

2012 Legislator Compensation- State Legislator Life Insurance Benefits

State	Life Insurance Benefits
Alabama	Not available
Alaska	Small policy available; additional is optional at legislators' expense.
Arizona	State pays 15K policy; additional amounts are paid by legislators.
Arkansas	State provides \$30,000 as part of health plan. Additional amount optional at legislators' expense
California	Assembly: \$250,000 term policy. Assembly Members pay 18% of the premium; plus the taxable value on coverage above \$50,000. Senators are eligible for up to \$250,000 term coverage; premiums are age based; Members pay 18% of the premium, plus the taxable value on coverage above \$50,000.
Colorado	State pays full amount for \$50,000 policy; additional is optional at legislators' expense
Connecticut	Optional at legislators' expense.
Delaware	Optional at legislators' expense.
Florida	State pays full amount.
Georgia	State pays portion, legislators pay portion
Hawaii	State pays portion/legislators pay portion. Legislators have the same insurance benefit as legislative employees.
Idaho	State pays portion, legislators pay portion.
Illinois	State pays portion; legislators pay portion.
Indiana	State pays portion; legislators pay portion. State legislators are offered the same life insurance options as State employees.
Iowa	State pays first \$20,000, additional at legislators' expense.
Kansas	150% of annual salary if part of KPERS. Additional insurance is optional at legislators' expense.
Kentucky	State pays for \$20,000; extra available at legislators' expense.
Louisiana	State pays half; legislators pay half.
Maine	Legislators are eligible to participate in a group life insurance program for coverage in amount equal to legislators' salary but plan is 100% legislator-paid.
Maryland	Term insurance; optional at legislators' expense.
Massachusetts	\$5,000 policy provided; Additional up to 8 times salary at legislators' expense.
Michigan	Offered at different levels as part of cafeteria plan.
Minnesota	State pays premium for benefit of \$35,000.
Mississippi	State pays half/legislators pay half.
Missouri	State pays full amount. Additional amounts are optional at legislators' expense.
Montana	State pays \$14,000 term policy. Additional at legislators' expense.
Nebraska	Optional at legislators' expense.
Nevada	Optional at legislators' expense.
New Hampshire	Not available
New Jersey	Members enrolled in the pension plan - up three time 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	Not available
New York	Optional at members' expense.
North Carolina	Optional at legislators' expense.
North Dakota	State pays for \$1,300 term life policy.

State	Life Insurance Benefits
Ohio	Amount equal to salary; premium paid by state. Member may purchase a supplemental policy, which is also offered to state employees.
Oklahoma	Same as state employees benefit plan.
Oregon	Consistent with all other state employees, this is available as a legislator-paid option
Pennsylvania	Group life up to salary.
Rhode Island	Optional at legislators' expense.
South Carolina	State pays portion, legislators pay portion.
South Dakota	Not available
Tennessee	State pays \$15,000; Legislators pay \$7,000.
Texas	Optional at legislators' expense.
Utah	State pays full amount.
Vermont	Not available
Virginia	State pays portion, legislators pay portion.
Washington	State pays portion, legislators pay portion.
West Virginia	Optional at legislators' expense.
Wisconsin	Legislators may have up to five times their salary as life insurance under this group term coverage. Spouses and dependents may also be covered at lower levels. Premiums for legislators vary with salary and age
Wyoming	Not available

Source: National Conference of State Legislatures 2012