

119TH CONGRESS  
1ST SESSION

# S. 385

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.

---

## IN THE SENATE OF THE UNITED STATES

FEBRUARY 4, 2025

Mr. CORNYN (for himself, Ms. HASSAN, Mr. CRUZ, and Mr. KING) introduced the following bill; which was read twice and referred to the Committee on Veterans' Affairs

---

## A BILL

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.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

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

1 **SEC. 2. PERIODIC REVIEW OF AUTOMATIC MAXIMUM COV-**  
 2 **ERAGE UNDER SERVICEMEMBERS’ GROUP**  
 3 **LIFE INSURANCE AND VETERANS’ GROUP**  
 4 **LIFE INSURANCE.**

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

8 **“§ 1980B. Periodic review of automatic maximum cov-**  
 9 **erage**

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

12 “(1) complete a review of how the amount spec-  
 13 ified in section 1967(a)(3)(A)(i) compares to the  
 14 amount described in subsection (b); and

15 “(2) submit to the Committees on Veterans’ Af-  
 16 fairs of the House of Representatives and the Senate  
 17 the results of the review, which may serve as a guide  
 18 for coverage increases within the existing adminis-  
 19 trative incremental structure.

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

22 “(1) \$500,000; multiplied by

23 “(2) the average percentage by which the Con-  
 24 sumer Price Index changed during the five fiscal  
 25 years preceding the review under subsection (a).

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

6       (b) CLERICAL AMENDMENT.—The table of sections  
7 at the beginning of chapter 19 of such title is amended  
8 by inserting after the item relating to section 1980A the  
9 following new item:

“1980B. Periodic review of automatic maximum coverage.”.

