

By: Senator(s) DeLano

To: Insurance

SENATE BILL NO. 2665

1 AN ACT TO AMEND SECTION 25-15-103, MISSISSIPPI CODE OF 1972,
2 TO AUTHORIZE AIRPORT AUTHORITIES TO PAY CERTAIN GROUP LIFE AND
3 HEALTH INSURANCE PREMIUMS; AND FOR RELATED PURPOSES.

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

5 **SECTION 1.** Section 25-15-103, Mississippi Code of 1972, is
6 amended as follows:

7 25-15-103. (1) Except as provided in subsection (4)(c) of
8 this section, the maximum amount of group insurance or other
9 coverage used in determining employer's limitation of one hundred
10 percent (100%) of such costs shall be determined by regulations
11 promulgated by the governing board or head of any political
12 subdivision, school district, junior college district,
13 institution, department or agency named in Section 25-15-101 and
14 this section, but the life insurance for each employee shall not
15 exceed Fifty Thousand Dollars (\$50,000.00), or the amount of
16 deduction allowed by the United States Internal Revenue Service in
17 filing a federal tax return, whichever is greater. A like amount
18 may be for accidental death, accident, health and salary



19 protection insurance, providing benefits not exceeding sixty
20 percent (60%) of the employee's income, or the amount allowed by
21 the United States Internal Revenue Service in filing a federal tax
22 return, whichever is greater. Hospitalization benefits for room
23 and board may not exceed the average semiprivate cost per day; and
24 the other coverages authorized hereinabove. The limitations in
25 this subsection on the amount of group insurance and other
26 coverage which employers may obtain for their employees shall not
27 be applicable to municipalities.

28 (2) Any employee who retires due to one hundred percent
29 (100%) medical disability, or due to reaching the statutory age of
30 retirement under the provisions of the Public Employees'
31 Retirement Law of 1952, being Sections 25-11-101 through
32 25-11-139, may, if he elects, remain a member of the group plan
33 for such life insurance and other benefits as may be agreed to by
34 the governing board or institution, department, or agency head and
35 the companies writing such insurance and other coverage, by paying
36 the entire costs thereof.

37 (3) When any of the political subdivisions, school
38 districts, junior college districts, institutions, departments, or
39 agencies named in Section 25-15-101 and this section have adopted
40 the group coverage plan authorized by said sections, any of the
41 employees thereof participating in the plan who desire to secure
42 additional benefits for their dependents with the company or
43 companies providing such group coverage may do so by authorizing



44 in writing the deduction from his or her salary or wages of the
45 necessary amounts for the full payment of such additional
46 coverage, and the same may be deducted and paid for such purposes,
47 but the entire cost of such additional coverage for dependents
48 shall be paid by the employee.

49 (4) (a) A municipality may provide group life insurance
50 coverage for all or specified groups of its public employees and
51 group hospitalization benefits for such public employees and their
52 dependents, and the municipality may pay the total of the cost of
53 all benefits under this section.

54 (b) A county may provide group life insurance coverage
55 for all or specified groups of its public employees and group
56 hospitalization benefits for such public employees and their
57 dependents, and the county may pay the total of the cost of all
58 benefits under this section. A county may make such provision, as
59 specified under this paragraph, retroactively for any existing
60 group coverage plan previously adopted by the county.

61 (c) An airport authority may provide group life
62 insurance coverage for all or specified groups of its employees
63 and group hospitalization benefits for all or specified groups of
64 its employees and their dependents. The airport authority may pay
65 the total of the cost of all benefits under this paragraph (c) and
66 may make such provisions retroactively for any existing group
67 coverage plan previously adopted by the airport authority.



68 (5) (a) The board of supervisors of any county or governing
69 authority of any municipality may offer any Medicare-eligible
70 county or municipal employee supplemental compensation if the
71 employee chooses to secure Medicare coverage in lieu of
72 participating in any county or municipal medical or health
73 insurance program, as the case may be, limited to an amount which
74 shall not exceed the county's or municipality's cost for the
75 employee to participate in such county or municipal medical or
76 health insurance program. The provisions of this subsection shall
77 not apply to coverage by Medicaid. Nothing in this subsection
78 shall be construed to require a county or municipal employee to
79 choose Medicare coverage in lieu of participating in any county or
80 municipal medical or health insurance program, and a county or
81 municipality shall not withhold participation in any county or
82 municipal medical or health insurance program by a
83 Medicare-eligible employee who is otherwise eligible for such
84 county or municipal medical or health insurance program.

85 (b) Before the supplemental compensation may be
86 provided, as specified under this subsection, the employee shall
87 provide verifiable proof that he has secured coverage under
88 Medicare. Receipt of purchase for the Medicare coverage shall be
89 provided on an annual basis to the employer.

90 **SECTION 2.** This act shall take effect and be in force from
91 and after its passage.

