

I would if I studied the rest of my life, he has some disagreements and he will offer you an amendment on the six months. He is going to say the one year is too long, maybe six months. I will pass out letters to show you that the one year was an agreed upon thing by the insurance companies. They say it is no problem. On the six months, I am making no judgment. You listen to the debate and decide on that but that is the only, to the best of my knowledge, controversial part of this bill. Why don't you have a page pass those out? I am personally going to sit here and vote for the one year because I agreed on it. Use your own judgment and listen to the debate. As I say, Don knows more about this than I ever will. The rest of the bill does just what I said. It is just a system for carrying on your group insurance when there is a death. I move adoption of the committee amendments.

SPEAKER MARVEL: Senator Dworak, do you have an amendment to the committee amendments?

SENATOR DWORAK: Mr. Speaker and colleagues, I do have an amendment up there. Senator DeCamp did an excellent job of explaining LB 413. I would concede that there is a very definite need in this area even though I think we have to just remind ourselves exactly as to what group insurance is. It is a policy of benefits that is designed to provide a need between employer and employees. At that date of death, of course, when the employee dies, that relationship ceases to exist. Now I think everybody can have some empathy for a surviving spouse in the event of death. The amendment essentially changes the one year extension to six months and the reason for that is that last year for involuntary quits we provided and this legislature mandated a six month extension of benefits. That is for a person that is fired. One of the principles of group insurance is consistency and doing like things and because of that you are able to provide a benefit at a lesser cost. I think we should try to maintain this consistency even in these exceptions. If we have one category of people, involuntary quits, that we are going to provide a six months of extension of benefits, it would make sense to me that in instances of surviving spouses, we ought to be consistent and provide a six month extension of benefits. It almost destroys the group concept if we have a different provision for every category or type of person. If one person we are going to give six months, another three months, another one year, another indefinitely, another four months, then we almost go back to an individual policy type approach and that is fine, but your average administration costs then are going to skyrocket and you no longer