-life expenses, provide income replacement for loved ones or pay off outstanding debts. VA offers life insurance programs to Veterans, service members and military families.

### For service members and military families

Active duty, National Guard and Reserve service members are automatically eligible to be covered under Servicemembers'

Continued on Page 2

#### Joining/Serving



Auto Enrollment in SGLI/ TSGLI/ FSGLI and Update SOES

#### Separation from Service



- VGLI Eligibility with option to enroll 1 year and 120 days after discharge
- 240 day No-Health Period
- Conversion to private insurance is an option

#### Service Connection



VA Rating for a new Service-Connected Disability opens 2-year S-DVI eligibility period

#### Severely Service Disabled



Special Adaptive Housing Grant opens VMLI eligibility

## In This Issue

- VA Life Insurance
- Veterans Day at the Winnebago County Fair
- Scammers Targeting SMC Benefits and Purple Heart Recipients
- Upcoming Event

## Continued..

Group Life Insurance ([SGLI](#)), which now offers up to \$500,000 in low-cost term life insurance coverage. [TSGLI](#) is traumatic injury protection coverage also included with SGLI up to \$100,000.

Spouses and dependent children of service members covered by SGLI can also receive coverage under Family Servicemembers' Group Life Insurance ([FSGLI](#)). Spouses can have coverage up to \$100,000 with a premium paid, and dependent children are covered for \$10,000 at no cost to a service member who had SGLI coverage.

## For Veterans

Veterans can choose to convert their SGLI term life insurance coverage after separation from service to Veterans' Group Life Insurance ([VGLI](#)), which offers term life coverage equal to the amount held under SGLI. Veterans must apply for VGLI within one year and 120 days from their date of separation. If they apply within 240 days following separation, they do not have to answer any health questions.

Veterans may also choose whole life insurance coverage through VA's newest life insurance program, Veterans Affairs Life Insurance ([VALife](#)), which offers guaranteed acceptance whole life insurance to Veterans age 80 and under with any level of service-connected disability (0-100%) and no time limit to apply. VALife offers up to \$40,000 in coverage, has no health questions for enrollment, is fully automated online with instant decisions, has competitive premiums that will never increase for the life of the policy and offers cash value that builds over the life of the policy after the first two years of enrollment.

Some Veterans with service-connected disabilities may also qualify for up to \$200,000 in coverage through Veterans' Mortgage Life Insurance ([VMLI](#)), which offers mortgage protection insurance for those who received a Specially Adapted Housing (SAH) grant to adapt a home to fit their unique service connected disability needs.

## Learn more

You can learn more about these programs by visiting [VA's life insurance webpage](#), or go to [va.gov/life-insurance](http://va.gov/life-insurance).



## Veterans Day at the Winnebago County Fair

The 2025 Winnebago County Fair will be held at the Sunnyview Expo Center from July 30 - August 3. The Winnebago County Veterans Service Office will be hosting a special Veterans Day event on Friday, August 1 with the theme of "Becoming Independent Through Education & Entrepreneurship" that will offer opportunities that include education in debt management, credit repair, and entrepreneurship to help create more Veterans self-sufficiency.

There will be vendors from ADVO-CAP, Fox Valley Technical College, UW-Oshkosh, UW-Madison Extension programming in debt management and entrepreneurship, WI Dept of Veterans Affairs, and many more. Also, the Veterans Service Office will have a booth that will have giveaways and staff available to assist with benefits.

There will also be speakers and door prizes. So come out and enjoy a special Veterans Day event at the fair. Advance discounted tickets will be available at the Winnebago County Veterans Service Office, 220 Washington Ave. (3rd floor) in Oshkosh or at 211 N. Commercial St. in Neenah from June 2 - July 29.



# Scammers Targeting SMC Benefits and Purple Heart Recipients

Veterans who receive higher compensation with Special Monthly Compensation (SMC), Purple Heart recipients, Veterans receiving income-based pension or survivors' pension, and those receiving specially adapted housing (SAH) benefits are frequently targeted by bad actors. The increased financial compensation associated [with SMC benefits](#) and the visibility of Purple Heart recipients can attract scammers looking to exploit Veterans. These scams range from identity theft and fraudulent investment schemes to fraudulent financial services charging unnecessary fees for services VA offers for free.

VA is committed to safeguarding Veterans, their families and [caregivers](#) against fraudulent activity, and it provides the following guidance to protect Veterans' benefits and avoid [benefit payment redirection](#).

- Do not share VA.gov usernames, passwords or answers to security questions with anyone - including family members, accredited representatives, or anyone who receives compensation from their VA benefits.
- Do not deposit VA benefits directly into a bank account that does not have the Veteran's name on it, such as a caregiver's bank account. VA benefits should be deposited into a bank account the beneficiary can access, and where the beneficiary's name is included on the account.

## Pension Poaching

VA [pension](#) and [survivors' pension](#) are income-based benefits which are frequently targeted by bad actors in a scam called 'Pension Poaching'. Pension poaching is a financial scam where bad actors advise Veterans to transfer assets or add unnecessary home health care expenses so they can adjust their income to qualify for VA pension or survivors pension benefits. Obtaining VA benefits through deceptive practices may require Veterans (and not the bad actor) to repay any falsified amounts. If a Veteran needs assistance filing a claim for VA benefits or services, they should work with a VA accredited Veterans Service Organization representative, attorney or claims agent.

## Specially Adapted Housing Grant Recipients

Veterans with a service-connected disability who have been approved for [Specially Adapted Housing](#) grants should exercise caution when hiring contractors. Many scammers go door to door, so be wary of uninvited home improvement salespeople. Veterans should obtain multiple bids for any home improvement project, take time to decide on a contractor, seek references, read reviews and contact licensing agencies for verification. Veterans should also take the following precautions:

- Verify necessary permits are filed with the city before the contractor initiates work. Regularly check on the progress of your home improvements.
- Ask questions about the quality of materials, get a breakdown of costs for specific tasks, and verify the contractor's source of labor and meeting licensing requirements by state.
- Always read contracts carefully. Legitimate businesses usually provide a contract to protect their business, and a well-written contract should protect the homeowner, too.
- Do not sign a contract with blank areas to be filled later by the contractor.
- Carefully read all contracts and do not sign them if they are not readily understandable. If there are questions, contact a lawyer for assistance.
- Do not be rushed into signing a contract. The salesperson or contractor should willingly leave the contract with the Veteran so they can read it carefully on their own time. If anyone exerts pressure to sign immediately or is unwilling to leave a copy for review, it is a red flag.

If a Veteran is missing a VA benefits payment, identifies a discrepancy in payments or finds suspicious activity with their direct deposit account, they should contact VA immediately at 800-827-1000.



# Upcoming Event

WINNEBAGO COUNTY FAIR

## VETERANS DAY

FRIDAY, AUGUST 1, 2025

NEW in 2025!

- Entrepreneur and Education Presentations
- Static Displays
- Debt Management/Credit Repair
- And much more....

### Advance Ticket Discounts!

1 FREE Ride Pass w/ proof of military service

\$8 Family Tickets (price at gate is \$15)

**June 2 - July 29**

### Winnebago County Veterans Services

Oshkosh

220 Washington Ave, 3rd Floor

Neenah

211 N. Commercial Street

### Visit the Veterans Services Booth AT THE FAIR

for more family fun & giveaways. Our staff will be available at Fair all week to discuss services for veterans and assist with enrollments.

**THANK YOU FOR YOUR SERVICE!**

### CONTACT US

**Winnebago County  
Veterans Service Office**

Oshkosh Location  
220 Washington Ave.  
Oshkosh, WI 54901  
(920) 232-3400

Neenah Location  
211 N. Commercial  
Neenah, WI 54956  
(920) 729-4820

Stay informed about benefits; join our e-mail list.  
Send a request to:

[CVSO@winnebagoctywi.gov](mailto:CVSO@winnebagoctywi.gov)

Visit us on the web at:

[www.winnebagoctywi.gov/  
veterans](http://www.winnebagoctywi.gov/veterans)



[www.facebook.com/Winnebagocvso](https://www.facebook.com/Winnebagocvso)

For a list of more events,  
check out our [calendar](#) !