

2019 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.P.P.
Arkansas	S.A.	S.A.	S.A.	S.A.	S.A.
California	S.A., S.P.P.	(a)	(a)	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 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	(b)	None	S.A. State pays full amount for \$50,000 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.A.	S.A.	S.A.	S.A.	S.A.
Florida	S.A.	S.A.	S.A., O.P.	S.P.	S.A. State pays for \$25,000 coverage.
Georgia	S.A.	S.A.	S.A.	S.A.	S.A.
Hawaii	S.A. (e)	S.A. (c)	S.A. (c)	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.
Indiana	S.A.	S.A.	S.A.	S.A.	S.A.
Iowa	S.A.	S.A.	S.A.	S.A.	S.A.
Kansas	S.A.	S.A.	S.A.	S.A.	S.A.
Kentucky	S.A.	S.A.	S.A.	None	S.A.
Louisiana	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%
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.

<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>	No response	No response	No response	None	No response
<b>Minnesota</b>	S.A.	S.A.	None	S.A.	S.A.
<b>Mississippi</b>	S.A.	O.P.	O.P.	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.	None	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. (d)	S.A. (d)	S.A. (d)	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>	No response	No response	No response	No response	No response
<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. - premium paid by legislator.	S.A. - premium paid by legislator.	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>	(e)	(e)	(e)	None	S.A.
<b>Rhode Island</b>	S.A.	S.A.	S.A.	None	None
<b>South Carolina</b>	S.A.	S.A.	S.A.	S.A.	S.A.
<b>South Dakota</b>	None	None	None	S.P.—accidental death/dismemberment ins. only.	None
<b>Tennessee</b>	S.A.	S.A.	S.A.	None	S.A. State pays first \$35,000 of the basic life insurance; remainder paid by legislator.
<b>Texas</b>	No Response	No Response	No Response	No Response	No Response
<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>	No response	No response	No response	No response	No response
<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.	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, 2019.

*Key:*

(U) — Unvouchered.

(V) — Vouchered.

d — day.

m — month.

w — week.

y — year.

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.

Footnotes:

(a) California: State pays for basic plan; enhanced coverage is available at an additional cost to member.

(b) Colorado: Vision is part of health coverage without extra cost.

(c) Hawaii: Several plans are available with differing employee contribution rates and copayments.

(d) New Jersey. Members appointed or elected after 5/21/10 must pay full cost of coverage.

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