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## DIGEST

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HB 19 Original

2021 Regular Session

Mack

**Abstract:** Allows members of the La. State Employees' Retirement System (LASERS) to select an optional survivor benefit for the benefit of a mentally disabled child or children.

Present law provides for payments of survivor benefits to the spouse, minor children, and disabled children of a LASERS member who meets certain criteria and who dies prior to retirement. Provides for determination of the amount of such benefits based on the average compensation of the member.

With respect to a surviving spouse and a mentally disabled child, present law provides that:

- (1) If the member was eligible for membership in one of the state retirement systems prior to Jan. 1, 2011, the spouse receives the greater of 25% of the deceased member's average compensation or \$100, and the surviving disabled child receives the greater of 50% of the deceased member's average compensation or \$200.
- (2) If the member was *not* eligible for membership in one of the state retirement systems prior to Jan. 1, 2011, the spouse receives the greater of 50% of the benefit to which the member would have been entitled if he had retired on the date of his death or \$600, plus 50% of the spouse's benefit for the mentally disabled child.

Present law provides members of LASERS with various options to receive an actuarially reduced retirement benefit payable throughout his life and the life of a surviving beneficiary. One such option provides that a member's reduced benefit continues throughout the life of his designated beneficiary and the life of his mentally disabled child.

Proposed law authorizes a member who has a mentally disabled child to elect to have the terms of present law providing for the retirement benefit option applicable to his survivors if he dies prior to retirement. Provides procedures for and limitations on such an election.

(Amends R.S. 11:471(D)(intro. para.) and 471.1(B)(1); Adds R.S. 11:471(F) and 471.1(I))