

107TH CONGRESS
1ST SESSION

H. R. 3173

To amend the Soldiers' and Sailors' Civil Relief Act of 1940 and title 38, United States Code, to improve benefits for veterans.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 25, 2001

Mr. GUTIERREZ (for himself and Mr. EVANS) introduced the following bill;
which was referred to the Committee on Veterans' Affairs

A BILL

To amend the Soldiers' and Sailors' Civil Relief Act of 1940 and title 38, United States Code, to improve benefits for veterans.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the "Servicemembers and
5 Military Families Financial Protection Act of 2001".

6 **SEC. 2. INCREASE IN MAXIMUM MONTHLY LEASE AMOUNT**

7 **FOR PROTECTIONS UNDER SOLDIERS' AND**

8 **SAILORS' CIVIL RELIEF ACT OF 1940.**

9 (a) INCREASE IN MAXIMUM MONTHLY LEASE
10 AMOUNT FOR SSCRA PROTECTION.—Subsection (a) of

1 section 300 of the Soldiers' and Sailors' Civil Relief Act
2 of 1940 (50 U.S.C. 530) is amended by striking "\$1,250"
3 and inserting "\$1,950".

4 (b) TECHNICAL AMENDMENTS.—Such section is fur-
5 ther amended—

6 (1) in subsection (a), by striking "wife" and in-
7 serting "spouse"; and

8 (2) in subsection (d)—

9 (A) by striking "he" and inserting "the
10 Secretary"; and

11 (B) by striking "wife" and inserting
12 "spouse".

13 (c) EFFECTIVE DATE.—The amendment made by
14 subsection (a) shall apply with respect to actions of evic-
15 tion or distress that are commenced on or after the date
16 of the enactment of this Act and to such actions that are
17 commenced before such date that are not final as of such
18 date.

19 **SEC. 3. AUTHORITY FOR OPTIONAL INCREASE IN MAXIMUM**
20 **COVERAGE UNDER SERVICEMEMBERS'**
21 **GROUP LIFE INSURANCE AND VETERANS'**
22 **GROUP LIFE INSURANCE.**

23 (a) MAXIMUM UNDER SERVICEMEMBERS' GROUP
24 LIFE INSURANCE.—(1) Section 1967(a)(3) of title 38,
25 United States Code, is amended—

1 (A) in subparagraph (A), by striking “subpara-
2 graphs (B) and (C)” and inserting “subparagraphs
3 (B), (C), and (D)”; and

4 (B) by adding at the end the following new sub-
5 paragraph:

6 “(D) A member may elect in writing to be insured
7 in an amount greater than the amount provided for under
8 subparagraph (A). The amount of insurance so elected
9 shall be in the amount of \$500,000, \$750,000, or
10 \$1,000,000. Any such election must be made within 30
11 days of becoming eligible for insurance under this sub-
12 chapter, except that such an election may be made later,
13 while eligible for such insurance, upon written application,
14 proof of good health, and compliance with such other
15 terms and conditions as may be prescribed by the Sec-
16 retary.”.

17 (2) Section 1969 of such title is amended—

18 (A) by redesignating subsection (h) as sub-
19 section (i); and

20 (B) by inserting after subsection (g) the fol-
21 lowing new subsection (h):

22 “(h)(1) During any period in which a member has in-
23 surance coverage under this chapter in an amount greater
24 than the amount provided for under subparagraph (A) of
25 section 1967(a)(3) of this title by reason of an election

1 under subparagraph (D) of that section and the member
2 is on active duty, there shall be deducted each month from
3 the member's basic or other pay until separation or release
4 from active duty an amount determined by the Secretary
5 as the premium allocable to the pay period for providing
6 that insurance coverage.

7 “(2)(A) The Secretary shall determine the premium
8 amounts to be charged for life insurance coverage de-
9 scribed in paragraph (1).

10 “(B) The premium amounts shall be determined on
11 the basis of sound actuarial principles and shall include
12 an amount necessary to cover the administrative costs to
13 the insurer or insurers providing such insurance.

14 “(C) Each premium rate for the first policy year shall
15 be continued for subsequent policy years, except that the
16 rate may be adjusted for any such subsequent policy year
17 on the basis of the experience under the policy, as deter-
18 mined by the Secretary in advance of that policy year.”.

19 (b) EFFECTIVE DATE.—The amendments made by
20 this section shall take effect at the end of the 60-day pe-
21 riod beginning the date of the enactment of this Act. In
22 the case of any person covered by Servicemembers Group
23 Life Insurance on the date of the enactment of this Act,
24 the 30-day period specified in section 1967(a)(3)(D) of
25 title 38, United States Code, as added by subsection

- 1 (a)(1)(B), shall be deemed to begin at the end of such
- 2 60-day period.

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