



**House
Legislative
Analysis
Section**

House Office Building, 9 South
Lansing, Michigan 48909
Phone: 517/373-6466

**PSERS: LONG TERM CARE
INSURANCE**

House Bill 4285

Sponsor: Rep. Stephen Ehardt

**Committee: Senior Health, Security and
Retirement**

Complete to 3-4-03

A SUMMARY OF HOUSE BILL 4285 AS INTRODUCED 2-26-03

The bill would amend the Public School Employees Retirement Act to require the retirement system to withhold the entire monthly premium for group long term care insurance coverage for retirees and their beneficiaries and dependents, at the option of the retiree. The bill specifies that if the entire monthly premium were greater than the retirement allowance, the retirement system would withhold the entire retirement allowance and apply it toward the premium. The bill would apply only for a long term care benefit plan authorized by the retirement system.

“Long term care benefits” would be defined to mean group insurance to cover the cost of services provided by nursing homes, assisted living facilities, home health care providers, adult day care providers, and other similar service providers.

MCL 38.1304 and 38.1392

House Bill 4285 (3-4-03)

Analyst: D. Martens

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