

2008 State Legislator Compensation- Health, Dental, and Optical Benefits

State	Health	Dental	Optical
AL	Same as state employees, optional at legislator's expense	Same as state employees, optional at legislator's expense	Not available
AK	State pays portion, legislator pays portion	State pays portion, legislator pays portion	Optional at legislator's expense; unless included in Health Ins.
AZ	State pays portion, legislator pays portion	State pays portion, legislator pays portion.	Optional at legislator expense
AR	Same as available to other state employees.	Optional at legislator's expense	Optional at legislator's expense
CA	State pays portion, legislator pays portion	State pays full amount for basic dental coverage. Member pays extra for an enhanced plan if they want it.	State pays full amount for basic plan and the member pays extra for the enhanced plan if they want it.
CO	State pays portion, legislator pays portion; amount differs according to plan selected	State pays portion, legislator pays portion, amount differs according to plan selected.	Not available
CT	State pays portion, legislator pays portion	State pays portion, legislator pays portion	Some health insurance plans include discounts on eyewear.
DE	State pays portion, legislator pays portion. After three months the state pays entire amount for basic plan.	Optional at legislator's expense	Optional at legislator's expense
FL	State pays full amount	State pays full amount	Optional at legislator's expense
GA	Same as state employee plan. State pays portion, legislator pays portion.	Legislator pays. This is an optional benefit offered once a year during open enrollment.	Legislator pays. This is an optional benefit offered once a year during open enrollment.
HI	State pays portion, legislator pays portion	State pays portion, legislator pays portion	State pays portion, legislator pays portion
ID	State pays portion, legislator pays portion	State pays portion, legislator pays portion	Not available
IL	State pays portion, legislator pays portion	State pays portion, legislator pays portion	State pays portion, legislator pays portion
IN	State pays portion; legislator pays portion	State pays full amount	State pays portion legislator pays portion. Dependent coverage is at legislator expense
IA	State pays portion, legislator pays portion	State pays portion, legislator pays portion	Not available
KS	State pays portion, legislator pays portion	State pays for legislator, legislator pays dependent coverage	Optional at legislator's expense
KY	State pays single portion, legislator pays dependent portion	Optional at legislator's expense	Optional at legislator's expense
LA	State pays 50%, legislator pays 50%	State pays 50%, legislator pays 50% Senators pay 100%	Legislator pays 100%
ME	HMO Plan is same as provided to state employees. State pays	Dental Plan is same as provided to state employees. State pays 100% of legislator coverage only.	Vision care insurance is offered, but is 100% legislator-paid.

	100% of legislator coverage and 50% of dependent coverage.		
MD	Same as state employee plan; state subsidizes 80% to 85% depending on the plan selected; legislator/employee pays 20% for PPO; 17% for POS or 15% for HMO.	Optional; Same as state employee plan; state subsidizes 50%	Covered under medical plan
MA	State pays portion (currently 80%), legislator pays portion	State pays portion, legislator pays portion	State pays portion, legislator pays portion
MI	Health, vision, life, cancer, prescription, offered via cafeteria plan	Included in cafeteria plan	Included in cafeteria plan
MN	State pays 100% for single coverage and 85% of family coverage.	State pays 90% for single coverage and 50% for family coverage.	The same optional coverage as state employees. STD, LTD, Optional Life (Member, Spouse, & Child), AD&D, & Long term care.
MS	State pays full amount of legislator only premiums	Optional at legislator's expense	Not available
MO	State pays portion, legislator pays portion	Optional at legislator's expense	Optional at legislator's expense
MT	State pays full amount	State pays full amount	They have an option to purchase.
NE	Optional at legislator's expense	Optional at legislator's expense	Optional at legislator's expense
NV	Optional at legislator's expense	Optional at legislator's expense	Optional at legislator's expense
NH	Optional at legislator's expense	Optional at legislator's expense	Not available
NJ	Same as state employees; choice between a PPO and 2 HMOs and cost is 1.5% of salary	Same as state employees; state pays portion, legislator pays portion	Same as state employees; minor reimbursement for eye exam and lens purchase once every two years
NM	Not available	Not available	Not available
NY	State pays portion, legislator pays portion	State pays portion, legislator pays portion	No cost if participating provider used
NC	State pays full amount for legislator; optional family coverage at legislator's expense	Optional at legislator's expense	Optional at legislator's expense
ND	State pays health insurance premium for legislators choosing the state health plan.	Optional at legislator's expense	Optional at legislator's expense
OH	State pays 85%; legislator pays 15%	State pays full amount	State pays full amount
OK	\$262.19 allowance per month for all benefits.	Same as state employees benefit plan.	Same as state employees benefit plan.

State	Health	Dental	Optical
OR	Same as all other state employees in all branches.	Same as all other State employees in all branches.	Same as all other state employees in all branches
PA	Medical/hospital, dental, vision, Rx. Employee pays 1% of salary for health benefits.	Employee pays 1% of salary for health benefits.	Employee pays 1% of salary for health benefits.
RI	Legislators receive the same health insurance as state employees.	Legislators receive the same dental insurance as state employees	Legislators receive same optical insurance as state employees
SC	State pays portion, legislator pays portion	State pays portion, legislator pays portion	Not available
SD	Not available	Not available	Not available
TN	State pays 80%, legislator pays 20%	Optional at legislator's expense	Not available
TX	State pays full amount	Optional at legislator's expense	Included in health coverage
UT	State pays portion, legislator pays portion	State pays portion, legislator pays portion	State pays portion, legislator pays portion
VT	Optional at legislator's expense	Not available	Not available
VA	State pays portion, legislator pays portion	State pays portion, legislator pays portion	State pays portion, legislator pays portion
WA	State pays portion, legislator pays portion	State pays full amount	Included in medical
WV	Optional at legislator's expense	Optional at legislator's expense	Optional at legislator's expense
WI	State pays portion, legislator pays portion. Benefits are the same as those offered to general state employees.	Some HMOs cover	Optional at legislator's expense
WY	Not available	Not available	Not available

Source: National Conference of State Legislatures 2008