

119<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

# H. R. 970

---

IN THE SENATE OF THE UNITED STATES

APRIL 8, 2025

Received; read twice and referred to the Committee on Veterans' Affairs

---

## 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.

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”.

6 **SEC. 2. PERIODIC REVIEW OF AUTOMATIC MAXIMUM COV-**  
7 **ERAGE UNDER SERVICEMEMBERS’ GROUP**  
8 **LIFE INSURANCE AND VETERANS’ GROUP**  
9 **LIFE INSURANCE.**

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

13 **“§ 1980B. Periodic review of automatic maximum cov-**  
14 **erage**

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

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

20               “(2) submit to the Committees on Veterans’ Af-  
21 fairs of the House of Representatives and the Senate  
22 the results of the review, which may serve as a guide  
23 for coverage increases within the existing adminis-  
24 trative incremental structure.

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

3               “(1) \$500,000; multiplied by

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

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

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

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

Passed the House of Representatives April 7, 2025.

Attest:

KEVIN F. MCCUMBER,

*Clerk.*