

One Hundred Nineteenth Congress
of the
United States of America

AT THE FIRST SESSION

*Begun and held at the City of Washington on Friday,
the third day of January, two thousand and twenty-five*

An Act

To amend title 38, United States Code, to require the Secretary of Veterans Affairs to periodically review the automatic maximum coverage under the Servicemembers' Group Life Insurance program and the Veterans' Group Life Insurance program, and for other purposes.

*Be it enacted by the Senate and House of Representatives of
the United States of America in Congress assembled,*

SECTION 1. SHORT TITLE.

This Act may be cited as the “Fairness for Servicemembers and their Families Act of 2025”.

**SEC. 2. PERIODIC REVIEW OF AUTOMATIC MAXIMUM COVERAGE
UNDER SERVICEMEMBERS' GROUP LIFE INSURANCE AND
VETERANS' GROUP LIFE INSURANCE.**

(a) IN GENERAL.—Subchapter III of chapter 19 of title 38, United States Code, is amended by adding at the end the following new section:

“§ 1980B. Periodic review of automatic maximum coverage

“(a) IN GENERAL.—On January 1, 2026, and every five years thereafter, the Secretary shall—

“(1) complete a review of how the amount specified in section 1967(a)(3)(A)(i) compares to the amount described in subsection (b); and

“(2) submit to the Committees on Veterans' Affairs of the House of Representatives and the Senate the results of the review, which may serve as a guide for coverage increases within the existing administrative incremental structure.

“(b) AMOUNT DESCRIBED.—The amount described in this subsection is the amount equal to—

“(1) \$500,000; multiplied by

“(2) the average percentage by which the Consumer Price Index changed during the five fiscal years preceding the review under subsection (a).

“(c) CONSUMER PRICE INDEX DEFINED.—In this section, the term ‘Consumer Price Index’ means the Consumer Price Index for All Urban Consumers published by the Bureau of Labor Statistics of the Department of Labor.”.

H. R. 970—2

(b) CLERICAL AMENDMENT.—The table of sections at the beginning of chapter 19 of such title is amended by inserting after the item relating to section 1980A the following new item:
“1980B. Periodic review of automatic maximum coverage.”.

Speaker of the House of Representatives.

*Vice President of the United States and
President of the Senate.*