

By: Representatives Ford (54th), Foster,  
Hall, Turner

To: Military Affairs;  
Insurance

HOUSE BILL NO. 1713

1 AN ACT TO AUTHORIZE THE MISSISSIPPI MILITARY DEPARTMENT TO  
2 FACILITATE AND ADMINISTER A STATE SPONSORED LIFE INSURANCE PROGRAM  
3 FOR MEMBERS OF THE MISSISSIPPI NATIONAL GUARD; TO DESIGNATE THE  
4 ADJUTANT GENERAL AS THE OFFICIAL SPONSOR OF THE PROGRAM; TO  
5 AUTHORIZE PROGRAM REPRESENTATIVES TO CONDUCT BRIEFINGS DURING  
6 TRAINING PERIODS; TO BRING FORWARD SECTION 25-15-201, MISSISSIPPI  
7 CODE OF 1972, FOR THE PURPOSE OF POSSIBLE AMENDMENT; AND FOR  
8 RELATED PURPOSES.

9 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

10 **SECTION 1.** (1) As used in this section, the following words  
11 have the meanings as defined in this subsection:

12 (a) "State Sponsored Life Insurance Program" or  
13 "program" means the life insurance program offered exclusively to  
14 the members of the Mississippi National Guard through the National  
15 Guard Association of Mississippi (NGAMS), as authorized under 37  
16 USC Section 707.

17 (b) "Member" means any commissioned officer, warrant  
18 officer, or enlisted member of the Mississippi Army National Guard  
19 or the Mississippi Air National Guard.

20 (2) The Adjutant General of Mississippi shall serve as the  
21 official sponsor of the State Sponsored Life Insurance Program



22 and, in coordination with the National Guard Association of  
23 Mississippi, shall:

24 (a) Facilitate and coordinate all efforts to make the  
25 program available to all members of the Mississippi National  
26 Guard;

27 (b) Provide opportunities for members to purchase,  
28 enroll in, or modify coverage under the program, including the  
29 designation or change of beneficiaries;

30 (c) Allow program representatives to provide  
31 information and briefings on the program during annual training,  
32 drill weekends, and other scheduled events to educate members  
33 and their families on program benefits; and

34 (d) Facilitate and coordinate requested allotments for  
35 the payment of premiums with the appropriate United States  
36 Property and Fiscal Office, consistent with federal regulations  
37 governing the Defense Finance and Accounting Service (DFAS).

38 (3) Participation in the State Sponsored Life Insurance  
39 Program shall be voluntary. Nothing in this section shall require  
40 any member of the Mississippi National Guard to purchase or  
41 maintain coverage.

42 (4) The National Guard Association of Mississippi shall  
43 select the insurer or insurers used to provide coverage under the  
44 State Sponsored Life Insurance Program and shall administer the  
45 program in compliance with applicable federal and state law.



46 (5) The purpose of this section is to ensure that every  
47 member of the Mississippi National Guard is afforded the  
48 opportunity to learn about, enroll in, and benefit from the  
49 protections offered by the State Sponsored Life Insurance Program  
50 as part of the Military Department's ongoing efforts to support  
51 service members and their families.

52 **SECTION 2.** Section 25-15-201, Mississippi Code of 1972, is  
53 brought forward as follows:

54 25-15-201. The Military Department is authorized and  
55 empowered to procure and pay for group death and dismemberment  
56 insurance coverage to protect members of the National Guard and  
57 their estates, or their named beneficiaries, to the extent of  
58 Twenty-five Thousand Dollars (\$25,000.00) per person, if death or  
59 dismemberment occurs while performing authorized state military  
60 duty. The premiums on such insurance shall be calculated on a  
61 man-day basis and coverage shall be in effect only during such  
62 duty.

63 **SECTION 3.** This act shall take effect and be in force from  
64 and after July 1, 2026.

