



NATIONAL CONFERENCE
of STATE LEGISLATURES

The Forum for America's Ideas

2016 Survey -
Legislative Compensation: Health, Dental, Vision, Disability and Life Insurance

State or other jurisdiction	Insurance benefits				
	Health	Dental	Vision	Disability insurance	Life insurance benefits
Alabama	S.A., O.P.	S.A., O.P.	S.A., O.P.	None	None
Alaska	S.P.P.	S.P.P.	O.P., unless included in health insurance.	S.A. Optional; if selected is included in health insurance.	S.A. Small policy available. Additional is optional at legislator's expense.
Arizona	S.A., S.P.P.	S.A., O.P.	S.A., O.P.	S.P.P.	S.P.P.
Arkansas	S.P.P. (a)	O.P.	(b)	O.P.—supplemental	The state pays for \$30,000 as part of the health plan. Additional is optional at legislators' expense.
California	S.P.P. (b)	(b)	(b)	Senators are covered by a long-term disability insurance policy. Assembly members do not have disability insurance coverage.	Senators are eligible for up to \$250,000 term coverage: members pay 10% of the age-based premium plus the taxable value on coverage above \$50,000. \$250,000 term policy for the Assembly: members pay 18% of the premium plus the taxable value on coverage above \$50,000.
Colorado	S.P.P.—Amount differs according to plan selected	S.P.P.—Amount differs according to plan selected	None	None	S.A. State pays full amount for \$12,000 policy. Additional is optional at legislator's expense.
Connecticut	S.P.P.	S.P.P.	Some health insurance plans include discounts on eyewear.	S.A., O.P.	S.A., O.P.
Delaware	S.P.P. After 3 months, state pays entire amount for basic plan.	O.P.	S.P.P. Only avail. through health ins. plan.	None	S.A., O.P.
Florida	S.A. Legislators pay \$50 a month for individual coverage and \$180 a month for family coverage.	Dental coverage offered to state legislators and legislative employees.	O.P.	S.P.	S.A. Basic life insurance is provided for state legislators. Additional optional life insurance can be purchased.
Georgia	S.P.P.	S.P.P.	S.P.P.	S.A., S.P.P.	S.A., S.P.P.
Hawaii	S.P.P.	S.P.P.	S.P.P.	S.A., S.P.P.	S.A., S.P.P.

State or other jurisdiction	Insurance benefits				
	Health	Dental	Vision	Disability insurance	Life insurance benefits
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.P.P.	S.P.P.	S.P.P.	S.P.	S.A., S.P.P.
Indiana	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	None	S.A.
Iowa	S.P.P.	S.P.P.	S.A. Legislator pays entire premium.	S.A., S.P.	S.A. State pays first \$20,000. Additional at legislator expense.
Kansas	S.A., S.P.P.	S.A., S.P. Legislator pays dependent portion.	S.A., O.P.	S.A., S.P.	S.A. 150% of annual salary if part of KPERS. Additional insurance is optional at legislator's expense.
Kentucky	S.A.	O.P.	O.P.	S.A., O.P.	State pays \$20,000. Additional is optional at legislator's expense.
Louisiana	S.P.P.—State pays 50% and legislator pays 50%.	S.P.P.—State pays 50% and legislator pays 50%.	O.P.	S.A., O.P.	S.A., S.P.P.—State pays 50% and legislator pays 50%.
Maine	S.A.—State pays up to 100% of legislator coverage and 50% of dependent coverage.	S.A., S.P.	O.P.	None	O.P.
Maryland	S.A., S.P.P.—The state pays 85%, legislator pays 15% for HMO, legislator pays 17% for POS.	S.A., O.P.	Covered under the medical plan.	None	O.P.
Massachusetts	S.P.P. (State currently pays 80%)	S.P.P.	S.P.P.	S.A., O.P.	S.A. \$5,000 policy provided. Additional up to 8 times salary at legislator's expense.
Michigan	Health, vision, life, cancer, prescription, offered via cafeteria plan.			None	Offered at different levels as part of cafeteria plan.
Minnesota	S.P.P.—The state pays 95% for single coverage and 88% of family coverage.	S.P.P.—The state pays 83% for single coverage and 61% for family coverage.	S.A.	S.A., O.P.	S.A. State pays first \$35,000.
Mississippi	S.P.—legislator only premiums	O.P.	None	None	S.A., S.P.P.—State pays 50% and legislator pays 50%.
Missouri	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.	S.A., S.P.—basic life insurance, 1x annual salary. Additional life insurance is optional at legislator's expense.
Montana	S.A., S.P.P.—State pays almost full amount for individual.	S.A., S.P.P.—State pays almost full amount for individual.	Included in health coverage	None	State pays \$14,000 term policy. Additional at legislator's expense.
Nebraska	O.P.	O.P.	O.P.	S.A., O.P.	S.A., O.P.

<i>State or other jurisdiction</i>	<i>Insurance benefits</i>				
	<i>Health</i>	<i>Dental</i>	<i>Vision</i>	<i>Disability insurance</i>	<i>Life insurance benefits</i>
Nevada	S.A., O.P.	S.A., O.P.	S.A., O.P.	S.A., O.P.	S.A., O.P.
New Hampshire	O.P.	O.P.	None	None	None
New Jersey	S.A.—Members appointed or elected after 5/21/10 are not eligible for coverage.	S.A.—Members appointed or elected after 5/21/10 are not eligible for coverage.	S.A.—Members appointed or elected after 5/21/10 are not eligible for coverage.	Temporary disability insurance—none. Permanent disability—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.
New Mexico	None	None	None	None	None
New York	No response	No response	No response	No response	No response
North Carolina	S.P. Family coverage optional at legislator's expense.	O.P.	O.P.	S.A., O.P.	S.A., O.P.
North Dakota	S.P.—if legislator chooses state health plan.	O.P.	O.P.	S.A., O.P.	S.A. State pays for \$3,500 term life policy.
Ohio	S.P.P.—The state pays 85%, and legislators pay 15%	S.P. (c)	S.P. (c)	None	S.P.—once member has one year or more of continuous state service. Policy equal to the member's annual salary (rounded to the next higher multiple of \$1,000). Supplemental and dependent life insurance is optional at legislator's expense.
Oklahoma	Up to \$641 a month allowance for all benefits for member and up to \$1,678 a month for member plus spouse and children.	Included in health benefit			S.A. State pays basic life for \$20,000. Supplemental life is optional at legislator's expense.
Oregon	S.A., S.P.P.	S.A., S.P.P.	S.A., S.P.P.	S.A., O.P.	S.A., O.P.
Pennsylvania	(d)	(d)	(d)	None	Group life policy up to amount of salary.
Rhode Island	S.A.	S.A.	S.A.	S.A., O.P.	S.A., O.P.

State or other jurisdiction	Insurance benefits				
	Health	Dental	Vision	Disability insurance	Life insurance benefits
South Carolina	S.P.P.	S.P.P.	S.A., O.P.	S.A., S.P.P.	S.A., S.P.P.
South Dakota	None	None	None	S.P.—accidental death/dismemberment ins. only.	None
Tennessee	S.P.P.—State pays 80%, legislator pays 20%.	O.P.	O.P.	None	S.A. State pays first \$20,000 of the basic life insurance; remainder paid by legislator.
Texas	S.A., S.P.	O.P.	Included in health coverage.	S.A., O.P.	S.A., O.P.
Utah	S.P.P.	S.P.P.	Optional group discounts.	S.A., S.P.	S.A., S.P.—State pays full premium for \$25,000 basic term life coverage.
Vermont	None	None	None	None	None
Virginia	S.A., S.P.P.	S.A.	S.A.	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.
Washington	S.A.	S.A.	Included in medical.	S.A., S.P.P.	S.A., S.P.P.
West Virginia	O.P.	O.P.	O.P.	None	S.A., O.P.
Wisconsin	S.P.P.	(e)	(e)	S.P.P.—depending on legislator's accumulative sick leave balance.	S.P.P.—Group term life levels 1 and 2. Accidental death and dismemberment insurance (ADDI) are available at legislator's expense.
Wyoming	None	None	None	None	None

Source : National Conference of State Legislatures, 2016.

Key:

(U) — Unvouchered.

(V) — Vouchered.

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

O.S.B.— Official state or legislative business only.

S.A.— Same as state employees.

S.P.— State pays full amount.

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

Notes:

(a) Arkansas: Health: The state pays \$410 monthly; legislators pay the balance depending on the plan chosen. Vision: Vision screening with co-pay, once/2-y with health plan; additional coverage optional at legislator's expense.

(b) California. Health: The state pays a portion (20% less than the contribution paid for state managerial employees); legislators pay a portion. Dental: Legislators pay 10% of the basic dental premium; enhanced coverage is available at an additional cost to the member. Vision: Legislators pay 10% of the basic vision premium; enhanced coverage is available at an additional cost to the member.

(c) Ohio. Vision and dental care coverage are available to a member and dependents after the member has completed one year of continuous state service.

(d) Pennsylvania. Legislators pay 1% of salary toward medical/hospital, dental, vision and prescription benefits.

(e) Wisconsin. Basic and diagnostic dental coverage is available; major dental coverage is available through supplemental plans, which is optional at legislator's expense. Diagnostic optical coverage is available; eye glass and contact lens coverage is available through supplemental vision plans, which is optional at legislator's expense.