

SENATE MILITARY AND VETERANS' AFFAIRS
COMMITTEE

STATEMENT TO

SENATE, No. 2816

STATE OF NEW JERSEY

DATED: AUGUST 20, 2020

The Senate Military and Veterans Affairs Committee reports favorably Senate Bill No. 2816.

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

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

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

This bill designates the NGANJ the provider of State-sponsored life insurance products offered through insurers licensed to transact insurance business in New Jersey for military members and dependents of the NJNG. The program will be known as the "New Jersey National Guard State-Sponsored Life Insurance Program." The DMVA, through the Adjutant General, is designated as the official departmental sponsor of the program. The department will allow, facilitate, and coordinate all efforts to make the program available to all members of the NJNG, and will allow, facilitate, and coordinate requested allotments with the appropriate United States Property and Fiscal Office. This bill will not add any fiscal responsibility for the State.