

Table XXI. Health and Life Insurance

January 2002

County	Choice of Plan	Health Insurance (Employee Only Coverage)						Health Insurance for Retirees			Life Insurance for Employees *		
		Normal Deductible	Normal Copay	Annual Stop Loss	Total Cost	Employee Pays	County Pays	Participate	County Contributes	Age >65	Monthly Cost		
											Maximum Benefit	Employee Pays	County Pays
Alamance	no	\$ 200.00	20%	\$ 2,000	\$215.00	\$ 0.00	\$215.00	yes ¹	yes	yes	\$ 70,000	0%	100%
Alexander	no	400.00	\$10/25	2,000	no data	0.00	all	yes	yes	yes	12,500	no data	no data
Alleghany	no	300.00	\$15	1,000	256.07	0.00	256.07	yes	yes	yes	10,000	0%	100%
Anson	no	no data	\$20	1,500	233.00	0.00	233.00	yes	yes	yes	10,000	0%	100%
Ashe	no	500.00	\$15	3,000	250.59	0.00	250.59	yes ²	yes	no	10,000	0%	100%
Avery	no	200.00	\$10	2,000	370.83	0.00	370.83	no	n/a	n/a	10,000	0%	100%
Beaufort	no	400.00	\$10/25	50,000	273.88	0.00	273.88	yes ³³	yes	no	10,000	0%	100%
Bertie	no	400.00	\$10	2,000	267.95	0.00	267.95	yes	yes	yes	100% annual salary	0%	100%
Bladen	yes	500.00	\$15/30	3,000	262.25	0.00	262.25	yes ^{1,4}	yes	no	10,000	0%	100%
Brunswick	yes	0.00	\$10	no data	450.00	0.00	450.00	yes ^{1,15}	yes	yes	24,500	0%	100%
Buncombe	yes	0.00	\$15	none	325.58	30.44	295.14	yes	yes	no	130,000	23%	77%
Burke	yes	400.00	\$15	60,000	281.00	0.00	281.00	yes	yes	no	10,000	0%	100%
Cabarrus	yes	no data	\$20	no data	239.00	0.00	239.00	yes	yes	no	20,000	0%	100%
Caldwell	no	500.00	\$25	3,000	230.00	0.00	230.00	yes ^{1,8}	yes	no	\$10,000–50,000	0%	100%
Camden	no	200.00	\$15/25	1,300	224.40	0.00	224.40	yes	yes	no	20,000	0%	100%
Carteret	no	no data	\$15	no data	no data	0.00	all	yes	yes	no	10,000	0%	100%
Caswell	no	400.00	\$15	2,000	254.98	0.00	254.98	yes	yes	no	20,000	50%	50%
Catawba	no	400.00	\$15	1,500	257.92	0.00	257.92	yes ¹¹	yes	no	200% annual salary	100%	0%
Chatham	yes	0.00	\$10/20	35,000	346.50	0.00	346.50	yes ^{1,10}	yes	no	10,000	0%	100%
Cherokee	no	no data	no data	no data	no data	0.00	all	yes	no	yes	no data	0%	100%
Chowan	no	200.00	\$15	1,500	202.00	0.00	202.00	yes	no	no	10,000	0%	100%
Clay	no	500.00	20%	2,000	300.00	0.00	300.00	yes	yes	no	none	n/a	n/a
Cleveland	yes	0.00	\$15/30	none	234.00	0.00	234.00	yes ¹⁰	yes	no	none	n/a	n/a
Columbus	no	400.00	\$15	2,000	369.47	0.00	369.47	yes ⁶	yes	no	100% annual salary ¹⁹	0%	100%
Craven	no	300.00	20%	1,500	254.00	0.00	254.00	yes	no	no	10,000	0%	100%
Cumberland	yes	0.00	\$15/30	no data	269.33	21.00	248.33	yes	yes	yes	5,000	0%	100%
Currituck	no	200.00	\$15	1,500	212.00	0.00	212.00	yes ¹²	yes	yes	none	n/a	n/a
Dare	no	400.00	10%	2,000	235.62	0.00	235.62	yes	yes	yes	30,000	0%	100%
Davidson	yes	0.00	\$10	90,000	241.07	0.00	241.07	yes	yes	no	10,000	0%	100%
Davie	no	0.00	\$20	1,000	240.00	0.00	240.00	yes ¹³	yes	no	20,000	0%	100%
Duplin	no	200.00	\$10	50,000	287.30	0.00	287.30	yes	yes	yes	20,000	100%	0%
Durham	yes	0.00	\$10	none	243.00	0.00	243.00	yes ¹⁰	yes	no	145,000	varies	varies
Edgecombe	yes	400.00	\$10	50,000	268.00	0.00	268.00	yes	yes	no	20,000	0%	100%
Forsyth	yes	0.00	\$10	none	258.73	25.86	232.87	yes ¹	yes	no	150,000	0%	100%
Franklin	yes	400.00	\$20	50,000	375.00	0.00	375.00	yes ¹⁶	yes	yes	20,000	0%	100%
Gaston	no	200.00	10%	1,000	272.66	0.00	272.66	yes	yes	no	100% annual salary ²¹	0%	100%
Gates	no	200.00	\$25	1,500	202.00	0.00	202.00	yes ¹⁰	yes	yes	10,000	0%	100%
Graham	no	1,000.00	no data	2,500	205.00	0.00	205.00	no	n/a	n/a	15,000	0%	100%
Granville	no	0.00	\$10	no data	236.37	0.00	236.37	yes	yes	yes	10,000	0%	100%
Greene	no	500.00	\$15/30	3,000	279.06	0.00	279.06	yes	no	no	10,000	0%	100%

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		Normal Deductible	Normal Copay	Annual Stop Loss	Total Cost	Employee Pays	County Pays	Participate	County Contributes	Age >65	Monthly Cost		
											Maximum Benefit	Employee Pays	County Pays
Guilford	yes	\$ 0.00	\$15	\$ 1,000	\$206.75	\$17.00	\$189.75	yes	yes	no	\$110,000	50%	50%
Halifax	no	500.00	\$25	85,000	235.19	0.00	235.19	yes ⁸	yes	no	20,000	100%	0%
Harnett	yes	0.00	0%	none	305.35	0.00	305.35	yes ²⁶	yes	no	100% annual salary	0%	100%
Haywood	no	300.00	\$10	50,000	330.00	0.00	330.00	yes ¹⁸	yes	yes	15,000	0%	100%
Henderson	no	300.00	\$15	1,000	321.00	0.00	321.00	yes ³⁰	yes	no	none	n/a	n/a
Hertford	no	400.00	\$10/25	no data	no data	0.00	all	yes	yes	yes	5,000	100%	0%
Hoke	no	400.00	no data	no data	250.07	0.00	250.07	yes	yes	no	10,000	0%	100%
Hyde	no	500.00	20%	50,000	no data	0.00	all	yes ³²	yes	no	30,000	66.67%	33.33%
Iredell	no	500.00	\$15	3,000	327.00	0.00	327.00	yes ^{1,14}	yes	no	75,000	0%	100%
Jackson	no	250.00	\$15	\$2,500-5,000	383.40	no data	383.40	yes ³	yes	yes	70,000	0%	100%
Johnston	yes	0.00	\$10/20	1,500	310.45	0.00	310.45	yes	yes	yes	100% annual salary	0%	100%
Jones	no	300.00	\$15	no data	343.00	86.00	257.00	no	no	no	10,000	0%	100%
Lee	yes	0.00	\$15	none	261.00	0.00	261.00	yes ⁷	yes	yes	10,000	0%	100%
Lenoir	yes	600.00	\$25/30	75,000	305.00	20.00	285.00	yes ¹	yes	no	20,000	0%	100%
Lincoln	no	200.00	\$10	1,000	292.57	0.00	292.57	yes ^{1,30}	yes	yes	20,000	50%	50%
McDowell	no	250.00	\$15	25,000	no data	0.00	all	yes ¹⁴	yes	no	15,000	0%	100%
Macon	no	0.00	\$15	no data	424.00	0.00	424.00	yes ²	yes	yes	30,000	0%	100%
Madison													
Martin	no	300.00	\$10/20	1,000	303.05	0.00	303.05	yes ²⁷	yes	yes	10,000	0%	100%
Mecklenburg	yes	0.00	\$15	none	225.00	0.00	225.00	yes	yes	yes	250,000	0%	100%
Mitchell	no	400.00	\$15	2,400	270.19	0.00	270.19	yes	yes	no	10,000	0%	100%
Montgomery	no	500.00	\$15	no data	255.00	0.00	255.00	yes ³¹	yes	yes	75,000	0%	100%
Moore	no	250.00	\$20	1,000	249.17	0.00	249.17	yes ¹⁷	yes	no	200% annual salary	0%	100%
Nash	no	400.00	\$15	2,000	390.48	0.00	390.48	yes	yes	yes	10,000	0%	100%
New Hanover	no	0.00	\$15	50,000	411.42	31.12	380.30	yes ²⁹	yes	no	varies	0%	100%
Northampton	no	300.00	\$15/20	none	230.05	23.00	207.05	yes ²⁸	yes	no	\$15,000-20,000	0%	100%
Onslow	no	500.00	no data	75,000	267.76	0.00	267.76	yes ⁹	yes	no	20,000	50%	50%
Orange	yes	0.00	\$10	none	231.54	0.00	231.54	yes ⁹	yes	yes	annual salary ²¹	0%	100%
Pamlico	no	300.00	\$15	1,500	no data	no data	no data	no	no	n/a	20,000	50%	50%
Pasquotank	no	200.00	\$15/25	1,300	205.20	0.00	205.20	yes ²	yes	yes	10,000	0%	100%
Pender	no	500.00	\$15	3,000	281.75	0.00	281.75	yes ¹⁹	yes	yes	10,000	0%	100%
Perquimans	no	200.00	\$15	1,300	180.00	0.00	180.00	yes	no	no	10,000	0%	100%
Person	no	0.00	\$10	none	264.00	0.00	264.00	yes ²³	yes	no	20,000	0%	100%
Pitt	no	300.00	\$15/20	1,000	323.00	0.00	323.00	yes ²³	yes	no	200% annual salary	50%	50%
Polk													
Randolph	no	400.00	\$15/25	2,000	225.00	0.00	225.00	yes ¹³	yes	no	none	n/a	n/a
Richmond	no	500.00	\$15	3,000	286.00	0.00	286.00	yes ²²	yes	no	\$10,000-25,000	0%	100%
Robeson	no	400.00	\$25	no data	329.60	0.00	329.60	yes ⁶	yes	no	10,000	0%	100%
Rockingham	no	200.00	\$15	1,000	245.00	0.00	245.00	yes ⁵	yes	yes	none	n/a	n/a
Rowan	no	300.00	10%	2,000	430.00	0.00	430.00	yes	yes	no	17,000	0%	100%
Rutherford	no	500.00	\$20	n/a	258.74	0.00	258.74	yes ¹⁰	yes	yes	10,000	0%	100%
Sampson	yes	100.00	10%	1,000	477.00	0.00	477.00	yes	yes	no	none	n/a	n/a
Scotland	no	400.00	\$15/25	2,000	242.00	0.00	242.00	yes ^{1,7}	yes	yes	\$10,000-25,000	0%	100%
Stanly	no	300.00	10%	2,000	345.00	0.00	345.00	yes	no	no	none	n/a	n/a
Stokes	no	250.00	\$20	none	201.00	0.00	201.00	yes ²⁰	yes	no	none	n/a	n/a

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												Employee Pays	County Pays
Surry	no	\$200.00	\$10	\$ 2,500	\$254.34	\$127.17	\$127.17	yes ^{6,10}	yes	yes	\$30,000	0%	100%
Swain	no	250.00	\$15	1,500	280.00	20.00	260.00	yes ²⁴	yes	no	10,000	0%	100%
Transylvania	no	0.00	\$10/20	none	no data	all	none	no	no	no	10,000	0%	100%
Tyrrell	no	400.00	\$15/25	2,000	273.88	0.00	273.88	yes ^{1,5}	yes	no	100% annual salary	0%	100%
Union	no	n/a	\$15	1,500	267.22	0.00	267.22	yes ⁵	yes	yes	none	n/a	n/a
Vance	no	300.00	\$15	40,000	311.00	0.00	311.00	yes ⁷	yes	yes	25,000	0%	100%
Wake	no	250.00	\$15/25	1,500	218.68	0.00	218.68	yes ¹⁰	yes	yes	30,000	0%	100%
Warren	no	400.00	\$15/25	2,000	206.28	0.00	206.28	no	n/a	n/a	20,000	0%	100%
Washington	no	0.00	\$10	no data	254.00	15.00	239.00	yes	yes	no	50,000	0%	100%
Watauga	no	400.00	\$10/25	2,000	213.27	0.00	213.27	yes ¹⁰	yes	no	40,000	0%	100%
Wayne	no	300.00	20%	1,000	249.75	0.00	249.75	yes ²⁵	yes	yes	none	n/a	n/a
Wilkes	no	500.00	20%	75,000	240.00	0.00	240.00	yes ⁸	yes	yes	15,000	0%	100%
Wilson	no	0.00	\$15/25	none	263.22	0.00	263.22	yes ⁵	yes	yes	none	n/a	n/a
Yadkin	no	0.00	\$20	\$800-900	264.22	0.00	264.22	yes ¹⁴	yes	no	10,000	0%	100%
Yancey	no	0.00	\$20	1,200	267.20	106.88	160.32	yes	yes	yes	10,000	0%	100%

* All counties reported participation in the Local Governmental Employees' Retirement System. All but three counties provide the death benefit amounting to one year's salary to a maximum of \$20,000.

1. Must be eligible for retirement in the N.C. Local Governmental Employees Retirement System
2. Must have 25 years of service
3. Must have 30 years of service or age 60 and 15 years service .
4. 50% of service time must be dedicated to the county
5. County provides Medicare supplement
6. Must be 55 with 20 years service to the county or any age with 30 years of service
7. Must have at least 15 years service with county
8. Must have 30 years service with the county
9. Must have 10 years service
10. Must have 20 years service with county
11. County pays all for 30 years service. Others pay full premium.
12. County pays all for 20 years or more service. Pays 75% for 15-19 years service. Pays 50% for 10-14 years service
13. County pays all for 30 years or more service. Pays 75% for 25-29 years service. Pays 50% for 20-24 years service
14. County contribution varies with years of county service
15. Must have 10 years of service or five years under disability retirement
16. Must have 30 years local government service or 20 years with county
17. County pays 75% with 30 years service, 50% with 20 years, 25% with 15 years service
18. Prorated on age and years of service
19. Not to exceed \$60,000
20. County pays 100% for 25 years service (20 with county), 50% with 25 years service (10 with county) and eligible with 20 years (10 with county)
21. Annual salary not to exceed \$50,000
22. Must have 30 years service. Law enforcement must have 15 years service and age 55
23. Must have 30 years service and no specific age or 20 years service and age 60
24. Must have 30 years of service, or be age 55 with 25 years service or be age 62 with 10 years service
25. County pays all for 30 years service or for 25 years service and age 62
26. County pays up to \$145 toward Medicare supplemental insurance
27. Must have 30 years service or age 60 with 25 years service or age 65 with 20 years service (10 years with county)
28. To participate retiree must have 30 years service or 20 years with a disability retirement
29. Must have five years service with the county
30. Must be age 55 with 10 years service and combination of age and service of 70
31. County pays \$100 toward Medicare supplement
32. Must have 30 years service or age 60 with 25 years service and at least 15 years service with county
33. Must have 30 years service with county or age 60 with 20 years service