

**National Conference of State Legislators  
2023 Legislative Compensation: Insurance Benefits**

U.S./Territory/D.C.	Health Insurance	Dental Insurance	Vision Insurance	Life Insurance
Alabama	Senate: S.A., O.P. House: O.P.	Senate: S.A., O.P. House: O.P.	Senate: S.A., O.P. House: O.P.	None.
Alaska	S.A., S.P.P., Three plans to choose from Standard, Economy, Consumer Choice; <a href="https://drb.alaska.gov/employee/healthplans.html">https://drb.alaska.gov/employee/healthplans.html</a>	S.A., S.P., <a href="https://drb.alaska.gov/docs/materials/SelectBenefitsPremiumSheetFT_WEB.pdf">https://drb.alaska.gov/docs/materials/SelectBenefitsPremiumSheetFT_WEB.pdf</a>	S.A., O.P., <a href="https://drb.alaska.gov/docs/materials/SelectBenefitsPremiumSheetFT_WEB.pdf">https://drb.alaska.gov/docs/materials/SelectBenefitsPremiumSheetFT_WEB.pdf</a>	S.A., S.P.P., Disabilities Insurance: S.A., S.P., <a href="https://drb.alaska.gov/employee/life-disability.html#basiclife">https://drb.alaska.gov/employee/life-disability.html#basiclife</a>
America Samoa	None.	None.	None.	None.
Arizona	S.A., S.P.P.	S.A., S.P.P.	S.A., O.P.	S.A., S.P.P.
Arkansas	S.A., S.P.P.	S.A., O.P.	O.P.	S.A., S.P.P., State covers expense for first \$10,000 worth of coverage. Legislators pay out of pocket for any additional coverage.
California	Senate: S.P.P. House: S.A., S.P.	Senate: S.P.P. House: S.A., S.P.P., State pays for basic plan; additional coverage is available at additional cost to Member.	Senate: S.P.P. House: S.A., S.P., State pays for basic plan; additional coverage is available at additional cost to Member.	S.P.P., Members are eligible for up to \$250,000 term coverage. Assemblymembers pay the taxable value on coverage above \$50,000.
Colorado	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.
Connecticut	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., O.P.
Delaware	S.A., S.P.P.	S.A., O.P.	S.A., O.P.	S.A., O.P.
District of Columbia	S.A., S.P.P.	S.A., O.P.	S.A., O.P.	S.A., S.P.P.
Florida	No data available.	No data available.	No data available.	No data available.
Georgia	S.A., S.P.P.	S.A., O.P.	S.A., O.P.	S.A., O.P.
Guam	No data available.	No data available.	No data available.	No data available.
Hawaii	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.
Idaho	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.
Illinois	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.
Indiana	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.
Iowa	S.A., S.P.P.	S.A., S.P.P.	Senate: S.A., O.P., House: S.A., S.P.P.	Senate: S.A., S.P., House: S.A., S.P.P.
Kansas	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.
Kentucky	S.A., S.P.P.	S.A., O.P.	S.A., O.P.	S.A., S.P.

Louisiana	S.A., S.P. Note: Legislators are eligible to keep insurance once they leave office at varying rates.	S.A., O.P. Note: Legislators are eligible for COBRA benefits for 18 months after they leave office.	S.A., O.P. Note: Legislators are eligible for COBRA benefits for 18 months after they leave office.	S.A., S.P.P. Note: The premium rate and coverage benefit schedule is based on age (ie the older the member, the lower the coverage for a higher rate).
Maine	No data available.	No data available.	No data available.	No data available.
Maryland	S.A., S.P.P.	S.A., S.P.P.	Vision plan is included in Health Plan	S.A., O.P.
Massachusetts	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., O.P.
Michigan	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.
Minnesota	S.A., S.P.P.	S.A., S.P.P.	S.A., O.P.	S.A., S.P.
Mississippi	S.A., S.P.P.	Senate: O.P. House: S.A., O.P.	Senate: O.P. House: S.A., O.P.	Senate: S.A., S.P.P. House: S.A., O.P.
Missouri	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	Senate: S.A., S.P. House: S.A., S.P.P.
Montana	S.A., S.P.P.	S.A., S.P.P.	S.A., O.P.	S.A., S.P.P.
Nebraska	No data available.	No data available.	No data available.	No data available.
Nevada	No data available.	No data available.	No data available.	No data available.
New Hampshire	S.A., O.P.	S.A., O.P.	None.	None.
New Jersey	Senate: S.A., O.P. House: S.A., S.P.P. Both: Members appointed or elected after 5/21/10 must pay full cost of coverage.	S.A., S.P.P. Members appointed or elected after 5/21/10 must pay full cost of coverage.	Senate: S.A., O.P. House: None.	S.A., S.P.P., Plans dependant upon members start date, and enrollments.
New Mexico	S.A., O.P.	S.A., O.P.	S.A., O.P.	S.A., O.P.
New York	No data available.	No data available.	No data available.	No data available.
North Carolina	S.A., O.P.	S.A., O.P.	S.A., O.P.	S.A., O.P.
North Dakota	S.A., S.P.	S.A., O.P.	S.A., O.P.	S.A., S.P.P.
Northern Marina Islands	No data available.	No data available.	No data available.	No data available.
Ohio	S.A., S.P.P.	S.A., S.P.	S.A., S.P.	S.A., O.P.
Oklahoma	Senate: S.A., S.P. House: S.A., S.P.P. - Portion paid by member dependant on plan.	Senate: S.A., S.P. House: S.A., S.P.P. - Portion paid by member dependant on plan.	Senate: S.A., S.P. House: S.A., S.P.P. - Portion paid by member dependant on plan.	Senate: S.A., S.P. House: S.A., S.P.P. - Portion paid by member dependant on plan.
Oregon	S.A., S.P.P. www.pebinfo.com	S.A., S.P.P.	S.A., S.P.P.	S.A., O.P.
Pennsylvania	No data available.	No data available.	No data available.	No data available.
Puerto Rico	No data available.	No data available.	No data available.	No data available.

Rhode Island	S.A., S.P.	S.A., S.P. The State pays the full amount of the basic dental plan. If the legislator elects an enhanced version of the dental plan, they will be charged the difference between the basic plan and the enhanced version.	S.A., S.P. The State pays the full amount of the basic vision plan. If the legislator elects an enhanced version of the plan, they will be charged the difference between the basic plan and the enhanced version.	S.A., O.P.
South Carolina	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.
South Dakota	None.	None.	None.	S.P. - Legislators are provided accidental death coverage at a staggered rate based on their age.
Tennessee	S.A., S.P.P.	S.A., O.P.	S.A., O.P.	S.A., S.P.P.
Texas	S.A., S.P. - Full coverage on basic plan, partial payment if they select additional optional coverage or dependants.	Senate: S.A., S.P.P. House: S.A., O.P.	S.A., O.P.	S.A., O.P.
U.S. Virgin Islands	S.A., S.P.P.	S.A., S.P.P.	S.A., O.P.	S.A., O.P. - In addition to the paid plans, the Legislature also has a basic life insurance plan that covers all employees at no cost.
Utah	S.A., S.P.P. - Multiple plans are offered, one of which is a traditional plan with premiums as well as higher-deductible plans with no premiums.	S.A., O.P.	S.A., O.P.	S.A., O.P.
Vermont	Senate: None. House: S.A., S.P.P.	Senate: S.A., O.P. House: S.A., S.P.P.	Senate: None. House: S.A., S.P.P.	Senate: None. House: S.A., S.P.
Virginia	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	Senate: S.A., S.P.P. House: S.A., S.P.
Washington	S.A., S.P.P.	S.A., S.P.	S.A., S.P.P.	Senate: S.A., O.P. House: S.A., S.P. - Additional coverage option which if selected results in partial pay by member.
West Virginia	No data available.	No data available.	No data available.	No data available.
Wisconsin	S.A., S.P.P.	Senate: S.A., O.P., House: S.A., S.P.P.	Senate: S.A., O.P., House: S.A., S.P.P. The state health insurance pays for basic eye exams. A supplemental vision insurance is 100% paid by the legislator to cover glasses and contacts.	S.A., S.P.P.

Wyoming	None.	None.	None.	None.
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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