

Public Law 119–54  
119th Congress

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.

Dec. 12, 2025

[H.R. 970]

*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”.

Fairness for  
Servicemembers  
and their  
Families Act of  
2025.  
38 USC 101 note.

**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**

38 USC 1980B.

“(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.”.

38 USC  
prec. 1901.

(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.”.

Approved December 12, 2025.

---

LEGISLATIVE HISTORY—H.R. 970:  
CONGRESSIONAL RECORD, Vol. 171 (2025):  
Apr. 7, considered and passed House.  
Nov. 20, considered and passed Senate.

