

**SENATE . . . . . No. 445**

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The Commonwealth of Massachusetts

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PRESENTED BY:

***Richard T. Moore***  
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*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:  
An Act clarifying deductions that can be made from private long term disability insurance plans.

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PETITION OF:

NAME:

*Richard T. Moore*

DISTRICT/ADDRESS:

\_\_\_\_\_

**SENATE . . . . . No. 445**

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By Mr. Moore, petition (accompanied by bill, Senate, No. 445) of Moore for legislation to clarify deductions that can be made from private long term disability insurance plans [Joint Committee on Financial Services].

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The Commonwealth of Massachusetts

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**In the Year Two Thousand Eleven**  
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An Act clarifying deductions that can be made from private long term disability insurance plans.

*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. Chapter 175 of the general laws, as appearing in the 2008 Official  
2 Edition, is hereby amended, by inserting a new section:-

3                   Section 110 L - Effect of federal social security disability benefit upon payment  
4 of benefits under disability policy.

5                   Notwithstanding any regulation, general or special law to the contrary, benefits  
6 due under a policy of insurance insuring against disability from injury or disease shall not be  
7 reduced by federal social security disability benefits received by insuree or spouse or other  
8 dependents.

9                   SECTION 2. This act shall take effect upon its passage.