

**STATE OF RHODE ISLAND**  
**MILITARY STAFF - OFFICE OF THE ADJUTANT GENERAL**  
Joint Force Headquarters, Camp Fogarty  
2841 South County Trail, Bldg. 330  
East Greenwich, RI 02818-1728



**Daniel J. McKee**  
**Governor**  
**BG Andrew J. Chevalier**  
**Director**

April 8, 2025

The Honorable Marvin Abney, Chair  
House Committee on Finance  
82 Smith Street  
Providence, Rhode Island 02903

Re: H5053 - Support for Deployed Service Members of the RI National Guard

Dear Chairperson Abney and Members of the House Finance Committee:

I write in strong support of House Bill 5053, which amends R.I. Gen. Laws § 30-3-40.4 to reflect current federal law. This statute allows members of the Rhode Island National Guard, deployed for more than 30 days, to apply for reimbursement of their monthly life insurance premium of the federally sponsored Servicemembers Group Life Insurance (SGLI) benefit. This life insurance program is not a state benefit; rather, the U.S. Department of Veterans Affairs administers it and Prudential underwrites it. Amending the existing statute, passed in 2005, simply updates the limit of the state's reimbursement of the SGLI premium while they are deployed to reflect Congress's increase in the coverage amount from \$400,000 to \$500,000.

Until 2023, the maximum coverage allowed was \$400,000. Congress increased that amount to \$500,000, effective March 1, 2023. The SGLI benefit is optional for service members, who pay the policy premium through a direct deduction from their military pay (maximum premium is \$31/month; see table below). In this case, if service members elect the maximum amount of SGLI and are deployed for more than 30 days, they can apply to get their premium reimbursed by the state during that time.

**Monthly SGLI premium rates**

Coverage amount (in U.S. \$)	Monthly premium rate (in U.S. \$)	TSGLI premium (in U.S. \$)	Total monthly premium deduction (in U.S. \$)
500,000	30.00	1.00	31.00
450,000	27.00	1.00	28.00
400,000	24.00	1.00	25.00

### Monthly SGLI premium rates

Coverage amount (in U.S. \$)	Monthly premium rate (in U.S. \$)	TSGLI premium (in U.S. \$)	Total monthly premium deduction (in U.S. \$)
350,000	21.00	1.00	22.00
300,000	18.00	1.00	19.00
250,000	15.00	1.00	16.00
200,000	12.00	1.00	13.00
150,000	9.00	1.00	10.00
100,000	6.00	1.00	7.00
50,000	3.00	1.00	4.00

Thank you for considering our letter of support and this modest amendment. I continue to be grateful for what you do for our organization and our Soldiers and Airmen.

Respectfully submitted,



Andrew J. Chevalier  
Brigadier General  
The Adjutant General

Copy to:

The Honorable Members of the House Committee on Finance

The Honorable Samuel A. Azzinaro

Nicole McCarty, Esq., Chief Legal Counsel to the Speaker of the House