



**DEPARTMENT OF THE NAVY**  
OFFICE OF THE COMMANDANT OF MIDSHIPMEN  
UNITED STATES NAVAL ACADEMY  
101 CALVERT ROAD  
ANNAPOLIS MARYLAND 21402-5100

27 February 2026

From: Midshipmen Personnel Officer, U. S. Naval Academy  
To: USNA Candidate, Class of 2030

Subj: SERVICEMEN'S GROUP LIFE INSURANCE (SGLI)

1. As a Midshipman attached to the Naval Academy, you will be automatically covered by SGLV 8286 unless you choose not to be. You are required to complete the SGLV 8286, whether you desire coverage or not. Even if you are currently an enlisted Sailor/Marine, you will be required to complete a new form as a Midshipman.
2. All military personnel are automatically insured for \$500,000 upon entry, at a cost of \$31.00 per month. You may elect a lesser amount of coverage in increments of \$50,000. The cost is approximately \$3.00 per \$50,000. If you do not desire the SGLI coverage, you will still complete the form, but will indicate that you do not want insurance. Should you elect coverage; the appropriate amount will be automatically deducted from your pay. I recommend you take a few minutes and discuss with your family the amount of insurance needed and who to list as beneficiary(ies).
3. Upon completion of Plebe Summer and issuance of your Midshipman Common Access Card (CAC) you will be required to elect and verify status annually online.

M. L. DALE  
By direction