

2011 HOUSE GOVERNMENT AND VETERANS AFFAIRS

HB 1375

# 2011 HOUSE STANDING COMMITTEE MINUTES

## House Government and Veterans Affairs Committee Fort Union Room, State Capitol

HB 1375  
January 28, 2011  
13642

Conference Committee

Committee Clerk Signature	<i>Carmen Hart</i>
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### Explanation or reason for introduction of bill/resolution:

Provide for life insurance coverage to national guard members, and an appropriation to the adjutant general for life insurance for national guard members

### Minutes:

**Chairman Bette Grande** opened the hearing on HB 1375.

**Rep. Duane DeKrey, District 14**, appeared as a sponsor of the bill. I placed this bill in at the request of the National Guard Association of North Dakota, and they have several representatives this morning that would like to speak to the issue. It is pretty much a state life insurance plan for guard members paid by the state. He handed out an amendment. **Attachment 1.**

**Patrick Flanagan, Chair of National Guard Association of North Dakota**, appeared in support of this bill. **Attachment 2.**

**Grant David Wilz, 68<sup>th</sup> Troop Command Representative to the National Guard Association of ND**, appeared in support. **Attachment 3.** Before presenting testimony, he pointed out that the dollar amount figure on the original bill is only an annual amount. It did not take into account that we are on a biennial budget. That amount would essentially be doubled.

**Rep. Lisa Meier:** How much is the policy if you take it out if you are not serving overseas active duty?

**Grant David Wilz:** The SGLI policy?

**Rep. Lisa Meier:** Yes.

**Grant David Wilz:** I currently have \$400,000 and that costs me \$27 per month.

**Vice Chairman Randy Boehning:** If you are on active duty within the state and the governor calls you out to come to Fargo to fight a flood and you fall off a dike, drown, die, or whatever, what is there for coverage for life insurance for that scenario? Zero?

**Grant David Wilz:** In the event that I have chosen to take the Servicemen's Group Life Insurance and pay for that out of pocket, then that would be my coverage. If I have declined Servicemen's Group Life Insurance, I have no coverage whatsoever.

**Vice Chairman Randy Boehning:** I am assuming you would not get any death benefits whatsoever if you don't carry the \$400,000 life insurance policy? Is there anything out there like workers' comp.? What happens if you get injured?

**Grant David Wilz:** On state active duty there is workers' comp., but as far as a death benefit, there is none that I am aware of.

**Rep. Glen Froseth:** Under workers' comp. I believe there is a \$200,000 life insurance death benefit. Maybe someone can clear that up.

**Chairman Bette Grande:** I can check on qualification on that.

**Rep. Karen Rohr:** All of the information we have received regarding the negative consequences of post traumatic stress disorder, and there has been many wives and children that have been left without a spouse because of suicide related deaths, so would this policy cover those people?

**Grant David Wilz:** Yes. We do have an expert here that understands the policy. Dale Carney is a national representative for this program. He may better answer this question. It is covered under suicide, but there is a clause. There is a short waiting period.

**Dale Carney, Insurance Representative for the ND Insurance Program, the state sponsored life insurance program at the time,** appeared. The actual \$250,000 has no exclusions whatsoever. There are no aviation combat or suicide clauses in the coverage.

**Rep. Lonny Winrich:** You currently have the full \$400,000 coverage and it costs you \$27 a month. Do you know how much that monthly premium would be reduced by if the state contributed this base amount to this?

**Grant David Wilz:** For the Servicemen's Group Life Insurance, that premium would not reduce because I would elect to keep that. In order to simplify the administrative processes that would be required, we would go straight to the state sponsored life insurance program. We would not do a reimbursement as the original bill had stated, because that would be an administrative nightmare and we would have to hire another employee just to manage that. Soldiers and airmen would have the ability to choose the Servicemen's Group Life Insurance program at whatever rates they want, because it is a very reasonable program. The SSLI then that we are asking for the state to provide would be a supplement to that insurance or in cases where soldiers choose not to take it, it would be their sole insurance program. The demographics of those 230 folks are quite interesting. A majority of them are the younger, new soldiers and airmen between the rank of E1 and E4 or specialist, but there are, and it was an alarming number to me, about two dozen married with dependents that had no coverage whatsoever. The most alarming one was a middle-aged service member with eight dependents and no coverage.

**Rep. Glen Froseth:** It says when called to active duty, you have life insurance coverage. Can you describe to us what active combat duty is? There are troops all over.

**Grant David Wilz:** There are troops all over, but a troop serving in a combat zone that qualifies under federal law to receive combat pay, it is an additional pay—when you are in a combat zone or called to duty to a combat zone is when the Servicemen's Group Life Insurance is fully paid for you. I could be called to active duty and go on a tour somewhere that is not considered a combat zone and I would still have to pay that insurance on my own. That insurance is still paid by me if I am called to active duty for any state emergency, annual training, and typical guard drill weekend.

**Rep. Glen Froseth:** Right now today the only active combat zones would be Afghanistan and Iraq?

**Grant David Wilz:** Those are the two that I am aware of that it is solely paid. If there are any further questions, my phone number is 391-8772.

There was no one in opposition to this bill.

**Colonel Dave Thiele, Director of Personnel for the National Guard,** appeared in neutral of this bill and to answer any questions. I can answer the one question on the workers' comp. All of our employees on state active duty are covered under workers' comp. There is a death benefit. There are additional benefits to the family members if they die with dependents as well. It is just standard workers' compensation coverage if it is related to their state active duty.

**Chairman Bette Grande:** A question regarding the appropriation. \$826,000? If I am doing the math, I am coming only up to about \$70,000.

**Colonel Dave Thiele:** It is about \$16.25 per guard member per month. That is going to get you to that \$831,000 per year but obviously it is a two year biennium so double it. Our total guard force ballpark about 4,350. There was one other question that came up in combat zones. Obviously, Afghanistan and Iraq, the regions are all designated combat zone, and Kosovo is currently designated a combat zone. I think they are reviewing that as well. The SGLI rates I can provide you with. As Grant said, for a \$400,000 policy it is about \$27 a month. That includes a \$100,000 disability benefit that they have added since 2003. \$250,000 is about that same \$16 rate. We do have some members that don't have SGLI. It is difficult to know why. Term life insurance right now is pretty reasonable across the board. It could simply be that they purchased it elsewhere and elected not to use the SGLI coverage. For our deployed service members we pretty much beat them over the head with a 2 x 4 to ensure that they have the maximum SGLI regardless of whether they have kids, because it is kind of a no brainer.

**Chairman Bette Grande:** Everybody is offered the opportunity to purchase? Everybody could buy this, right?

**Colonel Dave Thiele :** Yes.

**Vice Chairman Randy Boehning:** With this plan with the \$250,000 benefit, would they be able to buy in another \$150,000 to get out to \$400,000? Maybe I should ask the other gentleman. Their cost is \$26 for the \$400,000 plan. What would it cost them to up that \$250,000 to the \$400,000?

**Dale Carney:** If they went to \$400,000 under our program, it would be \$26 a month.

**Vice Chairman Randy Boehning:** It would be an additional \$10 a month?

**Dale Carney:** \$10 a month.

**Rep. Glen Froseth:** In your former job do you recall how much coverage there is in a death benefit in workers' comp.?

**Colonel Dave Thiele:** I think it was increased. I want to say it is the ballpark of \$250,000. That is the lump sum payment. There are additional benefits for death claims as well.

**Chairman Bette Grande:** The one time death payment is \$2,500 plus \$800 for each dependent child. There is a scholarship program that goes with that. Total benefits may not exceed \$300,000 of the lifetime of the claim. It also includes a \$10,000 funeral expense. **Attachment 4.**

**Rep. Karen Rohr:** In the event that there is a death and the wife and children reap the benefits, would they have the option then to also sign on at a cheaper rate for life insurance?

**Colonel Dave Thiele:** I don't know that they would continue to retain that right. Typically, I know that under SGLI as a decedent, there are some things that continue and some things that don't. I'll be honest. I don't know if they have the ability to secure their own. Typically the rates for our dependents aren't as reasonable as it is on ourselves.

**Grant David Wilz:** He handed out some statistics. **Attachment 5.** Personally, I do have a SGLI policy for my spouse. It is a \$100,000 policy that I am offered through SGLI that I can take out on her. In addition, I have \$10,000 on each of my children. That costs me an additional \$12 per month. It is \$120 between my spouse and children.

**Dale Carney:** Under the state sponsored life program as well as the SGLI you can enroll if you choose your spouse and children in the program. The SGLI program stops when a member leaves the military. The member has an option to convert his SGLI up to \$400,000 if he has the coverage to veterans' group life insurance. The spouse and children coverage stops at that point where the state sponsored life insurance if they continue or wish to continue they can continue that at the same rate when they leave the military.

The hearing was closed.

# 2011 HOUSE STANDING COMMITTEE MINUTES

House Government and Veterans Affairs Committee  
Fort Union Room, State Capitol

HB 1375  
February 3, 2011  
13996

Conference Committee

Committee Clerk Signature

*Carmen Hart*

## Explanation or reason for introduction of bill/resolution:

Provide for life insurance coverage to national guard members, & an approp. to the adjutant general for life insurance for national guard members

## Minutes:

**Chairman Bette Grande** opened the meeting. I have an amendment. **Attachment 1.** I spoke with Rep. DeKrey and with the Adjutant General's Office and received some more information on what this was. Especially with the appropriation being half of what it was suppose to be and it turning into a \$1.6 million deal, I asked the Adjutant General at what level we should proceed. Rep. Meier had gone to work with the gentleman from Oklahoma that came in and got some breakdowns of some other direction. What really kind of came of the discussion was the Adjutant General said he would like to have it as an opportunity to put it in a budget instead of coming above and beyond and possibly affecting their current budget status. I was in agreement with him on that. I certainly don't want \$1.6 million all of a sudden moved out of the Adjutant General's budget to cover something that they had not planned on. It was in agreement with Rep. DeKrey who is aware of this hoghouse, and he was going to notify the majors who spoke at the hearing. I'll ask the committee to accept this amendment, and what it will do is turn this particular issue and other issues dealing with the national guard benefit program into a study so we can look through their whole benefit packages and decide how to proceed in a manner that is not piecemealed at this point.

**Rep. Lisa Meier** moved to adopt the amendment.

**Rep. Vicky Steiner** seconded the motion.

**Rep. Ron Guggisberg:** The adjutant general didn't know about this bill, or they didn't talk to him before they proposed it?

**Chairman Bette Grande:** I know he was not a part of this coming in, because I know it would have been discussed for part of the budget. Whether or not he didn't see it until it went into the hopper, that portion I do not know. I didn't directly speak with the general. I spoke to his staff who I rely heavily on for this type of thing.

**Rep. Gary Paur:** We had previous amendments, too?

**Chairman Bette Grande:** When you hoghouse a bill such as this, those amendments don't fall into the bill anymore. Everything you see on the current bill, all words disappear except for the word a bill. Then after that you put this language in. Hoghouse is an old term. It has to do, from what history has told me, with a hog farmer that came in and had a bill and something had come around and they took a bill that absolutely had nothing to do with whatever was going on that first bill and laid the bill dealing with hog houses bill on top of it and it now became that bill. Now all bills after that are called hoghouses.

**A voice vote was taken to accept the amendment. Motion carried.**

**Rep. Lisa Meier made a motion for a Do Pass as amended.**

**Rep. Mark Sanford** seconded the motion.

**DO PASS AS AMENDED. 13 YEAS, 0 NAYS. Rep. Lisa Meier is the carrier of this bill.**

VR  
2/3/11

PROPOSED AMENDMENTS TO HOUSE BILL NO. 1375

Page 1, line 1, after "A BILL" replace the remainder of the bill with "for an Act to provide for a legislative management study of national guard member benefits."

**BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

**SECTION 1. LEGISLATIVE MANAGEMENT STUDY - NATIONAL GUARD MEMBER BENEFITS.** During the 2011-12 interim, the legislative management shall consider studying the benefits offered in this and other states to national guard members, including life insurance coverage. The legislative management shall report its findings and recommendations, together with any legislation required to implement the recommendations, to the sixty-third legislative assembly."

Renumber accordingly

Date: 2-3-11  
Roll Call Vote #: 1

2011 HOUSE STANDING COMMITTEE ROLL CALL VOTES  
BILL/RESOLUTION NO. 375

House GOVERNMENT AND VETERAN AFFAIRS Committee

Check here for Conference Committee

Legislative Council Amendment Number 11.0644.01002

Action Taken  Do Pass  Do Not Pass  Amended  Adopt Amendment

Rerefer to Appropriations  Reconsider

Motion Made By Rep Meier Seconded By Rep Steiner

Representatives	Yes	No	Representatives	Yes	No
Chairman Bette Grande			Bill Amerman		
Vice Chairman Randy Boehning			Ron Guggisberg		
Glen Froseth			Lonny Winrich		
Karen Karls					
Lisa Meier					
Gary Paur					
Karen Rohr					
Mark Sanford					
Vicky Steiner					
Roscoe Streyle					

Total (Yes) \_\_\_\_\_ No \_\_\_\_\_

Absent \_\_\_\_\_

Floor Assignment \_\_\_\_\_

If the vote is on an amendment, briefly indicate intent:

*Voice  
vote adopt  
to amendment  
motion  
carried*

Date: 2-3-11  
 Roll Call Vote #: 2

2011 HOUSE STANDING COMMITTEE ROLL CALL VOTES  
 BILL/RESOLUTION NO. 1375

House GOVERNMENT AND VETERAN AFFAIRS Committee

Check here for Conference Committee

Legislative Council Amendment Number \_\_\_\_\_

Action Taken  Do Pass  Do Not Pass  Amended  Adopt Amendment

Rerefer to Appropriations  Reconsider

Motion Made By Rep Meier Seconded By Rep Sanford

Representatives	Yes	No	Representatives	Yes	No
Chairman Bette Grande	✓		Bill Amerman	✓	
Vice Chairman Randy Boehning	✓		Ron Guggisberg	✓	
Glen Froseth	✓		Lonny Winrich	✓	
Karen Karls	✓				
Lisa Meier	✓				
Gary Paur	✓				
Karen Rohr	✓				
Mark Sanford	✓				
Vicky Steiner	✓				
Roscoe Streyle	✓				

Total (Yes) 13 No 0

Absent 0

Floor Assignment Rep Meier

If the vote is on an amendment, briefly indicate intent:

**REPORT OF STANDING COMMITTEE**

**HB 1375: Government and Veterans Affairs Committee (Rep. Grande, Chairman)** recommends **AMENDMENTS AS FOLLOWS** and when so amended, recommends **DO PASS** (13 YEAS, 0 NAYS, 0 ABSENT AND NOT VOTING). HB 1375 was placed on the Sixth order on the calendar.

Page 1, line 1, after "A BILL" replace the remainder of the bill with "for an Act to provide for a legislative management study of national guard member benefits.

**BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

**SECTION 1. LEGISLATIVE MANAGEMENT STUDY - NATIONAL GUARD MEMBER BENEFITS.** During the 2011-12 interim, the legislative management shall consider studying the benefits offered in this and other states to national guard members, including life insurance coverage. The legislative management shall report its findings and recommendations, together with any legislation required to implement the recommendations, to the sixty-third legislative assembly."

Renumber accordingly

2011 SENATE GOVERNMENT AND VETERANS AFFAIRS

HB 1375

# 2011 SENATE STANDING COMMITTEE MINUTES

Senate Government and Veteran's Affairs Committee  
Missouri River Room, State Capitol

HB 1375  
March 11, 2011  
15315

Conference Committee

Committee Clerk Signature *Katko Oliver*

## Explanation or reason for introduction of bill/resolution:

To provide for a legislative management study of national guard member benefits.

## Minutes:

Testimony Attached

**Grant Wilz:** See attached testimony #1.

**Chairman Dever:** Was life insurance the only benefit included in the original bill?

**Grant Wilz:** Yes.

**Chairman Dever:** In the last session we talked about life insurance and if I remember correctly that the premium is very inexpensive.

**Grant Wilz:** Agreed

**Chairman Dever:** Is it possible for Servicemembers' Group Life Insurance to be bought into by the state for that time.

**Grant Wilz:** It could but it would be hard to manage the payroll deductions. If we wanted to do that it would be a reimbursement piece. Under the state sponsored life insurance the underwriter is responsible for that information. They give the National Guard a bill every month. All of those things vary from session to session; we can add this at not a lot of cost.

Chairman Dever Closed the public hearing on HB 1098; a motion for a do pass was made by Senator Nelson with a second by Senator Marcellais, there was no further discussion, roll was taken, the motion passed 7-0 with Senator Marcellais carrying the bill to the floor.

Date: 3-11-11  
Roll Call Vote # \_\_\_\_\_

2011 SENATE STANDING COMMITTEE ROLL CALL VOTES  
BILL/RESOLUTION NO. 1372

Senate Government and Veterans Affairs Committee

Check here for Conference Committee

Legislative Council Amendment Number \_\_\_\_\_

Action Taken:  Do Pass  Do Not Pass  Amended  Adopt Amendment  
 Rerefer to Appropriations  Reconsider

Motion Made By Nelson Seconded By Marcellais

Senators	Yes	No	Senators	Yes	No
Chairman Dever	X		Senator Marcellais	X	
Vice Chairman Sorvaag	X		Senator Nelson	X	
Senator Barry	X				
Senator Cook	X				
Senator Schaible	X				

Total (Yes) 7 No 0

Absent \_\_\_\_\_

Floor Assignment Marcellais

If the vote is on an amendment, briefly indicate intent:

**REPORT OF STANDING COMMITTEE**

**HB 1375, as engrossed: Government and Veterans Affairs Committee (Sen. Dever, Chairman) recommends DO PASS (7 YEAS, 0 NAYS, 0 ABSENT AND NOT VOTING). Engrossed HB 1375 was placed on the Fourteenth order on the calendar.**

2011 TESTIMONY

HB 1375

Attachment  
1375

11.0644.01001  
Title.

Prepared by the Legislative Council staff for  
Representative DeKrey  
January 26, 2011

PROPOSED AMENDMENTS TO HOUSE BILL NO. 1375

Page 1, line 6, remove "reimburse serviceman's group life insurance or"

Page 1, line 7, after the second "of" insert "up to"

Page 1, line 8, after the underscored period insert "The adjutant general may vary the coverage based on the type of plan and the age of the soldier or airman. However, the adjutant general shall provide the maximum amount of coverage for same amount of premium payment with the base premium providing two hundred fifty thousand dollars in coverage."

Page 1, line 10, after "and" insert "who are"

Page 1, line 10, replace "perform" with "performing"

Renumber accordingly

**TESTIMONY ON HOUSE BILL 1375  
HOUSE COMMITTEE ON GOVERNMENT AND VETERANS AFFAIRS  
JANUARY 28, 2011  
MAJOR PATRICK FLANAGAN  
CHAIR OF NATIONAL GUARD ASSOCIATION OF NORTH DAKOTA**

Madame Chair, Committee Members, I am Major Patrick Flanagan, Chair of the National Guard Association of North Dakota (NGAND), representing the commissioned officers and warrant officers of the North Dakota National Guard. Thank you for your support of our men and women serving in the North Dakota National Guard.

The NGAND supports HB1375 as amended by Representative DeKrey.

State Sponsored Life Insurance (SSLI) is a group life insurance program created by federal law that is available to North Dakota National Guard members. SSLI has been a benefit for the Soldiers and Airmen of the ND National Guard for over 30 years and nearly 15% of ND National Guard members have enrolled in this program at their own expense.

Members of the ND National Guard enroll in SSLI for a number of reasons.

- Receive additional life insurance coverage at affordable group rates.
- Family coverage is available.
- Members are able to keep their policy after separation, at the same rate.
- SSLI is known to pay most coverage claims within 24 to 48 hours.
- All military occupations are covered without combat exclusion.
- There are six different group plans to choose from.

By adopting HB1375, members of the ND National Guard will be able to have up to \$250,000 of group life insurance coverage at all time to include activations into combat zones and will receive this insurance with no out-of-pocket expense. We ask your support of this exceptional state sponsored benefit for our Soldiers and Airmen of the ND National Guard. Thank you.

Attachment 3  
1375

TESTIMONY OF  
GRANT DAVID WILZ  
68 TH TROOP COMMAND REPRESENTATIVE TO THE  
NATIONAL GUARD ASSOCIATION OF ND  
BEFORE THE  
GOVERNMENT AND VETERAN AFFAIRS COMMITTEE  
28 JAN 2011  
HOUSE BILL 1375

Madam Chairperson

As a member of the military, I am prepared to make the ultimate sacrifice for my country. Some of the first questions in my mind when called to active service in December of 2003 for deployment to Iraq, were, if I die will my family be OK? Will they have the means to take care of themselves? When called to active duty for service in a combat zone, the Armed Forces pays for a \$400,000.00 life insurance policy known as Servicemen's Group Life Insurance or SGLI. This insurance, though available, is not paid for when soldiers are mobilized for state active duty, on active duty for training, or performing their monthly guard drill. We currently have 230 members that have declined coverage under the SGLI program, and although there are numerous reasons, the primary reason for this is cost.

I am not here today to ask you to put a value on the life of a Soldier or Airmen, but rather to ask you to support HB 1375 which will provide a benefit of up \$250,000.00 of life insurance for every North Dakota National Guardsman in good standing regardless of their duty status. The benefit provided by HB 1375 could potentially be the sole benefit for surviving family members, if a guard member dies outside of a mobilization to a combat zone.

Between January of 2010 and today there have been 3 Army Guardsmen in good standing that have passed away due to accidents or disease that could have been covered for \$250,000 under this program. Most recently was SSG Jason Gleason, who died at the young age of 37 leaving a spouse, 3 children and 2 step children. Under HB 1375, \$750,000.00 could have been disbursed to these National Guard families in ND since January 2010 to pay mortgages, education and health care, food and clothing, as well as lessen other financial burdens on the surviving family of these ND Guardsmen. HB 1375 will not simply be another benefit for Guardsmen; it is a way to reinvest in our state and its communities while supporting the families of our ND National Guard Soldiers.

This benefit should be provided for Guardsman because at a moment's notice we pick up and leave our families, businesses and communities in order to fight floods, battle wild fires, dig out after blizzards or tornadoes, as well as, fight wars to protect our state and country.

ND does an amazing job taking care of their citizen Soldiers and Airmen, and offers a number of additional benefits to the family members of those killed in action by enemy combatants. For this I thank you and am proud to be a member of the military and specifically the ND National Guard. I urge you to take that one step further in approving HB 1375 as amended and sending it to the house floor for debate and a vote by all the members of the house.

Madam Chair, I will be happy to take any questions.

Attachment of  
1-375

## Death Benefits:

WSI pays death benefits to the survivors of workers killed in work-related accidents. Benefits are paid to the eligible spouse or the dependents of the deceased worker at a rate of  $66 \frac{2}{3}$  of a deceased worker's weekly wage, up to 110% of the state's average weekly wage. They may also be paid up to \$15 each week for each dependent child.

Additionally, the surviving spouse receives a one-time death benefit of \$2,500, plus \$800 for each dependent child. There are also scholarships available for some dependents. Total benefits may not exceed \$300,000 over the lifetime of a claim. WSI pays all medical bills directly related to the compensable injury and death of a worker, including up to \$10,000 for funeral expenses.

If the deceased worker is not survived by a spouse or other dependents, WSI will pay a lump sum of \$15,000 in equal parts to any surviving non-dependent children. If the worker is not survived by non-dependent children, the \$15,000 will be paid in equal shares to the worker's surviving parents. If there are no surviving parents, this sum will be paid in equal shares to surviving brothers and sisters. If there are no living brothers or sisters, the \$15,000 will be paid in equal shares to surviving grandparents.

Survivors of a worker killed on the job must file claims within 2 years of the worker's date of death. Please contact WSI at 1-800-777-5033 to request the appropriate forms for filing a claim for death benefits.

To further assist the spouses and dependent children of workers who lost their lives due to work-related injuries, WSI offers the **Guardian Scholarship Program**. This program awards academic scholarships to spouses and dependent children to help defray the costs of furthering their education. Upon scholarship approval, applicants may receive up to \$4,000 a year, for a total of five years. Applicants must reapply each year and maintain a satisfactory grade point average. For more information on this program or to obtain an application form, call (701) 328-5936 or 1-800-440-3796 (85936#).

Coverage Questions:	Army Guard	Air Guard	Combined Totals
How many deaths were there in 2010 of Guardsmen that were in good standing (Actively Drilling) whether by natural or accidental cause?	2	0	2
Of those that died in good standing how many had SGLI Coverage?	2	N/A	2
What amount of SGLI Coverage did they have?	1-\$100,000 1-\$400,000	N/A	1-\$100,000 1-\$400,000
Have we had any deaths in the last 5 years in which a Guardsman was not covered by SGLI?	None	1	1
Of our current strength what is the percentage that have SGLI?	97% of 3383.	89% of 1031	95% of 4414
Of our current strength what is the average amount of SGLI coverage taken?	\$290,000	\$275,000	N/A
Of our current Strength How many Guardsmen do not have any type of SGLI coverage?	111	119	230

Attachment 1  
1375

11.0644.01002  
Title.

Prepared by the Legislative Council staff for  
Representative Grande  
February 2, 2011

PROPOSED AMENDMENTS TO HOUSE BILL NO. 1375

Page 1, line 1, after "A BILL" replace the remainder of the bill with "for an Act to provide for a legislative management study of national guard member benefits.

**BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

**SECTION 1. LEGISLATIVE MANAGEMENT STUDY - NATIONAL GUARD MEMBER BENEFITS.** During the 2011-12 interim, the legislative management shall consider studying the benefits offered in this and other states to national guard members, including life insurance coverage. The legislative management shall report its findings and recommendations, together with any legislation required to implement the recommendations, to the sixty-third legislative assembly."

Renumber accordingly

TESTIMONY OF  
GRANT DAVID WILZ  
68 TH TROOP COMMAND REPRESENTATIVE TO THE  
NATIONAL GUARD ASSOCIATION OF ND  
BEFORE THE  
GOVERNMENT AND VETERAN AFFAIRS COMMITTEE  
11 March 2011  
HOUSE BILL 1375

Chairman Dever and Committee Members

I First Testified on HB 1375 in its original form, which was a bill for an Act to provide state sponsored life insurance for National Guard members in an amount up to \$250,000. Being perfectly honest I was not pleased that this bill was marked up as much as it was and then turned into an interim study, but after much thought I do understand the actions of the House Government and Veterans Affairs Committee.

I know that to be responsible, you must closely examine the requests for funding that are placed before you so that you make the best choices not only for those affected, but for our state as well. ND currently does an amazing job taking care of their citizen Soldiers and Airmen, and offers a number of additional benefits to the family members of those killed in action by enemy combatants. For this I thank you and am proud to be a member of the military and specifically the ND National Guard.

ND has always been one of the leaders in our nation in providing benefits to our citizen soldiers and airman, and now at a time when we are pushing service members harder than ever, I think it is very important that we take a closer look at what benefits they are getting when we expect them at moment's notice, to leave home, family, jobs and community to protect our state and nations from whatever might come our way.

As a member of the military, I am prepared to make the ultimate sacrifice for my country. Some of the first questions in my mind when called to active service in December of 2003 for deployment to Iraq, were, if I die will my family be OK? Will they have the means to take care of themselves? When called to active duty for service in a combat zone, the Armed Forces pays for a \$400,000.00 life insurance policy known as Servicemen's Group Life Insurance or SGLI. This insurance, though available, is not paid for when soldiers are mobilized for state active duty, on active duty for training, or while performing their monthly guard drill. We currently have 230 members that have declined coverage under the SGLI program, The Reasons for declining coverage range from cost, to need, to fully understanding the ramifications of not taking any insurance.

I am not here today to ask you to put a value on the life of a Soldier or Airmen, but to ask you to support HB 1375 as amended and take a closer look at what ND is providing as benefits to our soldiers and airmen as well as the ongoing impact of those without any form of life insurance.

Between January of 2010 and today there have been 3 Army Guardsmen in good standing that have passed away due to accidents or disease that could have been covered for \$250,000 under the program as originally introduced to the house committee in January.

That equates to \$750,000.00 which could have been disbursed to these National Guard families to pay mortgages, education and health care, food and clothing, as well as lessen other financial burdens on the surviving family of these ND Guardsmen. I am certain that you will find in studying the benefits of National Guard that life insurance will not simply be another benefit but a reinvestment in our state and its communities that will far outweigh costs while supporting the families of our ND National Guard Members.

I urge you to keep HB 1375 alive and take a look at ND Guard Benefits as well as those that are being provided by other states with a focus on state sponsored life insurance programs. See how we compare and see how we can improve.

I would like to offer any assistance that the National Guard Association of ND can provide for this interim study. My contact information for any additional information you may need is listed at the end of this testimony.

Chairman Dever, I will be happy to take any questions.

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