

**Adopted  
AMENDMENT NO 1 TO COMMITTEE AMENDMENT NO 1 PROPOSED  
TO**

**House Bill No. 522**

**BY: Senator(s) Robertson**

1           **AMEND** by inserting the following section after line 31 and  
2 renumbering any succeeding sections:

3           **SECTION \*.** Section 25-15-9, Mississippi Code of 1972, is  
4 amended as follows:

5           **[Through June 30 of the year in which Section 25-11-143**  
6 **becomes effective as provided in subsection (1) of Section**  
7 **25-11-143, this section shall read as follows:]**

8           25-15-9. (1) (a) The board shall design a plan of health  
9 insurance for state employees which provides benefits for  
10 semiprivate rooms in addition to other incidental coverages which  
11 the board deems necessary. The amount of the coverages shall be  
12 in such reasonable amount as may be determined by the board to be  
13 adequate, after due consideration of current health costs in  
14 Mississippi. The plan shall also include major medical benefits  
15 in such amounts as the board shall determine. The board is also  
16 authorized to accept bids for such alternate coverage and optional  
17 benefits as the board shall deem proper. Any contract for  
18 alternative coverage and optional benefits shall be awarded by the  
19 board after it has carefully studied and evaluated the bids and  
20 selected the best and most cost-effective bid. The board may  
21 reject all such bids; however, the board shall notify all bidders  
22 of the rejection and shall actively solicit new bids if all bids

23 are rejected. The board may employ or contract for such  
24 consulting or actuarial services as may be necessary to formulate  
25 the plan, and to assist the board in the preparation of  
26 specifications and in the process of advertising for the bids for  
27 the plan. Such contracts shall be solicited and entered into in  
28 accordance with Section 25-15-5. The board shall keep a record of  
29 all persons, agents and corporations who contract with or assist  
30 the board in preparing and developing the plan. The board in a  
31 timely manner shall provide copies of this record to the members  
32 of the advisory council created in this section and those  
33 legislators, or their designees, who may attend meetings of the  
34 advisory council. The board shall provide copies of this record  
35 in the solicitation of bids for the administration or servicing of  
36 the self-insured program. Each person, agent or corporation  
37 which, during the previous fiscal year, has assisted in the  
38 development of the plan or employed or compensated any person who  
39 assisted in the development of the plan, and which bids on the  
40 administration or servicing of the plan, shall submit to the board  
41 a statement accompanying the bid explaining in detail its  
42 participation with the development of the plan. This statement  
43 shall include the amount of compensation paid by the bidder to any  
44 such employee during the previous fiscal year. The board shall  
45 make all such information available to the members of the advisory  
46 council and those legislators, or their designees, who may attend  
47 meetings of the advisory council before any action is taken by the  
48 board on the bids submitted. The failure of any bidder to fully  
49 and accurately comply with this paragraph shall result in the  
50 rejection of any bid submitted by that bidder or the cancellation  
51 of any contract executed when the failure is discovered after the  
52 acceptance of that bid. The board is authorized to promulgate  
53 rules and regulations to implement the provisions of this  
54 subsection.

55           The board shall develop plans for the insurance plan  
56 authorized by this section in accordance with the provisions of  
57 Section 25-15-5.

58           Any corporation, association, company or individual that  
59 contracts with the board for the third-party claims administration  
60 of the self-insured plan shall prepare and keep on file an  
61 explanation of benefits for each claim processed. The explanation  
62 of benefits shall contain such information relative to each  
63 processed claim which the board deems necessary, and, at a  
64 minimum, each explanation shall provide the claimant's name, claim  
65 number, provider number, provider name, service dates, type of  
66 services, amount of charges, amount allowed to the claimant and  
67 reason codes. The information contained in the explanation of  
68 benefits shall be available for inspection upon request by the  
69 board. The board shall have access to all claims information  
70 utilized in the issuance of payments to employees and providers.

71           (b) There is created an advisory council to advise the  
72 board in the formulation of the State and School Employees Health  
73 Insurance Plan. The council shall be composed of the State  
74 Insurance Commissioner or his designee, an employee-representative  
75 of the institutions of higher learning appointed by the board of  
76 trustees thereof, an employee-representative of the Department of  
77 Transportation appointed by the director thereof, an  
78 employee-representative of the State Tax Commission appointed by  
79 the Commissioner of Revenue, an employee-representative of the  
80 Mississippi Department of Health appointed by the State Health  
81 Officer, an employee-representative of the Mississippi Department  
82 of Corrections appointed by the Commissioner of Corrections, and  
83 an employee-representative of the Department of Human Services  
84 appointed by the Executive Director of Human Services, two (2)  
85 certificated public school administrators appointed by the State  
86 Board of Education, two (2) certificated classroom teachers

87 appointed by the State Board of Education, a noncertificated  
88 school employee appointed by the State Board of Education and a  
89 community/junior college employee appointed by the State Board for  
90 Community and Junior Colleges.

91         The Lieutenant Governor may designate the Secretary of the  
92 Senate, the Chairman of the Senate Appropriations Committee, the  
93 Chairman of the Senate Education Committee and the Chairman of the  
94 Senate Insurance Committee, and the Speaker of the House of  
95 Representatives may designate the Clerk of the House, the Chairman  
96 of the House Appropriations Committee, the Chairman of the House  
97 Education Committee and the Chairman of the House Insurance  
98 Committee, to attend any meeting of the State and School Employees  
99 Insurance Advisory Council. The appointing authorities may  
100 designate an alternate member from their respective houses to  
101 serve when the regular designee is unable to attend such meetings  
102 of the council. Such designees shall have no jurisdiction or vote  
103 on any matter within the jurisdiction of the council. For  
104 attending meetings of the council, such legislators shall receive  
105 per diem and expenses which shall be paid from the contingent  
106 expense funds of their respective houses in the same amounts as  
107 provided for committee meetings when the Legislature is not in  
108 session; however, no per diem and expenses for attending meetings  
109 of the council will be paid while the Legislature is in session.  
110 No per diem and expenses will be paid except for attending  
111 meetings of the council without prior approval of the proper  
112 committee in their respective houses.

113         (c) No change in the terms of the State and School  
114 Employees Health Insurance Plan may be made effective unless the  
115 board, or its designee, has provided notice to the State and  
116 School Employees Health Insurance Advisory Council and has called  
117 a meeting of the council at least fifteen (15) days before the  
118 effective date of such change. In the event that the State and

119 School Employees Health Insurance Advisory Council does not meet  
120 to advise the board on the proposed changes, the changes to the  
121 plan shall become effective at such time as the board has informed  
122 the council that the changes shall become effective.

123           (d) **Medical benefits for retired employees and**  
124 **dependents under age sixty-five (65) years and not eligible for**  
125 **Medicare benefits.** The same health insurance coverage as for all  
126 other active employees and their dependents shall be available to  
127 retired employees and all dependents under age sixty-five (65)  
128 years who are not eligible for Medicare benefits, the level of  
129 benefits to be the same level as for all other active  
130 participants. This section will apply to those employees who  
131 retire due to one hundred percent (100%) medical disability as  
132 well as those employees electing early retirement.

133           (e) **Medical benefits for retired employees and**  
134 **dependents over age sixty-five (65) years or otherwise eligible**  
135 **for Medicare benefits.** The health insurance coverage available to  
136 retired employees over age sixty-five (65) years or otherwise  
137 eligible for Medicare benefits, and all dependents over age  
138 sixty-five (65) years or otherwise eligible for Medicare benefits,  
139 shall be the major medical coverage with the lifetime maximum of  
140 One Million Dollars (\$1,000,000.00). Benefits shall be reduced by  
141 Medicare benefits as though such Medicare benefits were the base  
142 plan.

143           All covered individuals shall be assumed to have full  
144 Medicare coverage, Parts A and B; and any Medicare payments under  
145 both Parts A and B shall be computed to reduce benefits payable  
146 under this plan.

147           (2) Nonduplication of benefits--reduction of benefits by  
148 Title XIX benefits: When benefits would be payable under more  
149 than one (1) group plan, benefits under those plans will be

150 coordinated to the extent that the total benefits under all plans  
151 will not exceed the total expenses incurred.

152 Benefits for hospital or surgical or medical benefits shall  
153 be reduced by any similar benefits payable in accordance with  
154 Title XIX of the Social Security Act or under any amendments  
155 thereto, or any implementing legislation.

156 Benefits for hospital or surgical or medical benefits shall  
157 be reduced by any similar benefits payable by workers'  
158 compensation.

159 (3) (a) Schedule of life insurance benefits--group term:  
160 The amount of term life insurance for each active employee of a  
161 department, agency or institution of the state government shall  
162 not be in excess of One Hundred Thousand Dollars (\$100,000.00), or  
163 twice the amount of the employee's annual wage to the next highest  
164 One Thousand Dollars (\$1,000.00), whichever may be less, but in no  
165 case less than Thirty Thousand Dollars (\$30,000.00), with a like  
166 amount for accidental death and dismemberment on a  
167 twenty-four-hour basis. The plan will further contain a premium  
168 waiver provision if a covered employee becomes totally and  
169 permanently disabled prior to age sixty-five (65) years.  
170 Employees retiring after June 30, 1999, shall be eligible to  
171 continue life insurance coverage in an amount of Five Thousand  
172 Dollars (\$5,000.00), Ten Thousand Dollars (\$10,000.00) or Twenty  
173 Thousand Dollars (\$20,000.00) into retirement.

174 (b) Effective October 1, 1999, schedule of life  
175 insurance benefits--group term: The amount of term life insurance  
176 for each active employee of any school district, community/junior  
177 college, public library or university-based program authorized  
178 under Section 37-23-31 for deaf, aphasic and emotionally disturbed  
179 children or any regular nonstudent bus driver shall not be in  
180 excess of One Hundred Thousand Dollars (\$100,000.00), or twice the  
181 amount of the employee's annual wage to the next highest One

182 Thousand Dollars (\$1,000.00), whichever may be less, but in no  
183 case less than Thirty Thousand Dollars (\$30,000.00), with a like  
184 amount for accidental death and dismemberment on a  
185 twenty-four-hour basis. The plan will further contain a premium  
186 waiver provision if a covered employee of any school district,  
187 community/junior college, public library or university-based  
188 program authorized under Section 37-23-31 for deaf, aphasic and  
189 emotionally disturbed children or any regular nonstudent bus  
190 driver becomes totally and permanently disabled prior to age  
191 sixty-five (65) years. Employees of any school district,  
192 community/junior college, public library or university-based  
193 program authorized under Section 37-23-31 for deaf, aphasic and  
194 emotionally disturbed children or any regular nonstudent bus  
195 driver retiring after September 30, 1999, shall be eligible to  
196 continue life insurance coverage in an amount of Five Thousand  
197 Dollars (\$5,000.00), Ten Thousand Dollars (\$10,000.00) or Twenty  
198 Thousand Dollars (\$20,000.00) into retirement.

199 (4) Any eligible employee who on March 1, 1971, was  
200 participating in a group life insurance program which has  
201 provisions different from those included herein and for which the  
202 State of Mississippi was paying a part of the premium may, at his  
203 discretion, continue to participate in such plan. Such employee  
204 shall pay in full all additional costs, if any, above the minimum  
205 program established by this article. Under no circumstances shall  
206 any individual who begins employment with the state after March 1,  
207 1971, be eligible for the provisions of this paragraph.

208 (5) The board may offer medical savings accounts as defined  
209 in Section 71-9-3 as a plan option.

210 (6) Any premium differentials, differences in coverages,  
211 discounts determined by risk or by any other factors shall be  
212 uniformly applied to all active employees participating in the  
213 insurance plan. It is the intent of the Legislature that the

214 state contribution to the plan be the same for each employee  
215 throughout the state.

216 (7) On October 1, 1999, any school district,  
217 community/junior college district or public library may elect to  
218 remain with an existing policy or policies of group life insurance  
219 with an insurance company approved by the State and School  
220 Employees Health Insurance Management Board, in lieu of  
221 participation in the State and School Life Insurance Plan. On or  
222 after July 1, 2004, until October 1, 2004, any school district,  
223 community/junior college district or public library may elect to  
224 choose a policy or policies of group life insurance existing on  
225 October 1, 1999, with an insurance company approved by the State  
226 and School Employees Health Insurance Management Board in lieu of  
227 participation in the State and School Life Insurance Plan. The  
228 state's contribution of up to fifty percent (50%) of the active  
229 employee's premium under the State and School Life Insurance Plan  
230 may be applied toward the cost of coverage for full-time employees  
231 participating in the approved life insurance company group plan.  
232 For purposes of this subsection (7), "life insurance company group  
233 plan" means a plan administered or sold by a private insurance  
234 company. After October 1, 1999, the board may assess charges in  
235 addition to the existing State and School Life Insurance Plan  
236 rates to such employees as a condition of enrollment in the State  
237 and School Life Insurance Plan. In order for any life insurance  
238 company group plan \* \* \* to be approved by the State and School  
239 Employees Health Insurance Management Board under this subsection  
240 (7), it shall meet the following criteria:

241 (a) The insurance company offering the group life  
242 insurance plan shall be rated "A-" or better by A.M. Best state  
243 insurance rating service and be licensed as an admitted carrier in  
244 the State of Mississippi by the Mississippi Department of  
245 Insurance.



246 (b) The insurance company group life insurance plan  
247 shall provide the same life insurance, accidental death and  
248 dismemberment insurance and waiver of premium benefits as provided  
249 in the State and School Life Insurance Plan.

250 (c) The insurance company group life insurance plan  
251 shall be fully insured, and no form of self-funding life insurance  
252 by such company shall be approved.

253 (d) The insurance company group life insurance plan  
254 shall have one (1) composite rate per One Thousand Dollars  
255 (\$1,000.00) of coverage for active employees regardless of age and  
256 one (1) composite rate per One Thousand Dollars (\$1,000.00) of  
257 coverage for all retirees regardless of age or type of retiree.

258 (e) The insurance company and its group life insurance  
259 plan shall comply with any administrative requirements of the  
260 State and School Employees Health Insurance Management Board. In  
261 the event any insurance company providing group life insurance  
262 benefits to employees under this subsection (7) fails to comply  
263 with any requirements specified herein or any administrative  
264 requirements of the board, the state shall discontinue providing  
265 funding for the cost of such insurance.

266 **[From and after July 1 of the year in which Section 25-11-143**  
267 **becomes effective as provided in subsection (1) of Section**  
268 **25-11-143, this section shall read as follows:]**

269 25-15-9. (1) (a) The board shall design a plan of health  
270 insurance for state employees that provides benefits for  
271 semiprivate rooms in addition to other incidental coverages that  
272 the board deems necessary. The amount of the coverages shall be  
273 in such reasonable amount as may be determined by the board to be  
274 adequate, after due consideration of current health costs in  
275 Mississippi. The plan shall also include major medical benefits  
276 in such amounts as the board shall determine. The board is also  
277 authorized to accept bids for such alternate coverage and optional

278 benefits as the board deems proper. Any contract for alternative  
279 coverage and optional benefits shall be awarded by the board after  
280 it has carefully studied and evaluated the bids and selected the  
281 best and most cost-effective bid. The board may reject all such  
282 bids; however, the board shall notify all bidders of the rejection  
283 and shall actively solicit new bids if all bids are rejected. The  
284 board may employ or contract for such consulting or actuarial  
285 services as may be necessary to formulate the plan, and to assist  
286 the board in the preparation of specifications and in the process  
287 of advertising for the bids for the plan. Those contracts shall  
288 be solicited and entered into in accordance with Section 25-15-5.  
289 The board shall keep a record of all persons, agents and  
290 corporations who contract with or assist the board in preparing  
291 and developing the plan. The board in a timely manner shall  
292 provide copies of this record to the members of the advisory  
293 council created in this section and those legislators, or their  
294 designees, who may attend meetings of the advisory council. The  
295 board shall provide copies of this record in the solicitation of  
296 bids for the administration or servicing of the self-insured  
297 program. Each person, agent or corporation that, during the  
298 previous fiscal year, has assisted in the development of the plan  
299 or employed or compensated any person who assisted in the  
300 development of the plan, and that bids on the administration or  
301 servicing of the plan, shall submit to the board a statement  
302 accompanying the bid explaining in detail its participation with  
303 the development of the plan. This statement shall include the  
304 amount of compensation paid by the bidder to any such employee  
305 during the previous fiscal year. The board shall make all such  
306 information available to the members of the advisory council and  
307 those legislators, or their designees, who may attend meetings of  
308 the advisory council before any action is taken by the board on  
309 the bids submitted. The failure of any bidder to fully and

310 accurately comply with this paragraph shall result in the  
311 rejection of any bid submitted by that bidder or the cancellation  
312 of any contract executed when the failure is discovered after the  
313 acceptance of that bid. The board is authorized to promulgate  
314 rules and regulations to implement the provisions of this  
315 subsection.

316 The board shall develop plans for the insurance plan  
317 authorized by this section in accordance with the provisions of  
318 Section 25-15-5.

319 Any corporation, association, company or individual that  
320 contracts with the board for the third-party claims administration  
321 of the self-insured plan shall prepare and keep on file an  
322 explanation of benefits for each claim processed. The explanation  
323 of benefits shall contain such information relative to each  
324 processed claim which the board deems necessary, and, at a  
325 minimum, each explanation shall provide the claimant's name, claim  
326 number, provider number, provider name, service dates, type of  
327 services, amount of charges, amount allowed to the claimant and  
328 reason codes. The information contained in the explanation of  
329 benefits shall be available for inspection upon request by the  
330 board. The board shall have access to all claims information  
331 utilized in the issuance of payments to employees and providers.

332 (b) There is created an advisory council to advise the  
333 board in the formulation of the State and School Employees Health  
334 Insurance Plan. The council shall be composed of the State  
335 Insurance Commissioner or his designee, an employee-representative  
336 of the state institutions of higher learning appointed by the  
337 board of trustees thereof, an employee-representative of the  
338 Mississippi Department of Transportation appointed by the director  
339 thereof, an employee-representative of the State Tax Commission  
340 appointed by the Commissioner of Revenue, an  
341 employee-representative of the State Department of Health

342 appointed by the State Health Officer, an employee-representative  
343 of the Mississippi Department of Corrections appointed by the  
344 Commissioner of Corrections, and an employee-representative of the  
345 Mississippi Department of Human Services appointed by the  
346 Executive Director of Human Services, two (2) certificated public  
347 school administrators appointed by the State Board of Education,  
348 two (2) certificated classroom teachers appointed by the State  
349 Board of Education, a noncertificated school employee appointed by  
350 the State Board of Education and a community/junior college  
351 employee appointed by the State Board for Community and Junior  
352 Colleges.

353         The Lieutenant Governor may designate the Secretary of the  
354 Senate, the Chairman of the Senate Appropriations Committee, the  
355 Chairman of the Senate Education Committee and the Chairman of the  
356 Senate Insurance Committee, and the Speaker of the House of  
357 Representatives may designate the Clerk of the House, the Chairman  
358 of the House Appropriations Committee, the Chairman of the House  
359 Education Committee and the Chairman of the House Insurance  
360 Committee, to attend any meeting of the State and School Employees  
361 Insurance Advisory Council. The appointing authorities may  
362 designate an alternate member from their respective houses to  
363 serve when the regular designee is unable to attend such meetings  
364 of the council. Those designees shall have no jurisdiction or  
365 vote on any matter within the jurisdiction of the council. For  
366 attending meetings of the council, those legislators shall receive  
367 per diem and expenses, which shall be paid from the contingent  
368 expense funds of their respective houses in the same amounts as  
369 provided for committee meetings when the Legislature is not in  
370 session; however, no per diem and expenses for attending meetings  
371 of the council will be paid while the Legislature is in session.  
372 No per diem and expenses will be paid except for attending

373 meetings of the council without prior approval of the proper  
374 committee in their respective houses.

375 (c) No change in the terms of the State and School  
376 Employees Health Insurance Plan may be made effective unless the  
377 board, or its designee, has provided notice to the State and  
378 School Employees Health Insurance Advisory Council and has called  
379 a meeting of the council at least fifteen (15) days before the  
380 effective date of the change. If the State and School Employees  
381 Health Insurance Advisory Council does not meet to advise the  
382 board on the proposed changes, the changes to the plan will become  
383 effective at such time as the board has informed the council that  
384 the changes will become effective.

385 (2) Nonduplication of benefits--reduction of benefits by  
386 Title XIX benefits: When benefits would be payable under more  
387 than one (1) group plan, benefits under those plans will be  
388 coordinated to the extent that the total benefits under all plans  
389 will not exceed the total expenses incurred.

390 Benefits for hospital or surgical or medical benefits shall  
391 be reduced by any similar benefits payable in accordance with  
392 Title XIX of the Social Security Act or under any amendments  
393 thereto, or any implementing legislation.

394 Benefits for hospital or surgical or medical benefits shall  
395 be reduced by any similar benefits payable by workers'  
396 compensation.

397 (3) (a) Schedule of life insurance benefits--group term:  
398 The amount of term life insurance for each active employee of a  
399 department, agency or institution of the state government shall  
400 not be in excess of One Hundred Thousand Dollars (\$100,000.00), or  
401 twice the amount of the employee's annual wage to the next highest  
402 One Thousand Dollars (\$1,000.00), whichever may be less, but in no  
403 case less than Thirty Thousand Dollars (\$30,000.00), with a like

404 amount for accidental death and dismemberment on a  
405 twenty-four-hour basis.

406 (b) Effective October 1, 1999, schedule of life  
407 insurance benefits--group term: The amount of term life insurance  
408 for each active employee of any school district, community/junior  
409 college, public library, university-based program authorized under  
410 Section 37-23-31 for deaf, aphasic and emotionally disturbed  
411 children, or any regular nonstudent bus driver shall not be in  
412 excess of One Hundred Thousand Dollars (\$100,000.00), or twice the  
413 amount of the employee's annual wage to the next highest One  
414 Thousand Dollars (\$1,000.00), whichever may be less, but in no  
415 case less than Thirty Thousand Dollars (\$30,000.00), with a like  
416 amount for accidental death and dismemberment on a  
417 twenty-four-hour basis. The plan will further contain a premium  
418 waiver provision if a covered employee of any school district,  
419 community/junior college, public library, university-based program  
420 authorized under Section 37-23-31 for deaf, aphasic and  
421 emotionally disturbed children, or any regular nonstudent bus  
422 driver becomes totally and permanently disabled before age  
423 sixty-five (65) years.

424 (4) Any eligible employee who on March 1, 1971, was  
425 participating in a group life insurance program that has  
426 provisions different from those included in this section and for  
427 which the State of Mississippi was paying a part of the premium  
428 may, at his discretion, continue to participate in that plan. The  
429 employee shall pay in full all additional costs, if any, above the  
430 minimum program established by this article. Under no  
431 circumstances shall any individual who begins employment with the  
432 state after March 1, 1971, be eligible for the provisions of this  
433 paragraph.

434 (5) The board may offer medical savings accounts as defined  
435 in Section 71-9-3 as a plan option.

436           (6) Any premium differentials, differences in coverages,  
437 discounts determined by risk or by any other factors shall be  
438 uniformly applied to all active employees participating in the  
439 insurance plan. It is the intent of the Legislature that the  
440 state contribution to the plan be the same for each employee  
441 throughout the state.

442           (7) On October 1, 1999, any school district,  
443 community/junior college district or public library may elect to  
444 remain with an existing policy or policies of group life insurance  
445 with an insurance company approved by the State and School  
446 Employees Health Insurance Management Board, in lieu of  
447 participation in the State and School Life Insurance Plan. On or  
448 after July 1, 2004, until October 1, 2004, any school district,  
449 community/junior college district or public library may elect to  
450 choose a policy or policies of group life insurance existing on  
451 October 1, 1999, with an insurance company approved by the State  
452 and School Employees Health Insurance Management Board in lieu of  
453 participation in the State and School Life Insurance Plan. The  
454 state's contribution of up to fifty percent (50%) of the active  
455 employee's premium under the State and School Life Insurance Plan  
456 may be applied toward the cost of coverage for full-time employees  
457 participating in the approved life insurance company group plan.  
458 For purposes of this subsection (7), "life insurance company group  
459 plan" means a plan administered or sold by a private insurance  
460 company. After October 1, 1999, the board may assess charges in  
461 addition to the existing State and School Life Insurance Plan  
462 rates to those employees as a condition of enrollment in the State  
463 and School Life Insurance Plan. In order for any life insurance  
464 company group plan \* \* \* to be approved by the State and School  
465 Employees Health Insurance Management Board under this subsection  
466 (7), it shall meet the following criteria:

467 (a) The insurance company offering the group life  
468 insurance plan shall be rated "A-" or better by A.M. Best state  
469 insurance rating service and be licensed as an admitted carrier in  
470 the State of Mississippi by the Mississippi Department of  
471 Insurance.

472 (b) The insurance company group life insurance plan  
473 shall provide the same life insurance, accidental death and  
474 dismemberment insurance and waiver of premium benefits as provided  
475 in the State and School Life Insurance Plan.

476 (c) The insurance company group life insurance plan  
477 shall be fully insured, and no form of self-funding life insurance  
478 by such company shall be approved.

479 (d) The insurance company group life insurance plan  
480 shall have one (1) composite rate per One Thousand Dollars  
481 (\$1,000.00) of coverage for active employees regardless of age.

482 (e) The insurance company and its group life insurance  
483 plan shall comply with any administrative requirements of the  
484 State and School Employees Health Insurance Management Board. If  
485 any insurance company providing group life insurance benefits to  
486 employees under this subsection (7) fails to comply with any  
487 requirements specified in this subsection or any administrative  
488 requirements of the board, the state shall discontinue providing  
489 funding for the cost of that insurance.

490 **FURTHER, amend the title on line 6 by inserting after the**  
491 **semicolon the following:**

492 TO AMEND SECTION 25-15-9, MISSISSIPPI CODE OF 1972, TO ALLOW ANY  
493 SCHOOL DISTRICT, COMMUNITY/JUNIOR COLLEGE DISTRICT OR PUBLIC  
494 LIBRARY UNTIL OCTOBER 1, 2004, TO CHOOSE A CERTAIN POLICY OR  
495 POLICIES OF GROUP LIFE INSURANCE WITH AN INSURANCE COMPANY  
496 APPROVED BY THE STATE AND SCHOOL EMPLOYEES HEALTH INSURANCE  
497 MANAGEMENT BOARD IN LIEU OF PARTICIPATION IN THE STATE AND SCHOOL  
498 LIFE INSURANCE PLAN;