

MICHIGAN STATE POLICE ASSOCIATION

THE HARDSHIP FUND

The purpose of the Michigan State Police Association is to promote the economic well-being of its members and their immediate families when tragedy strikes and to maintain a procedure for the payment of rewards leading to information relative to unlawful acts committed against members of the department and their immediate families. There is no employee cost associated with being a member of The Hardship Fund. Members of the Michigan Department of State Police (MSP) family in good standing, either in active or retired status, are automatically members of The Hardship Fund.

The Hardship Fund is an offshoot of a life insurance program that was developed exclusively for the MSP.

In the mid-1950s, the state did not provide life insurance coverage for state employees. At that time, enterprising young troopers in the Flat Rock Post area contacted the John Hancock Life Insurance Company to pursue the option of group life insurance at a reasonable rate for all departmental members. This idea of insurance coverage flourished to the point today where over 3,500 members, both active and retired, enlisted and civilian, belong to this employee-sponsored insurance coverage. The MSP is the only department that has this benefit for its employees.

As a result of premium fund balances on the employee-sponsored life insurance, the premium savings were deposited in a special account. This account became the framework for which The Hardship Fund was founded in 1958.

A few years ago, based upon improvement in operating efficiency, this employee-sponsored life insurance program was switched from John Hancock to Equicor (renamed CIGNA). In October 1999, a three-year contract to provide life insurance was accepted with ReliaStar. At that time, the life insurance was switched to a self-funded program, administered by the Human Resources Division, and separated from The Hardship Fund.

The operation portion of The Hardship Fund is governed by the Board of Directors of the Michigan State Police Association. The Board of Directors is elected annually from the Board of Trustees, which consists of one enlisted member from each district, four civilian members, a retiree appointee, and the Human Resources Division Commander of the MSP.

It is important to point out that the Michigan State Police Association (The Hardship Fund) is often confused with the Michigan State Police Troopers Association (MSPTA). The Hardship Fund is not affiliated with the MSPTA.

If an individual (either department member or outside source) is interested in making a contribution to the Michigan State Police Association (The Hardship Fund), please contact the Human Resources Division Commander. For tax purposes, the Michigan State Police Association is a 501a organization. Our tax consultant has advised that contributors must be notified of this fact and to check with their own tax consultant regarding the impact of their gift on their tax situation.

Further information regarding The Hardship Fund may be obtained by contacting any Trustee or the Human Resources Division Commander of the MSP.