

New Jersey's efforts to remember Brian's life through this legislation that would name a post office after him in his hometown of West Milford, New Jersey.

Madam Speaker, I strongly support Senate 904.

Madam Speaker, I reserve the balance of my time.

Mr. DAVIS of Illinois. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, as a member of the House Committee on Government Reform, I am pleased to join my colleague in consideration of S. 904, a bill designating the postal facility in West Milford, New Jersey, after the late Brian P. Parrello. This measure, which was introduced by Senator FRANK LAUTENBERG, a Democrat from New Jersey, on April 26, 2005, was unanimously passed by the Senate on June 29, 2005.

Lance Corporal Brian P. Parrello, 19, was killed Saturday, January 1, 2005, as a result of hostile action in Hadithah, a city along the Euphrates River. Brian Parrello is remembered by friends and family as being a "good guy," a young person who had dreams of one day becoming a teacher.

Lance Corporal Brian P. Parrello had an avid interest in history. His high school principal, Michael McCormick, recalled that Brian "took every elective history course that we have in our school."

Madam Speaker, I commend my colleague for seeking to honor the memory of the late Brian Parrello in this manner. Brian is to be remembered for his sacrifice and that he lost his life in furtherance of our freedom. We should not forget that he died in combat, and we would hope that we could end this conflict so that it would not be necessary that we take to the floor to honor young people whose lives are snuffed out far too quickly.

This is indeed a tribute to Brian, and I would urge passage of this bill.

Madam Speaker, I yield back the balance of my time.

Ms. FOXX. Madam Speaker, I yield such time as he may consume to my distinguished colleague from the State of New Jersey (Mr. GARRETT), the author of the House version of this honor for Brian Parrello.

Mr. GARRETT of New Jersey. Madam Speaker, I also humbly rise this morning as we support a bill to rename the post office in West Milford, New Jersey, up in my district, after Lance Corporal Brian P. Parrello who was killed in action, as we say, in Iraq earlier this year, in January. He was an honorable defender of liberty, and he deserves our gratitude and respect.

Brian joins that long list of our country's heroes who have made the ultimate sacrifice so that each and every one of us can live free. After the attacks on September 11, 2001, Brian proudly joined the United States Marine Corps where he was assigned to the Second Marine Expeditionary Force in North Carolina. In Iraq, Brian

served in the Marine's swift boat unit where he patrolled the Tigris and Euphrates rivers.

As indicated earlier, back in West Milford High School, he served on both the football and the hockey teams. His teachers and his coaches and his peers called him a real leader, a real role model, someone who always gave 150 percent to everything that he did, a guy with a big heart who led by example. That is why I am proud to have introduced the legislation in this House to rename the post office in West Milford after Brian.

I am sure that Brian would have been proud to see the Iraqi people vote in the fair and free elections this past January. Brian gave all he could to help secure those freedoms. The war on terror is global in nature, and Brian fought in Iraq so that we may end the scourge of radical Islam and keep terrorists from attacking our homeland and freedom-loving people around the entire world.

Now, we can never fully express our gratitude for his sacrifice, for the freedom and the security to our Nation; but I am proud that we can leave a lasting memorial so that his heroic actions can be remembered in this country for now and future generations as well.

Today, we also remember his family, and we send them our prayers and our comfort as well.

Ms. FOXX. Madam Speaker, I urge all Members to support S. 904.

Madam Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from North Carolina (Ms. FOXX) that the House suspend the rules and pass the Senate bill, S. 904.

The question was taken; and (two-thirds having voted in favor thereof) the rules were suspended and the Senate bill was passed.

A motion to reconsider was laid on the table.

SERVICEMEMBERS' GROUP LIFE INSURANCE ENHANCEMENT ACT OF 2005

Mr. BUYER. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 3200) to amend title 38, United States Code, to enhance the Servicemembers' Group Life Insurance program, and for other purposes.

The Clerk read as follows:

H.R. 3200

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Servicemembers' Group Life Insurance Enhancement Act of 2005".

SEC. 2. REPEALER.

Effective as of August 31, 2005, section 1012 of division A of the Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Tsunami Relief, 2005 (Public Law 109-13; 119 Stat. 244), includ-

ing the amendments made by that section, are repealed, and sections 1967, 1969, 1970, and 1977 of title 38, United States Code, shall be applied as if that section had not been enacted.

SEC. 3. INCREASE FROM \$250,000 TO \$400,000 IN AUTOMATIC MAXIMUM COVERAGE UNDER SERVICEMEMBERS' GROUP LIFE INSURANCE AND VETERANS' GROUP LIFE INSURANCE.

(a) MAXIMUM UNDER SGLI.—Section 1967 of title 38, United States Code, is amended—

(1) in subsection (a)(3)(A)(i), by striking "\$250,000" and inserting "\$400,000"; and

(2) in subsection (d), by striking "of \$250,000" and inserting "in effect under paragraph (3)(A)(i) of that subsection".

(b) MAXIMUM UNDER VGLI.—Section 1977(a) of such title is amended by striking "\$250,000" each place it appears and inserting "\$400,000".

(c) EFFECTIVE DATE.—The amendments made by this section shall take effect on September 1, 2005, and shall apply with respect to deaths occurring on or after that date.

SEC. 4. NOTIFICATION TO MEMBER'S SPOUSE OR NEXT OF KIN OF CERTAIN ELECTIONS UNDER SERVICEMEMBER'S GROUP LIFE INSURANCE PROGRAM.

Effective September 1, 2005, section 1967 of title 38, United States Code, is amended by adding at the end the following new subsection:

"(f)(1)(A) Whenever a member who is eligible for insurance under this section executes a life insurance option specified in subparagraph (B), the Secretary concerned shall notify the member's spouse or, if the member is unmarried, the member's next of kin, in writing, of the execution of that option.

"(B) A life insurance option referred to in subparagraph (A) is any of the following:

"(i) An election under subsection (a)(2)(A) not to be insured under this subchapter.

"(ii) An election under subsection (a)(3)(B) for insurance of the member in an amount that is less than the maximum amount provided under subsection (a)(3)(A)(i).

"(iii) An application under subsection (c) for insurance coverage under this subchapter or for a change in the amount of such insurance coverage.

"(iv) In the case of a married member, a designation under section 1970(a) of this title of any person other than the spouse or a child of the member as the beneficiary of the member for any amount of insurance under this subchapter.

"(2) Whenever an unmarried member who is eligible for insurance under this section marries, the Secretary concerned shall notify the member's spouse in writing as to whether the member is insured under this subchapter. In the case of a member who is so insured, the Secretary shall include with such notification—

"(A) if the member has made an election described in paragraph (1)(B)(ii), notice that the amount of such insurance is less than the maximum amount provided under subsection (a)(3)(A)(i); and

"(B) if the member has designated a beneficiary other than the spouse or a child of the member for any amount of such insurance, notice that such a designation has been made.

"(3)(A) Notification of a spouse under paragraph (1) or (2), or of any other person under paragraph (1), for purposes of this subsection shall consist of a good faith effort to provide information to the spouse or other person at the last address of the spouse or other person in the records of the Secretary concerned.

"(B) Failure to provide such notification, or to provide such notification in a timely manner, does not affect the validity of any life insurance option referred to in paragraph (1)(B)."

SEC. 5. INCREMENTS OF INSURANCE THAT MAY BE ELECTED.

(a) INCREASE IN INCREMENT AMOUNT.—Subsection (a)(3)(B) of section 1967 of title 38, United States Code, is amended by striking “member or spouse” in the last sentence and inserting “member, be evenly divisible by \$50,000 and, in the case of a member’s spouse.”.

(b) EFFECTIVE DATE.—The amendment made by subsection (a) shall take effect on September 1, 2005.

SEC. 6. AUTHORITY TO ELECT NEW TRAUMATIC INJURY PROTECTION.

(a) OPT-OUT AUTHORITY.—Section 1980A of title 38, United States Code, is amended by adding at the end of subsection (b) the following new paragraph:

“(4)(A) A member may elect in writing not to be insured under this section.

“(B) If a member eligible for insurance under this section is not so insured by reason of an election made under subparagraph (A), the member may thereafter elect to be insured under this section upon written application by the member, proof of good health, and compliance with such other terms and conditions as may be prescribed by the Secretary. Insurance under this section upon such an election is effective upon the date of the receipt by the Secretary of such application and shall apply only with respect to injuries incurred after that date.

“(C) The Secretary shall prescribe by regulation conditions as to how and when elections under subparagraph (B) shall be made. Such regulations may include limiting the time for such elections to an annual open season, for a duration each year prescribed by the Secretary.”.

(b) EFFECTIVE DATE.—The amendment made by subsection (a) shall take effect immediately after section 1980A of title 38, United States Code, takes effect pursuant to section 1032(d)(1) of division A of the Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Tsunami Relief, 2005 (Public Law 109-13; 119 Stat. 260).

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Indiana (Mr. BUYER) and the gentlewoman from Nevada (Ms. BERKLEY) each will control 20 minutes.

The Chair recognizes the gentleman from Indiana (Mr. BUYER).

Mr. BUYER. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, on July 14, 2005, the Committee on Veterans’ Affairs reported H.R. 3200, the Servicemembers’ Group Life Insurance Enhancement Act of 2005. Among other things, this bill would provide a permanent authorization for increases in maximum life insurance coverage under the Servicemembers’ Group Life Insurance, referred to as the SGLI program, and the Veterans’ Group Life Insurance, referred to as the VGLI program from \$250,000 to \$400,000.

Public Law 109-113, the Emergency Supplemental Appropriations Act For Defense, the Global War on Terror, and Tsunami Relief of 2005, increased the maximum coverage to \$400,000 under these programs. However, the authorization expires on September 30, 2005.

It is my understanding that the Senate included the termination date, which was approved in the conference report, to afford the legislative committees the jurisdiction and oppor-

tunity to hold public hearings and further consider the specifics of the emergency authorization before it could be made permanent.

The increased level of coverage was requested by the President because of concerns over death benefits for the survivors of servicemembers being inadequate as our Nation fights the global war on terrorism. H.R. 3200 would also repeal the provision of Public Law 109-13 which prevents a married servicemember from declining SGLI coverage, or opting for an amount less than the maximum, without the written consent of the spouse. Public Law 109-13 mandates spousal consent, even in cases where the couple is estranged, as long as they are legally married.

The committee does not believe providing a spouse such veto authority over life insurance elections is good public policy. The spousal consent requirement could also result, for example, in a servicemember’s spouse excluding stepchildren as beneficiaries. The government should not interfere legally in a servicemember’s highly personal choices about such family matters.

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H.R. 3200 would instead require the military service Secretary concerned to provide written notification to the spouse or the next of kin of an unmarried servicemember as to the servicemember’s insurance election.

The committee believes that this is the preferable way of ensuring that the spouse or beneficiary is informed about this important financial decision, while preserving the individual right of the servicemember to make decisions about life insurance coverage.

Finally, Public Law 109-13 also provides for a new traumatic injury program. The traumatic injury program provides financial assistance in the amounts from \$25,000 to \$100,000 to servicemembers who suffer certain traumatic injuries.

The traumatic injury protection under current law is mandatory for servicemembers who elect SGLI coverage with premiums paid by the servicemember. No hearing had been held on this new program until June 16 of 2005, when the Veterans’ Affairs Subcommittee on Disability Assistance and Memorial Affairs held a hearing on H.R. 3200 in its draft form and on the traumatic injury protection program.

H.R. 3200 would allow a servicemember to decline traumatic injury coverage. This program authorization will be effective December 1, 2005, for servicemembers, but it is retroactive to October 7, 2001, when Operation Enduring Freedom began, for qualifying losses that are a direct result of injuries incurred in Operation Enduring Freedom and/or Operation Iraqi Freedom.

Madam Speaker, I reserve the balance of my time.

Ms. BERKLEY. Madam Speaker, I yield myself such time as I may consume.

I would like to thank the gentleman from Indiana (Mr. BUYER), the gentleman from Illinois (Mr. EVANS) and the gentleman from Florida (Mr. MILLER) for bringing this bill to the floor before the August recess.

H.R. 3200 would make the maximum amount of \$400,000 in the Servicemembers Group Life Insurance program permanent. In May of this year, Congress acted to increase the maximum amount of SGLI available to the men and women who are currently serving in the Armed Forces from \$250,000 to \$400,000. However, without passage of H.R. 3200, the increase in SGLI benefits will expire on September 30, 2005, prior to the time we return from our recess. This legislation is necessary in order to prevent any gaps in servicemembers’ coverage under the SGLI program.

I appreciate the gentleman from Florida (Chairman MILLER’s) cooperation in addressing my concerns that spousal consent not be a part of this SGLI program. The VA is already hearing from servicemembers who are upset that they must seek to obtain the consent of an estranged spouse before selecting less than the maximum amount of life insurance. We on the subcommittee have worked together in a bipartisan way on this matter.

I support the provision to eliminate the spousal consent requirement contained in Public Law 109-13. I also support the provision to eliminate the requirement that notice be sent to a current spouse if a servicemember elects to name a child or children as beneficiaries of their SGLI.

I believe we need to allow servicemembers to make decisions on the beneficiaries of their life insurance without any pressure to ignore their financial responsibility to their children, particularly from a prior marriage.

This bill is urgently needed to provide continuous coverage to our servicemen and women. I know that the men and women from Nevada who are currently serving will benefit from this bill. I urge all Members to support H.R. 3200.

Madam Speaker, I reserve the balance of my time.

Mr. BUYER. Madam Speaker, I yield myself such time as I may consume.

I would like to acknowledge the contributions of the gentleman from Arizona (Mr. RENZI) for his hard work on this legislation. On April 16, 2005, Mr. RENZI introduced H.R. 1618, which would create a traumatic injury protection program similar to what was enacted in Public Law 109-13.

On June 16, the gentleman from Arizona (Mr. RENZI) testified before the Subcommittee on Disability Assistance and Memorial Affairs, and his comments helped shape the bill which we are currently considering today. The gentleman from Arizona (Mr. RENZI) is a strong supporter of our Nation’s servicemen and women, and I appreciate his input.

I would also note that I have had continuous dialogue with the gentleman from Arizona (Mr. RENZI), and I deeply appreciate his passion. In having grown up in a military family, he has great understanding of the sacrifices of the men and women who wear the uniform.

Madam Speaker, I yield 3 minutes to the gentleman from Arizona (Mr. RENZI).

Mr. RENZI. Madam Speaker, I want to thank the Chairman very much for the opportunity to speak on this legislation, for his leadership, and for the time that he has spent in mentoring me, particularly on this piece of legislation.

The bill that we are considering today, the Servicemembers' Group Life Enhancement Act of 2005, makes permanent and improves a significant change which passed a few months ago. In May, as part of the Emergency War-time Supplemental Act, Congress passed the provision that allows the armed services and members of the armed services to purchase insurance coverage to protect against traumatic disabling injuries. This new traumatic injury protection program will be up and running in December, and will protect our servicemen and women against the economic consequences of severe disabilities while suffered on Active Duty. It will greatly assist our Armed Forces and their families during a servicemember's hospitalization time and their rehabilitation period, as well as their transition back to full employment.

At a time injured servicemembers and their family need to concentrate on physical recovery and emotional well-being, they are too often burdened with mounting financial debt, and this program goes a long way to help them.

Hospitalization following a traumatic injury often requires the servicemember's family members to leave work for an extended period of time to be with their loved ones, thus potentially losing a source of income. They incur tremendous costs, such as travel and living expenses, at a very stressful time. Travel, housing, food and child care costs can often amount to tens of thousands of dollars, and this insurance program will provide up to \$100,000 to these servicemembers to help pay for these indirect costs.

We ask our young people to volunteer their service, and they serve with distinction. This program will be especially important to members of our National Guard and Reserve in which we have a moral obligation to provide the necessary means for our servicemember to transition back to civilian life.

Medical technology has made great gains in the past years. Many of our soldiers who would have been killed in battle now come home with severe disabilities. We need to continue to assist these wounded warriors as they adjust to life with their new disabilities. Therefore, it is vital that we recognize the difficult sacrifices made by our

military and their families, and we do all that we can to assist them when they need it most. Our Nation must never forget our wounded warriors, and this legislation goes a long way to help them and to recognize that we care.

I thank the committee. I thank the gentleman from Indiana (Chairman BUYER) and the gentlewoman from Nevada (Ms. BERKLEY) for their approval, and I especially thank the gentleman from Florida (Mr. MILLER), the chairman of the subcommittee, for his help.

Madam Speaker, I urge my colleagues to pass this important legislation.

Mr. BUYER. Madam Speaker, I reserve the balance of my time.

Ms. BERKLEY. Madam Speaker, I would also like to thank the gentleman from Arizona (Mr. RENZI) for his leadership on this issue.

Madam Speaker, I yield 4 minutes to the gentleman from California (Mr. FILNER).

Mr. FILNER. Madam Speaker, I, too, rise to speak about improvements in insurance for veterans and their families.

This bill, H.R. 3200, will permanently, as we have heard, increase the amount of Servicemembers' Group Life Insurance from \$250,000 to \$400,000 if a servicemember is killed in the line of duty.

It would also provide the same permanent increase in the Veterans' Group Life Insurance program. These changes, of course, make the insurance more in line with today's economy, and we all should support the passage of H.R. 3200.

But I think there are other changes beyond what is in this bill that we also should take before this Congress ends. These changes would, first of all, affect the Service-Disabled Veterans Insurance, the SDVI program. When this insurance program began in 1951, the premiums were based on a 1940 mortality rate. Current standard life insurance policies have premiums based on a 2001 mortality rate, except for this program, which still charges premiums based on a table that is 60 years out of date, which results in higher premiums.

The Independent Budget, that document prepared and endorsed by many veterans service organizations, has recommended that the mortality table be updated. I have introduced a bill, H.R. 2747, the Disabled Veterans Life Insurance Enhancement Act, that would make this important change and decrease this premium payment for disabled veterans.

A second part of my bill affects the mortgage life insurance for severely disabled veterans. Currently this insurance covers only about 55 percent of outstanding mortgage balances. We know how the cost of housing has skyrocketed in most areas of our Nation. In May of 2001, an evaluation by the Department of Veterans Affairs recommended increased coverage. And my bill, H.R. 2747, implements these recommendations by increasing the max-

imum which would be expected to cover 94 percent of mortgage balances.

Finally, military families are currently provided with \$10,000 of life insurance for each child when the servicemember is covered by the program. Some military families have been denied this benefit because their child was stillborn. My bill, H.R. 2747, would extend the \$10,000 benefit to those families to help pay for funeral and burial expenses. I note that the Senate Veterans Affairs Committee has taken up this issue in their June 23 hearing.

Let us begin to update and fix the insurance for our servicemembers and our veterans by passing the bill before us, H.R. 3200. But I also encourage my colleagues to cosponsor and support my insurance bill, H.R. 2747, which expands what we are doing here today to additional insurance provisions and programs to support all of our Nation's veterans.

Ms. BERKLEY. Madam Speaker, I reserve the balance of my time.

Mr. BUYER. Madam Speaker, at this time I yield 2 minutes to the gentleman from New Hampshire (Mr. BRADLEY), a member of the committee.

Mr. BRADLEY of New Hampshire. Madam Speaker, I want to thank the gentleman from Indiana (Mr. BUYER) for the leadership that he has shown on this issue as well as the gentlewoman from Nevada (Ms. BERKLEY), the gentleman from California (Mr. FILNER), and the gentleman from Illinois (Mr. EVANS) and others.

It is not often that we have the opportunity to come together to do the right thing, to do it in a bipartisan fashion. It is a tribute to the gentleman from Indiana (Mr. BUYER's) leadership and to our friends on the other side of the aisle, and all of the leadership of the committee deserve great credit for doing this.

The details of this bill have been discussed by the chairman and others. I do not need to go through the details. What I want my colleagues to understand is the importance of this bill and why we are doing this bill, why we are increasing the SGLI benefit, the death benefit, and instituting an insurance benefit for injuries.

Most of us have had the opportunity to visit our troops in Iraq, in Afghanistan, and in many other countries around the world, as we are fighting and prevailing in this war on terrorism. And what we have seen when we have visited our troops is the dedication, the sacrifice, the American grit and courage to get the job done to win this battle against terrorism.

And when things happen, when people pay the ultimate sacrifice, when they return with disabling injuries, our country has to make sure that we match their commitment so that they are able to, if they paid the ultimate sacrifice, know that their families will have an increased death benefit; or if they have traumatic injuries, realize that there is help for their recovery and for their family.

This bill does it. It is a major step in the right direction. It is one that has been done in a bipartisan fashion. And I salute the leadership on both sides of the aisle of the committee for getting the job done.

Mr. BUYER. Madam Speaker, I reserve the balance of my time.

Ms. BERKLEY. Madam Speaker, I yield 3 minutes to the gentleman from Texas (Mr. EDWARDS).

Mr. EDWARDS. Madam Speaker, there is no way our Nation can fully repay military widows and their children who have lost their loved ones in service to our country. However, at the very least we should see that the burden that these families bear is not made heavier by financial difficulties in the wake of their deep personal losses.

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That is what this legislation is all about. And I want to congratulate the gentleman from Arizona (Mr. RENZI) and the gentlewoman from Nevada (Ms. BERKLEY) for their authorship and leadership on this bill. I want to salute my colleague and leader on the Committee on Veterans' Affairs, the gentleman from Indiana (Mr. BUYER), for his work in bringing this together on a bipartisan basis. I salute my Democratic colleague, the gentleman from Illinois (Mr. EVANS).

When we work on things, important legislation, together on a bipartisan basis, the press galleries are always empty. But that is not a reflection on the importance this legislation, because it will make a true difference in the lives of great American citizens and families who have sacrificed so much for all of us.

Congress with this bill has taken the first step in the right direction by increasing the death gratuity from \$12,420, a paltry amount, to a more significant \$100,000 in the 2006 defense authorization bill. I want to emphasize we must absolutely pass that increase this year and make it permanent.

In this bill, H.R. 3200, by increasing life insurance from \$250,000 to \$400,000 for servicemembers' families, we take an important step forward in helping our military families and loved ones who have paid such a dear price and sacrifice to our Nation. If fully enacted, the increase in death gratuity to \$100,000 and the availability of relatively low-cost life insurance up to \$400,000 should make it difficult if not impossible for anyone to try to take advantage of our military families by selling them outdated, over-priced life insurance policies.

As our Nation asks more and more from our military families and our war on terrorism, Congress has a moral obligation to provide all of our military families with quality education, housing, and health care. And when a service man or woman has paid the ultimate price, we have a moral responsibility to provide financial security to their widow and their children.

This bill is not the final fulfillment to our obligation to our service men and women and veterans, but it certainly takes us in the right direction. It is a good bill. I salute all of those who had a hand in making it possible for its passage today.

Ms. BERKLEY. Madam Speaker, I yield 2 minutes to the gentleman from Illinois (Mr. EVANS), a former Marine, a true warrior on behalf of our Nation's veterans, and the ranking Democratic member of the committee.

Mr. EVANS. Madam Speaker, I rise in support of H.R. 3200.

Earlier this year, Congress increased the amount of SGLI available to servicemembers up to \$400,000. That provision is scheduled to expire as of September 30, 2005.

We need to make this increase permanent. The costs for this increase would be borne by the men and women who are covered under the SGLI program. SGLI is an insurance program paid by the men and women who are insured. Only in times of war when there is a marked increase in servicemember deaths does the government contribute payments for extra hazards.

H.R. 3200 will receive my full support, and it deserves the support of all Members of this House.

Madam Speaker, I rise in strong support of H.R. 3200, the Servicemembers' Group Life Insurance Enhancement Act of 2005.

Earlier this year, in Public Law 109-13, Congress increased the amount of Servicemembers' Group Life Insurance, SGLI, available to servicemembers. That provision is scheduled to expire as of September 30, 2005. This bill would make the \$400,000 of coverage provided on a temporary basis in Public Law 109-13, permanent.

The costs for this increased amount of insurance would be borne by the men and women who are covered under the SGLI program. We must never forget that SGLI is an insurance program, paid for by the men and women who are insured.

Only in times of war when there is a marked increase in servicemember deaths, is the government charged for the "extra hazards" of this insurance. No government payments were made between the end of the Vietnam era and 2003. During the last 3 years, the military services have contributed to the cost of payments for "excess deaths", the number of deaths which exceed the expected death rate by more than 8 percent, resulting primarily from military operations in Afghanistan and Iraq.

H.R. 3200 also establishes criteria for notification to the spouse or next of kin when a servicemember elects less than the maximum amount of SGLI and notification to a spouse when a servicemember names a beneficiary who is neither the spouse nor child.

Generally, I would expect that a servicemember would discuss his or her financial decisions with persons who may be beneficiaries of a life insurance policy. The notice provisions may be helpful in those situations where a servicemember inadvertently fails to inform their next of kin or spouse of these decisions.

I am strongly opposed to the provision included in Public Law 109-13 which would re-

quire a married servicemember to obtain the consent of their spouse, even in situations where the spouses are estranged, if less than the maximum amount of coverage is selected. I am pleased that that provision would be repealed by this bill.

I also believe that no notice should be provided when a servicemember names a child or children rather than their current spouse as the beneficiary of a SGLI policy. Servicemembers are in the best position to determine whether a spouse or child, or some combination of spouse and child should receive the proceeds of their SGLI in the event of the servicemember's death.

Finally, the bill would allow a servicemember to decline coverage under the traumatic injury protection of Public Law 109-13. This insurance, like SGLI, is paid for by the servicemembers with extra hazards coverage for excess traumatic injuries in wartime paid by the military services.

I urge all members to support this bill, so that enhanced coverage currently provided under SGLI will not lapse on September 30, 2005.

H.R. 3200 will receive my full support and it deserves the support of all Members of this House.

Ms. BERKLEY. Madam Speaker, I yield myself the balance of my time. I urge all of my colleagues to support H.R. 3200. I am absolutely delighted we were able to do this prior to the August recess so that we can assure continuity for our veterans.

Madam Speaker, I yield back the balance of my time.

Mr. BUYER. Madam Speaker, I yield myself the balance of my time.

Madam Speaker, I would like to commend the gentleman from New York (Mr. WALSH) and the ranking member, the gentleman from Texas (Mr. EDWARDS), of the Subcommittee on Military Quality of Life and Veterans Affairs, and Related Agencies of the Committee on Appropriations when they took up this matter at the request of the President.

I also would like to commend the hard work of the gentleman from Florida (Mr. MILLER), the chairman of the Subcommittee on Disability Assistance and Memorial Affairs of the Committee on Veterans' Affairs, in the consideration of this bill in a timely fashion and ensuring that the Servicemember Group Life Insurance Enhancement Act of 2005 was quickly passed.

I also want to note that the gentleman has been actively involved in these insurance provisions since we were first made aware of them. Following the submission of the supplemental, he convened a roundtable with the administration officials, and he has taken a lead on the crafting of this bill; and I want to thank him for his efforts.

I also want to commend the gentlewoman from Nevada (Ms. BERKLEY), the ranking member, for working with the gentleman from Florida (Mr. MILLER) on this legislation. Her input was valuable, and we appreciate her efforts on behalf of men and women who wear the uniform and our veterans.

I also again want to commend the gentleman from Arizona (Mr. RENZI)

for his contributions to this legislation. I also reserve the last of my thanks to the gentleman from Illinois (Mr. EVANS), the ranking member of full committee, for his good work.

Congress must act promptly to ensure permanent SGLI authorization is enacted before September 30 of 2005, or the coverage levels for servicemember life insurance will revert to \$250,000 on October 1 of 2005. I do not believe any Member of this body would want to see that happen. I strongly urge my colleagues to give favorable consideration to H.R. 3200.

Mr. BISHOP of New York. Mr. Speaker, I proudly rise today in support of H.R. 3200, the Servicemembers' Group Life Insurance Enhancement Act of 2005.

As our brave men and women continue to put their lives on the line for our Nation, we owe each of them the peace of mind they were promised, and to make it easier for their families with the knowledge that they will be cared for in a catastrophe.

Active duty personnel fulfill a critical mission in our fighting forces, and they should feel comfortable knowing that their loved ones will be provided for in the event of debilitating injury or death. I am pleased that we are expanding current benefits to adequately care for military families.

The Servicemembers' Group Life Insurance Act was passed to provide peace of mind for active duty personnel. However, since the creation of life insurance for those in the armed forces, benefits have not kept up with need, and it is now appropriate that we increase the maximum payments to families from \$250,000 to \$400,000.

Mr. Speaker, I am pleased that we are working to correct this problem by offering this bill, and by expanding benefits to our active duty forces and providing a safety net for military families who suffer the unthinkable loss of a loved one.

Mr. MILLER of Florida. Mr. Speaker, Public Law 109-13, the Emergency Supplemental, included provisions which made changes to VA's insurance program for active duty servicemembers. However, these changes expire on September 30, 2005.

H.R. 3200 would:

Repeal section 1012 of the Supplemental, the section dealing with the insurance changes, and replace it with the text of H.R. 3200. This will reduce the administrative burden on the Department of Veterans Affairs and the Department of Defense who are currently promulgating regulations that are to be in effect for one month before the law expires;

Make permanent the increase from \$250,000 to \$400,000 in maximum Servicemembers' Group and Veterans' Group Life Insurance coverage;

Make permanent the increments of SGLI coverage from \$10,000 to \$50,000; and

Require the military service Secretary concerned to notify a servicemember's spouse or unmarried servicemember's next-of-kin, in writing, if the servicemember declines SGLI or chooses an amount less than the maximum, and also require the military service Secretary concerned to notify a spouse if someone other than the spouse or child is designated as the policyholders' beneficiary.

This language was included in H.R. 2046, which passed the House on May 23: Clarify

that spousal notification requirement does not apply to Veterans' Group Life Insurance; and Permit a servicemember to decline Traumatic Injury Protection coverage established by section 1032 of Public Law 109-13.

There were no public hearings regarding the servicemembers' and veterans' insurance changes prior to House and Senate passage of the defense emergency supplemental. However, on March 6, 2005, the Veterans' Affairs Subcommittee on Disability Assistance and Memorial Affairs held a roundtable briefing on these provisions with officials from the Department of Veterans Affairs, the Department of Defense, and private sector insurance representatives. Last month, the Subcommittee held a hearing on these proposals and this bill is a response to issues and concerns I and others had with the insurance provisions contained in the Supplemental.

In addition to the provisions noted above, the Supplemental also provided for a new Traumatic Injury Protection program.

As Chairman BUYER indicated in his opening statement, this program—which goes into effect on December 1 of this year but is retroactive to October 7, 2001—will provide financial assistance from \$25,000 to \$100,000 to servicemembers who suffer certain traumatic injuries.

Under current law, participation in the new program is mandatory and those covered must pay premiums. Although the Department of Veterans Affairs estimate the premium to be as low as \$1 a month, I do not believe Congress should be making financial decisions for the men and women who serve in our armed forces, Coast Guard, National Oceanic and Atmospheric Administration, and the Public Health Service—all of whom are covered under this new program.

Therefore, section 6 of H.R. 3200 would allow a servicemember to decline traumatic injury coverage. I view our role as ensuring that our servicemembers have a variety of options to assist them in planning for the future. If at a later date someone wants to participate, they would be able to elect coverage upon written application, and coverage would apply with respect to injuries occurring after the subsequent election.

Mr. Speaker, I applaud Ms. BERKLEY, the ranking member of the Subcommittee on Disability Assistance and Memorial Affairs, for her active participation in crafting this bill, as well as the subcommittee vice chairman, JEB BRADLEY, and a former member of the Committee, RICK RENZI. This has indeed been a team effort.

I also want to thank the subcommittee staffs on both sides of the aisle, and the Office of Legislative Counsel for their technical assistance.

Finally, I commend Chairman BUYER and Ranking Member EVANS for their continuing leadership.

Mr. Speaker, I urge my colleagues to support the Servicemembers' Group Life Insurance Enhancement Act.

Mr. REYES. Mr. Speaker, I rise today in strong support of H.R. 3200, the Servicemembers Group Life Insurance (SGLI) Enhancement Act of 2005.

Since 1965, the SGLI program has been providing insurance coverage for our men and women in uniform. While the SGLI initially covered only active duty servicemembers, today it extends coverage to our nation's guard and reserve forces as well.

This legislation would increase the minimum SGLI coverage from \$10,000 to \$50,000 and make permanent the increase in maximum coverage from \$250,000 to \$400,000. This increased insurance coverage would become available for any servicemember wanting to participate.

The war on terror has placed greater demands on all of our active duty and reserve forces at home and abroad. These brave men and women have made tremendous sacrifices for our freedom and it is our responsibility as Members of Congress to do everything possible to assist them both during and after their service to our country.

Mr. Speaker, my colleagues and I on the House Veterans Affairs Committee favorably passed H.R. 3200 and as a co-sponsor I would urge all my colleagues to do the same on the House floor. Thank you.

Ms. BORDALLO. Mr. Speaker, I rise today in support of H.R. 3200 because of the importance of making permanent the provisions included in P.L. 109-13, the War Supplemental, related to the Servicemembers' Group Life Insurance (SGLI) Program.

SGLI is an important benefit offered to America's servicemembers particularly during this time of war. Prior to passage of P.L. 109-13, SGLI provided inadequate life insurance coverage to American servicemen and women. This inadequacy became intolerable when juxtaposed with the sacrifices of servicemembers in the War on Terror. With the former maximum coverage level set at \$250,000, a servicemember could not ensure that his or her family would have sufficient resources to endure a catastrophic loss. In the 2005 War Supplemental, Congress increased coverage to \$400,000, and, importantly, applied the provision retroactively in order to provide relief to the many families that had already lost a loved one in combat. However, the provisions included in the supplemental will expire in September 2005. H.R. 3200 is important because it makes permanent the supplemental's provisions on SGLI including increasing life insurance coverage to \$400,000.

America asks her sons and daughters in the Armed Services to make extreme sacrifices to protect our liberties, our freedom and our way of life. Tragically, in the prosecution of the War on Terror many of our Soldiers have made the ultimate sacrifice. We have an obligation to those fallen heroes to protect the families they left behind. By providing for SGLI coverage that reflects the degree of our Soldiers' sacrifices and the needs of families when faced with the loss of a breadwinner, we are moving a step closer to fully and properly caring for America's heroes. This is not an option, but an obligation.

I am pleased that the over one hundred thousand troops now deployed into combat zones in support of the War on Terror can rest easier knowing they will permanently have access to affordable and sufficient life insurance. While they protect all of us from duty stations overseas, today we are helping protect them here at home.

Mr. BUYER. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mr. ISSA). The question is on the motion offered by the gentleman from Indiana (Mr. BUYER) that the House suspend the rules and pass the bill, H.R. 3200.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds of those present have voted in the affirmative.

Mr. BUYER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

GENERAL LEAVE

Mr. BUYER. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and include extraneous materials on H.R. 3200.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Indiana?

There was no objection.

REMOVAL OF NAME OF MEMBER AS COSPONSOR OF H.R. 515

Mr. EVANS. Mr. Speaker, I ask unanimous consent to have the name of the gentleman from Florida (Mr. BOYD) removed as a cosponsor of H.R. 515, as it was inadvertently added.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Illinois?

There was no objection.

APPOINTMENT OF CONFEREES ON H.R. 2361, DEPARTMENT OF THE INTERIOR, ENVIRONMENT, AND RELATED AGENCIES APPROPRIATIONS ACT, 2006

Mr. TAYLOR of North Carolina. Mr. Speaker, I ask unanimous consent to take from the Speaker's table the bill (H.R. 2361) making appropriations for the Department of the Interior, environment, and related agencies for the fiscal year ending September 30, 2006, and for other purposes, with a Senate amendment thereto, disagree to the Senate amendment, and agree to the conference asked by the Senate.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from North Carolina?

There was no objection.

MOTION TO INSTRUCT CONFEREES ON H.R. 2361, DEPARTMENT OF THE INTERIOR, ENVIRONMENT, AND RELATED AGENCIES APPROPRIATIONS ACT, 2006

Mr. OBEY. Mr. Speaker, I offer a motion to instruct.

The SPEAKER pro tempore. The Clerk will report the motion.

The Clerk read as follows:

Mr. Obey moves that the managers on the part of the House at the conference on the disagreeing votes of the two Houses on the Senate amendment to the bill H.R. 2361 be instructed to agree to section 439 of the Senate amendment, providing \$1,500,000,000 for fiscal year 2005 for the Department of Veterans Affairs for medical services provided

by the Veterans Health Administration and designating that amount as an emergency requirement pursuant to section 402 of H. Con. Res. 95 (109th Congress).

The SPEAKER pro tempore. Pursuant to clause 7 of rule XXII, the gentleman from Wisconsin (Mr. OBEY) and the gentleman from North Carolina (Mr. TAYLOR) each will control 30 minutes.

The Chair recognizes the gentleman from Wisconsin (Mr. OBEY).

Mr. OBEY. Mr. Speaker, I yield myself 5 minutes.

Mr. Speaker, for the past 3 years, a number of us on this side of the aisle, including the gentleman from Texas (Mr. EDWARDS), myself and several others, have tried to bring the administration to the realization that we needed many more dollars in the veterans health care funds than, in fact, they requested each year. And each year we have been able to drag them a little bit towards that goal, but we have not been able to drag them far enough.

As a result, we have heard many, many horror stories. We have heard that thousands of patients have had to wait more than 3 months for appointments in California. We have heard that in States like Arkansas and Oklahoma and Mississippi and Louisiana, the VA has stopped scheduling appointments for many veterans who are eligible for care. We have heard of 6-month delays in emergency surgery in Oregon. We have heard that facilities have had to erect scaffolding to protect patients and staff from falling bricks in Maine. We have heard that a medical center in Vermont has major shortfalls in their prosthetics budget. We have been told that doctors have had to pilfer supplies from neighboring hospitals to carry out routine procedures in Illinois. And we have been told that life safety improvements like replacing fire alarm systems have been postponed as the funds are used to cover operating expenses in States like California.

Yet, in the face of stories like that, in April VA Secretary Nicholson told the Congress that no additional funds would be needed for fiscal year 2005. But by the end of June he had to admit that there was a big problem, and he then testified that an additional \$975 million was needed. Two weeks later, the problem in their eyes got even bigger. OMB asked for yet another \$300 million for fiscal year 2005, so they are admitting a \$1.3 billion shortfall right now; and the numbers look worse for the coming fiscal year.

The VA has already amended their \$20 billion medical care budget request for an additional \$1.7 billion, and that does not count the additional \$500 million they are going to need, because I doubt that many Members want to go along with the administration's proposal to raise the veterans health care fees and co-op pays as has been suggested by the administration.

I would hope that by now every Member realizes that we have a VA health care crisis and we have to deal with it

right now. The other body did the right thing in the interior bill. They provided \$1.5 billion of emergency money for the VA. That would cover the immediate \$975 million shortfall and provide an additional \$525 million that could be distributed among the VA regions to take care of the source of problems that each of us has been hearing about.

I would point out also that in my view some Members of this House have paid a very high price for speaking out on behalf of our veterans. We saw earlier this year news stories which reported the fact that the majority caucus not only removed from his chairmanship but removed from the committee itself the Member on the other side of the aisle who chaired the committee in charge of veterans funding because he had been too insistent in agreeing with those of us on this side of the aisle who kept insisting that we needed more funding for veterans health care.

I would hope that it would be recognized that he was right, that we were right, not just about yesterday's problems but about today's and tomorrow's with respect to this account.

So I would simply urge each and every Member of this House to vote for this motion. This money is going to be provided. It is just a question of how many times we have to hit the House along side the head before, like a stubborn donkey, they finally recognize that something needs to be done.

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Reality is here. It would be nice if we faced up to it. I would hope this would receive the unanimous support of the Members of the House.

Mr. Speaker, I reserve the balance of my time.

Mr. TAYLOR of North Carolina. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, we will soon, I think, hear from our chairman of the Subcommittee on Military Quality of Life and Veterans Affairs, and Related Agencies, who will be speaking on this. I know that the error that was made is being taken care of in this legislation, in 2005 with \$1.5 billion, and in 2006 with another \$1.5 billion to make the entire \$3 billion.

Every year, Mr. Speaker, we have raised benefits for American veterans, and rightly so. Some 68 percent of our veterans are from World War II and Korea, and we know when we go out on the plaza and see the monument to the World War II veterans the sacrifices paid. We all have relatives who served in World War II, and we know they saved this world with their dedication. We know also how much our other veterans give to this country, those who fought in subsequent wars right up through the current time with our own children fighting in Iraq.

So all of us want to provide the materials and the health care benefits for our veterans, and this amendment will be one of the steps in providing that.