

SCOMM

139:4

HOUSE COMMITTEE REPORT

(9)

Date Referred to Committee: February 2, 2005

FURTHER REFERRALS: Finance

Date of Committee Action: 3-17-05

The HOUSE SPECIAL COMMITTEE ON MILITARY AND VETERANS' AFFAIRS considered: HB 122

HOUSE BILL NO. 122

LIFE INSURANCE FOR NATIONAL GUARD

"An Act relating to payment of premiums for Servicemembers' Group Life Insurance on behalf of members of the Alaska National Guard deployed to a combat zone; and providing for an effective date."

Recommends it be replaced with ☐ HCS or ☒ CS for HB122 _____ (_____)
 For Senate Bills with new title: ☐ Technical Title ☐ New Title: HCR _____ ☒ Same Title ☒ New Title

- [] attach amendments
[] add new referral to _____Committee
[] Letter of Intent_____Committee

*List of
Abbrev
for
Depts.:*
ADM
CED
COR
CRT
EED
DEC
DFG
GOV
HSS
LEG
LAW
LWF
MVA
DNR
DPS
REV
DOT
UA

[illegible][illegible]

<u>Signing with recommendations</u>	Printed Last Name	DP	DNP	NR	AM
<i>Wm. Bree</i>	Thomas	✓			
<i>Mr. Greenberg</i>	Greenberg	—			
<i>Miss Massia</i>	CISSNA	✓			
<i>Phen</i>	ELKINS	✓			
<i>Resil McQuire</i>	McQuire	✓			
Chair: <i>Bob</i>	LYNN	X			
Chair:					

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REPRESENTATIVE NANCY DAHLSTROM

ELMENDORF AFB • FORT RICHARDSON • BIRCHWOOD • FIRE LAKE • GOVERNMENT HILL • MULDOON
Representative_Nancy_Dahlstrom@legis.state.ak.us

SPONSOR STATEMENT CS HB 122

At a time when the federal government is considering action to better serve our military men and women in foreign countries, Alaska's guardsmen deserve the state's support as well.

As many of you know, guardsmen don't serve in the military full time; they are our co-workers and next-door neighbors. Providing a little extra security for their dependents affords them a little extra assistance while away on duty.

When the Department of Military and Veterans Affairs Committee met previously, the bill was limited to covering payments of life insurance premiums of Guardsmen. The committee discussed expanding the bill to include some other ways to assist our Guardsmen who are deployed for a minimum of 30 days to a combat zone. Committee Substitute for HB 122 includes the following provisions:

- **Termination of a motor vehicle lease:** allows any person, or spouse of a person, who is deployed on active duty to terminate any motor vehicle lease that is entered into on or after the effective date of the bill and is executed by or on behalf of the person deployed.
- **Termination of a cellular phone contract:** allows any person, or spouse of a person, who is deployed on active duty to terminate, without penalty, a cellular phone contract that is entered into on or after the effective date of the bill and is executed by or on behalf of the person deployed.
- **Military education leave of absence:** requires institutions of higher to grant a student "military leave of absence" from the institution should he/she be deployed under this legislation. Requires these institutions, upon request of the individual to credit tuition and fees (without any penalty) paid towards a subsequent academic term within one year of return from deployment. Also, requires institutions to allow students, already accepted in a degree program, to maintain their student status and degree requirements.

- **Utility Protection:** prohibits a regulated company who provides gas, electric or other heating source from ceasing to provide gas, electric or other heating source to the residential premises of any residential consumer who is deployed under this legislation for nonpayment for gas supplied or electricity provided to the residential premises.

Requires the utility company to work out a payment plan for any past due amounts.

Prohibits any late payments fees or interest from being charged to the residential consumer during the deployment

- **State loan deferment:** allows any person who is deployed on active duty under this legislation to defer any state loan payment that is due on or after the effective date and is entered into by or on behalf of the person deployed.
- **Fishing and Hunting Licenses:** requires the Department of Fish and Game to reissue any fishing or hunting licenses obtained for the year in which the person is deployed under this legislation, for the year following the return of the guardsman.
- **Life Insurance premium reimbursement:** allows any person, or spouse of a person, who is deployed on active duty to submit a reimbursement claim form within six months of returning for all life insurance premiums paid during time of deployment.

It is the guardsmen's mission to support United States National Security objectives, and passing this legislation allows us to honor and support them in that role. HB 122 has bipartisan support and I ask for the committee's favorable consideration. Thank you.

*Representative Nancy Dahlstrom
Alaska State Legislature*

SPONSOR STATEMENT
House Bill 122

Life Insurance for the National Guard

At a time when the federal government is considering action to better serve our military men and women in foreign countries, Alaska's guardsmen deserve the state's support as well. With the passage of House Bill 122 the state will pay life insurance premiums for our guardsmen deployed to a combat zone.

As many of you know, guardsmen don't serve in the military full time; they are our co-workers and next-door neighbors. This straightforward and simple measure provides some additional support to these men and women who volunteer their time to defend our country. Providing a little extra security for their dependents affords them a little extra assistance while away on duty.

This legislation would allow for premiums to be paid for up to \$250,000 in life insurance for those guard members affected by this legislation.

It is the guardsmen's mission to support United States National Security objectives, and passing this legislation allows us to honor and support them in that role.

HB 122 has bipartisan support and I ask for the committee's favorable consideration.

* Federal action consideration

Military to up death benefit

■ U.S. families could receive up to \$250,000 for those killed in combat

By BRADLEY GRANT and ANN SCOTT TYSON
The Washington Post

WASHINGTON — Under pressure from Congress, the Pentagon is moving to increase death benefits for nearly 100,000 families of U.S. troops killed in combat.

The proposed plan, which would raise the maximum benefit from \$125,000 to \$250,000, would affect families of U.S. troops killed in the Persian Gulf, Bosnia, Kosovo and Afghanistan, would retroactively increase cash that survivors can receive from government payments and life insurance proceeds.

"This increase is a recognition of the areas of benefit compensation, the support packages for survivors have not been kept up to date," said Bryan Whitman, a Pentagon spokesman.

The initiative follows a mounting effort on Capitol Hill to correct what some lawmakers have decried as paltry compensation for survivors of U.S. troops killed in combat. The political concern has reflected growing public distress over the deaths, injuries and long hours of duty being endured by U.S. forces in Iraq.

ADN
Feb 1, 2005

See Back Page, PENTAGON

PENTAGON: Details of proposal to be announced today

Continued from A-1

Both Republicans and Democrats have introduced legislation to increase military death benefits, part of a broader effort in Congress to improve conditions for those who serve in the armed forces, their families and veterans.

"What the Pentagon has put forward is a good core approach," said Sen. Jeff Sessions, R-Ala., a leading advocate of greater death benefits. "We'll serve as a good vehicle for moving forward."

Under the Pentagon's plan, a six-figure five "death gratuity" paid to survivors of military men and women killed in the line of duty would rise from \$125,000 to \$250,000. The government also would increase the limit of life insurance coverage for service members by \$150,000 to \$400,000. The government would pay the prevailing civilian extra coverage for troops in combat.

As of Monday, 1.45 Americans had died in Iraq war and 118 had been killed in Afghanistan. In phases designated part of the global war on terrorism, according to the Pentagon, the cost of covering higher-paying payments had already been insured with private insurance companies. It would be a significant increase in retirement payments, according to the Defense Department.

"There is no price that you can put on human life, and no amount of money that can compensate for the loss of a loved one," said Whitman, who discussed the Pentagon proposal after it was reported by The Associated Press. "But we can make a family's financial circumstances more bearable."

The plan, which requires congressional approval, is expected to be detailed further today by senior Pentagon officials in testimony before the Senate Armed Services Committee. It will be sent to Congress formally next week as part of the president's state budget request, officials said.

The U.S. government currently provides various forms of compensation to service members' survivors, including special payments for such categories as burial, housing relocation, education and child support.

Death benefits pay more than the insurance coverage for families. The current limit is \$125,000 because they were set in 1950, a time when grieving families could not expect a financial cushion.

The law passed in 1950, had grown to \$125,000 by 1991, the end of the Vietnam War. It was raised to \$150,000 in 1991, and war and boosters to \$250,000 in 2003. At that time, Congress also made it tax-free — before that, half was taxable —

and tied future increases to military pay raises.

Still, the payments have been dwarfed by government settlements averaging \$2.1 million paid to families of those killed in the terrorist attacks. As for life insurance, troops are covered under a group program that charges modest premiums. But some service members have elected to reduce their coverage, sometimes without notifying their spouses or next of kin. The new Pentagon plan would require such notification.

Retired Marine Col. Lee Lange, deputy director of government relations for the Military Officers Association of America, said his group was "pleasantly surprised" by the Pentagon's proposal.

Donna Gilmore, of Stafford, Va., lost her husband, Sgt. Maj. Cornell Gilmore, the senior enlisted man in the Judge Advocate General's Corps, when Iraqi insurgents shot down the helicopter he was riding in on Nov. 7, 2003. She received \$250,000 in life insurance, a one-time death gratuity of \$125,000, and \$1,600 a month in an indemnity and survivor benefit.

"The money doesn't go far, it really doesn't," said Gilmore, who sold a car, cut back her children's living allowances and is working overtime in hopes of staying in the family home.

* Information on the web to servicemen & women.

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Servicemembers' Group Life Insurance (SGLI)

What is SGLI?

SGLI is a program of low cost group life insurance for servicemembers on active duty, ready reservists, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps.

How Much Coverage is Available?

SGLI coverage is available in \$10,000 increments up to the maximum of \$250,000.

How Much Does SGLI Cost?

SGLI premiums are currently \$.065 per \$1,000 of insurance, regardless of the member's age. Follow this link to view a table of SGLI premium rates at different coverage levels.

How Much Life Insurance do I Really Need?

We can help you figure out how much insurance you need. To assess your life insurance needs, follow this link to our Insurance Needs Calculator.

Conversion Feature

Servicemembers with SGLI coverage have two options available to them upon release from service. They can convert their full-time SGLI coverage to term insurance under the Veterans' Group Life Insurance program or convert to a permanent plan of insurance with one of the participating commercial insurance companies. Follow these links for:

- [More information about converting to VGLI](#)
- [More information about converting to a commercial plan of insurance](#)

If you have questions - Use one of the following links for answers to [SGLI Frequently Asked Questions](#) or to [view SGLI premium rates](#). You will also find a comprehensive overview of the SGLI program in the [SGLI/VGLI Handbook](#). If you can't find the information that you're looking for on this site, please contact the appropriate office listed below.

Servicemembers should contact their **Personnel Office** for:

- changes to Basic SGLI or Family SGLI coverage

Servicemembers should contact their **Flight, Payroll and/or Finance Office** for:

- SGLI and Family SGLI premium payment information
- SGLI and Family SGLI premium refunds

Servicemembers and their beneficiaries should call, email or write the **Office of Servicemembers' Group Life Insurance (OSGLI)** for:

- pending SGLI or Family SGLI claims.

Note: OSGLI does not have information concerning SGLI or Family SGLI premium payments, refunds or changes to coverage.

OSGLI can be reached by:

Toll-free telephone: 1-800-419-1473

Toll-free fax numbers:

*Death and accelerated
benefits claims only:* 1-877-832-4943

All other fax inquiries: 1-800-236-6142

Overseas:

Phone Number: 973-548-5699

Fax Number: 973-548-5300

E-mail:

*Death and accelerated
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General Correspondence:

Office of Servicemembers' Group
Life Insurance
290 West Mt. Pleasant Avenue
Livingston, New Jersey 07039

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OSGLI
PO Box 5000
Millville, New Jersey 08332-9928

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Reviewed/Updated: February 10, 2004

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SGLI Premium Rates

**What are the
current rates?**

The current rates are listed in the table below.

**When did the
current rates
go into effect?**

The current rates went into effect on July 1, 2003.

Follow this link for more information about the premium rate reduction.

Current Basic SGLI Premium Rates - Effective July 1, 2003

Coverage amount	Monthly premium rate
10,000	0.65
20,000	1.30
30,000	1.95
40,000	2.60
50,000	3.25
60,000	3.90
70,000	4.55
80,000	5.20
90,000	5.85
100,000	6.50
110,000	7.15
120,000	7.80
130,000	8.45

Coverage amount	Monthly premium rate
140,000	9.10
150,000	9.75
160,000	10.40
170,000	11.05
180,000	11.70
190,000	12.35
200,000	13.00
210,000	13.65
220,000	14.30
230,000	14.95
240,000	15.60
250,000	16.25

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**New VGLI Applications and
VGLI Reinstatements:**
OSGLI



Press Release

July 21, 2004

States Providing Range of Benefits for Military Families

Newly Released Survey Shows Governors Lending Helping Hand to Men and Women in Uniform

 Survey: State Support for National Guard and Regular Military Members And Their Families

WASHINGTON--With more than 40 percent of the National Guard and Reserves currently engaged in overseas military operations, the nation's governors are supporting these men and women, as well as their families, with a variety of benefits and services, a new survey has found.

Overall, according to the report, governors and their states have been stepping forward to assist families of men and women called to active duty, both regular military and National Guard and Reserves. The survey, conducted jointly by the National Governors Association (NGA) and the U.S. Department of Defense Office of Military Community and Family Policy, surveyed states to see the varied strategies that governors are employing to make life easier for deployed reservists and their families.

According to the report, states have responded to the unique challenges by, among other things, extending hiring preferences for state jobs to spouses of military personnel, offering childcare services, protecting families from foreclosure, facilitating easy access of professional licenses, and providing health and life insurance while activated.

Testifying today before the Senate Committee on Health, Education, Labor and Pensions, Subcommittee on Children and Families, NGA Executive Director Raymond Scheppach presented the results of the survey, and praised the work that states like **Florida, Idaho, Indiana** and **North Carolina** are doing to accommodate military members and their families.

To alleviate the heavy burden facing deployed military members and their families, many states have initiated plans, like a pilot program in several Florida counties, which forgives the property taxes of its deployed men and women. "Florida is proud of the men and women who serve courageously and honorably from our state," said Florida Gov. Jeb Bush, who also addressed the Senate subcommittee today. "We've made serving these military personnel, National Guardsmen and Reservists one of our top priorities. We are committed to creating a supportive environment for United States military missions based in our state, and for the military families who live among us."

Full tuition assistance for state universities, tax deductions and filing extensions are just some of the ways Indiana supports deployed military members and their families, said Indiana Gov. Joe Kernan in his remarks to the subcommittee today. Kernan also spoke about the Indiana National Guard Family Program, its focus on family readiness and the valuable involvement of volunteers. "The cornerstone of our service to Guard members and their families is a strong volunteer network," Kernan said. In particular, he noted that the program's youth services, led by a five-member council made up of sons and daughters of Guard members, works with parents and teachers on ways to help children deal with anxiety and fears that are the

result of a family member's deployment.

"I commend our nation's governors for stepping forward to provide necessary support to our servicemen and women and their families," said U.S. Sen. Lamar Alexander (R-Tenn.). "As our soldiers are away fighting to defend our freedom, it is our responsibility to make sure we support their spouse and help take care of their children.

"In the Senate we have held a series of seven hearings over the past year to identify ways we can respond to the unique challenges facing our military families. We learned that much can be done at the state level through executive orders by the governors and action by state legislatures. I am proud that today almost every state has a plan in place and is providing needed support to our troops and their families."

The NGA survey places these benefits into six categories:

- **Family Support**, including credit counseling, family survivor benefit plans, and support groups;
- **Education Benefits**, including tuition assistance and scholarships for spouses and children;
- **Licensing and Registration Benefits**, including extended deadlines for professional licenses;
- **Tax and Financial Benefits**, including tax relief and extension of filing deadlines;
- **State Employees Benefits**, including health care and life insurance benefits; and
- **Other Support Benefits**, including reemployment protection and hiring preferences.

Although states are required to enforce the Uniformed Services Employment and Reemployment Rights Act, and the Soldiers and Sailor Civil Relief Act, the benefits currently being offered by states go far beyond these basic requirements. In North Carolina, for example, the state has provided assistance to its National Guardsmen during deployment in Iraq by supplying them with hand held radios, body armor and laptop computers.

"Our brave men and women in the military have answered our country's call to duty and it is our responsibility here at home to support them and do what we can to help," North Carolina Gov. Mike Easley said. "Being away from your home and your loved ones is extremely difficult. We are reaching out to members of the military, their families and their communities to ease that burden."

In related news, Easley was one of two governors, Idaho Gov. Dirk Kempthorne being the other, who was recently appointed to lead NGA's efforts on National Guard-related issues. The announcement came during the NGA's recently completed 2004 Annual Meeting in Seattle. At that meeting, David Chu, the Defense Department's Under Secretary of Defense for Personnel and Readiness, and Gen. Ralph E. Eberhart, Commander of the North American Aerospace Defense Command and Commander of the U.S. Northern Command, met with the nation's governors to discuss states' efforts to accommodate the growing numbers of deployed Reservists and National Guardsmen and the thousands of regular military personnel overseas.

"This recent call-up of Idaho National Guard members completed the most extensive mobilization of Idaho's National Guard for overseas military deployment in our state's history," said Kempthorne. "It's possible these men and women could be away from home for up to two years and it's critical that we do everything within our means to support these fine soldiers abroad while taking care of their families here at home. The work we do here at NGA will help all governors as they struggle to adjust to these new realities."

For a copy of the complete report and a copy of Raymond Scheppach's testimony, log on to the NGA Web site at [NGA Web site](#).

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Reviewed/Updated: February 10, 2004

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HB 122 – Life Insurance for National Guard
(version 24-LS0446X adopted)

Conceptual Amendment:

We are dealing with the phrase on line 18 with the amounts due. If you are deployed you can terminate your lease by turning over the vehicle. That does not relieve you from the amounts past due.

Amendment #1 page 2 line 17 AND page 2 line 21
Delete the word "actual"

Amendment #2 page 2 line 25 after the word "member"
Add: "and military dependent"

Amendment #3 page 3 line 5 after the words "natural gas"
Add: "or other heating fuel"

Also, on page 2 line 21 would we use the word "providing" as it is shown in the bill, or would the word "sending" be appropriate? The Committee is thinking "providing" is the proper word but just wanted to double check with legal.

Attn Don Buuck
Legal

Fax X 2029