

2021 Survey

Legislative Compensation: Insurance Benefits

State	Health	Dental	Vision	Disability insurance	Life insurance benefits
Alabama	S.A.	S.A.	S.A.	None.	None.
Alaska	S.A.	S.A.	S.A.	S.A.	S.A.
Arizona	S.A., S.P.P.	S.A., O.P.	S.A., O.P.	S.P.P.	S.A., S.P.P.
Arkansas	S.A.	S.A.	S.A.	S.A.	S.A.
California	S.A., S.P.P.	State pays for basic plan; enhanced coverage is available at an additional cost to member.	State pays for basic plan; enhanced coverage is available at an additional cost to member.	Senators are covered by a long-term disability insurance policy; Assembly members do not have disability insurance coverage.	Members are eligible for up to \$250,000 term coverage. Senators pay 10% of the age-based premium plus the taxable value on coverage above \$50,000. Assembly members pay the taxable value on coverage above \$50,000.
Colorado	S.A., S.P.P. Amount differs according to plan selected.	S.A., S.P.P. Amount differs according to plan selected.	Included in health coverage without additional cost.	None.	S.A., S.P. for \$50,000 policy. Additional is optional at legislator's expense.
Connecticut	S.A., S.P.P.	S.A., S.P.P.	S.A. Some health insurance plans include discounts on eyewear.	S.A., O.P.	S.A., O.P.
Delaware	S.A.	S.A.	S.A.	S.A.	S.A.
Florida	S.A.	S.A.	S.A., O.P.	S.P.	S.A. S.P. for \$25,000 coverage.
Georgia	S.A.	S.A.	S.A.	S.A.	S.A.
Hawaii	S.A.	S.A. Several plans are available with differing employee contribution rates and copayments.	S.A. Several plans are available with differing employee contribution rates and copayments.	None.	S.A., S.P.
Idaho	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.
Illinois	S.A.	S.A.	S.A.	S.A.	S.A.

<b>Indiana</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>Iowa</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>Kansas</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>Kentucky</b>	S.A.	S.A.	S.A.	None.	S.A.
<b>Louisiana</b>	S.A., S.P.P.	S.A. Legislator pays 100%.	S.A. Legislator pays 100%.	O.P. Legislator pays 100%.	O.P. Legislator pays 100%.
<b>Maine</b>	S.A. S.P. 100% of legislator coverage and 50% of dependent coverage.	S.A., S.P. 100% of legislator coverage only.	O.P.	None.	O.P.
<b>Maryland</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>Massachusetts</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>Michigan</b>	S.P.P.	S.P.P.	S.P.P.	None.	S.P.P.
<b>Minnesota</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>Mississippi</b>	S.A.	S.A., O.P.	S.A., O.P.	S.A., O.P.	S.A., S.P.P. State pays 50% and legislator pays 50%.
<b>Missouri</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>Montana</b>	S.A.	S.A.	S.A.	None.	S.A.
<b>Nebraska</b>	O.P.	S.A., O.P.	S.A., O.P.	S.A., O.P.	S.A., O.P.
<b>Nevada</b>	S.A., O.P.	S.A., O.P.	S.A., O.P.	S.A., O.P.	S.A., O.P.
<b>New Hampshire</b>	S.A., O.P.	S.A., O.P.	S.A., O.P.	None.	None.
<b>New Jersey</b>	S.A. Members appointed or elected after 5/21/10 must pay full cost of coverage.	S.A. Members appointed or elected after 5/21/10 are not eligible for dental coverage.	S.A. Members appointed or elected after 5/21/10 must pay full cost of coverage.	Permanent disability available if enrolled in pension plan.	Members enrolled in the pension plan: up to three times annual salary. Members enrolled in defined contribution plan: one and a half times annual salary. Members not covered by either plan: no death benefit.
<b>New Mexico</b>	S.A., O.P.	S.A., O.P.	S.A., O.P.	None.	S.A., O.P.
<b>New York</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>North Carolina</b>	S.A.	S.A.	S.A.	S.A., O.P.	S.A.

<b>North Dakota</b>	S.A., S.P.	S.A. Legislator pays premium.	S.A. Legislator pays premium.	None.	S.A. State pays for \$7,000 term life policy.
<b>Ohio</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>Oklahoma</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>Oregon</b>	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., O.P.	S.A., O.P.
<b>Pennsylvania</b>	S.A. Legislators pay 1% of salary toward medical/hospital, dental, vision and prescription benefits.	S.A. Legislators pay 1% of salary toward medical/hospital, dental, vision and prescription benefits.	S.A. Legislators pay 1% of salary toward medical/hospital, dental, vision and prescription benefits.	None.	S.A. Legislators pay 1% of salary toward medical/hospital, dental, vision and prescription benefits.
<b>Rhode Island</b>	S.A.	S.A.	S.A.	None.	S.A.
<b>South Carolina</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>South Dakota</b>	None.	None.	None.	None.	S.P. Accidental death/dismemberment insurance only.
<b>Tennessee</b>	S.A.	S.A.	S.A.	None.	S.A. State pays first \$33,500 of the basic life insurance; remainder paid by legislator.
<b>Texas</b>	S.A.	S.A.	S.A.	S,A,	S.A.
<b>Utah</b>	S.A., S.P.P.	S.A., S.P.P.	S.A.	S.A., S.P.	S.A., S.P. State pays full premium for \$25,000 basic term life coverage.
<b>Vermont</b>	None.	S.A., but legislators must pay the premiums while other state employees do not.	None.	None.	None.
<b>Virginia</b>	S.A., S.P.P.	S.A.	S.A., O.P.	None.	S.A., S.P. The state pays for basic group life insurance. Optional life insurance (up to 4x salary) available at legislator's expense.
<b>Washington</b>	S.A.	S.A.	S.A., included in health coverage.	S.A., S.P.P.	S.A., S.P.P.
<b>West Virginia</b>	O.P.	O.P.	O.P.	None.	S.A., O.P.

<b>Wisconsin</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>Wyoming</b>	None.	None.	None.	None.	None.

Source: National Conference of State Legislatures, 2021.

Key:

O.P.— Optional at legislator's expense.

S.A.— Same as state employees.

S.P.— State pays full amount.

S.P.P.— State pays portion and legislator pays portion.





