

**ASSEMBLY, No. 3200**

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**STATE OF NEW JERSEY**

**219th LEGISLATURE**

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INTRODUCED FEBRUARY 25, 2020

**Sponsored by:**

**Assemblywoman CAROL A. MURPHY**  
**District 7 (Burlington)**

**Co-Sponsored by:**

**Assemblyman Danielsen**

**SYNOPSIS**

Requires DMVA to partner with National Guard Association of New Jersey to offer State-sponsored life insurance for members of New Jersey National Guard.

**CURRENT VERSION OF TEXT**

As introduced.



**(Sponsorship Updated As Of: 8/24/2020)**

1   **AN ACT** concerning State-sponsored life insurance for members of  
2       the New Jersey National Guard and supplementing Title 38A of  
3       the New Jersey Statutes.

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5       **BE IT ENACTED** *by the Senate and General Assembly of the State*  
6       *of New Jersey:*

7  
8       1.   The Legislature finds and declares that:

9       a.   The National Guard is the most crucial line of mainland  
10       defense for the United States of America.

11       b.   The National Guard of New Jersey consists of over 8,300  
12       servicemembers dedicated to the protection of the State of New  
13       Jersey, the United States, and the rest of the world.

14       c.   The New Jersey Department of Military and Veterans  
15       Affairs is committed to caring for the servicemembers of the  
16       National Guard and their families.

17       d.   Despite this commitment to the servicemembers of the New  
18       Jersey National Guard, there is currently no low-cost State-  
19       sponsored life insurance benefit for the members and their families.

20       e.   There have been several perceived federal legal and ethical  
21       issues associated with a State-sponsored life insurance benefit for  
22       National Guard servicemembers.

23       f.   However, the United States Congress has provided in 37  
24       U.S.C. 707 that the Secretary of the Army or the Secretary of the  
25       Air Force, as the case may be, may allow a member of the National  
26       Guard to make allotments from his or her pay for the payment of  
27       premiums under a group life insurance program sponsored by the  
28       military department of the state in which such member holds his or  
29       her National Guard membership or by the National Guard  
30       Association of such state.

31       g.   The United States Secretary of Defense has provided by  
32       regulation in Section 3-209 of the Department of Defense Directive  
33       5500.07-R that offering group life insurance programs sponsored by  
34       a state military department, to the same extent and similar manner  
35       as the offering of the Servicemembers Group Life Insurance  
36       program, is not an endorsement of a non-federal entity in violation  
37       of said regulation.

38       h.   Members of the New Jersey National Guard should be  
39       provided with the opportunity to purchase low-cost New Jersey  
40       National Guard State-sponsored life insurance products.

41       i.   Therefore, it is desirable for members of the New Jersey  
42       National Guard to have access to low-cost life insurance in addition  
43       to the Servicemembers Group Life Insurance program currently  
44       offered to all service members.

45  
46       2.   a.   The National Guard Association of New Jersey shall be  
47       the designated provider of State-sponsored life insurance products  
48       offered through insurers licensed to transact insurance business in

1 New Jersey for military members and dependents of the New Jersey  
2 National Guard. The life insurance products provided by the  
3 National Guard Association of New Jersey through its membership  
4 in the Militia Insurance Trust shall be known as the “New Jersey  
5 National Guard State-Sponsored Life Insurance Program.”

6 b. The Department of Military and Veterans Affairs, through  
7 the Adjutant General, is hereby designated as the official  
8 departmental sponsor of the “New Jersey National Guard State-  
9 Sponsored Life Insurance Program,” and shall allow, facilitate, and  
10 coordinate all efforts to make the program available to all members  
11 of the New Jersey National Guard, and shall allow, facilitate, and  
12 coordinate requested allotments with the appropriate United States  
13 Property and Fiscal Office.

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15 3. This act shall take effect immediately.  
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#### 18 STATEMENT

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20 This bill requires the New Jersey Department of Military and  
21 Veterans Affairs (DMVA) to partner with the National Guard  
22 Association of New Jersey (NGANJ) to offer State-sponsored life  
23 insurance for the New Jersey National Guard (NJNG).

24 The NJNG currently consists of over 8,300 dedicated  
25 servicemembers committed to protecting New Jersey, the United  
26 States, and the rest of the world. Members of the National Guard  
27 live in the community and are ready to assist civilian emergency  
28 management before, during, and after emergency situations. New  
29 Jersey is committed to caring for the servicemembers and families  
30 of the National Guard.

31 Currently, members of the NJNG do not benefit from a low-cost  
32 State-sponsored life insurance program. This is due to several  
33 perceived federal legal and ethical issues associated with a State-  
34 sponsored life insurance benefit for National Guard  
35 servicemembers. However, the United States Congress has  
36 provided that a member of the National Guard may enroll in a group  
37 life insurance program sponsored by the military department of the  
38 state in which such member holds his or her National Guard  
39 membership or by the National Guard Association of such state.

40 This bill designates the NGANJ the provider of State-sponsored  
41 life insurance products offered through insurers licensed to transact  
42 insurance business in New Jersey for military members and  
43 dependents of the NJNG. The program will be known as the “New  
44 Jersey National Guard State-Sponsored Life Insurance Program.”  
45 The DMVA, through the Adjutant General, is designated as the  
46 official departmental sponsor of the program. The department will  
47 allow, facilitate, and coordinate all efforts to make the program  
48 available to all members of the NJNG, and will allow, facilitate, and

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- 1 coordinate requested allotments with the appropriate United States
- 2 Property and Fiscal Office. This bill will not add any fiscal
- 3 responsibility for the State.