

By Mr. Boverini, a petition (accompanied by bill, Senate, No. 663) of Walter J. Boverini for legislation relative to the provision of an optional disability insurance plan for all state employees. Insurance.

**The Commonwealth of Massachusetts**

In the Year One Thousand Nine Hundred and Eighty-Seven.

AN ACT RELATIVE TO THE PROVISION OF AN OPTIONAL DISABILITY INSURANCE PLAN FOR ALL STATE EMPLOYEES.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. The Commonwealth shall make available to all  
2 State employees an optional short-and long-term disability  
3 insurance plan with the full and total premium being paid by the  
4 participating employee.

1 SECTION 2. Paragraph 1 of Section 4 of Chapter 32A of the  
2 General Laws is hereby amended by striking out the following  
3 paragraph and inserting in place thereof the following: —

4 The Commission shall negotiate and purchase, on such terms  
5 as it deems to be in the best interest of the Commonwealth and  
6 its employees from one or more insurance companies, savings  
7 banks, or non-profit hospital or medical service corporations, a  
8 policy or policies of group life and accidental death and  
9 dismemberment insurance covering persons in the service of the  
10 Commonwealth and group general or blanket insurance providing  
11 hospital, surgical, medical, dental, disability, and other health  
12 insurance and medical benefits covering persons in the service of  
13 the Commonwealth and their dependents, and shall execute all  
14 agreements or contracts pertaining to said policies or any  
15 amendments thereto for and on behalf and in the name of the  
16 Commonwealth. The policy or policies providing hospital,  
17 surgical, medical, dental, disability, and other health insurance

18 shall contain a condition that coverage for abortions shall be  
19 included only if the abortion is determined by a panel, acceptable  
20 to the commission of qualified physicians licensed in accordance  
21 with law, to be necessary to prevent the death of a mother. Said  
22 policy or policies shall define abortion to mean the knowing  
23 destruction of the life of an unborn child or the intentional  
24 expulsion or removal of an unborn child from the womb other  
25 than for the principal purpose of producing a live birth or  
26 removing a dead fetus. Said commission may negotiate a contract  
27 for such term not exceeding five years as it may, in its discretion,  
28 deem to be the most advantageous to the Commonwealth;  
29 provided, however, that the portion of the cost of the premium  
30 per month to be borne by the Commonwealth shall not exceed  
31 the estimated monthly cost for which funds have been  
32 appropriated by the General Court for the then-current fiscal year.

1 SECTION 3. Section 8 of Chapter 32A of the General Laws  
2 is hereby amended by adding the following paragraph: —

3 The optional disability insurance as cited in Chapter 32A,  
4 Section 4 of the General Laws will be available to all state  
5 employees, with the full and total premium being paid by the  
6 participating employee. The employee may choose to have the  
7 payment deducted through payroll reduction. If the participating  
8 employee is not receiving a paycheck due to illness or other valid  
9 reason, he or she can continue to participate in the program by  
10 paying directly for the insurance.