

TABLE XXXVI. EMPLOYEE/RETIREE HEALTH INSURANCE

January 2003

County	Health Insurance (Employee Only Coverage)								Health Insurance for Retirees	
	Choice of Plans	Normal Deductible	Normal Copay	Annual Stop Loss	Total Cost	Employee Pays	County Pays	% Paid on Family Coverage	Retirees under Age 65	Retirees Age 65 or More
Alamance	no	\$ 300.00	20%	\$ 2,000	\$260.00	\$ 0.00	\$260.00	0%	100% county paid	100% county paid
Alexander	no	400.00	\$25	no data	403.00	0.00	403.00	0%	100% county paid after 20 years	County pays for supplement after 20 years
Alleghany	no	250.00	\$15	750/1,500	306.58	0.00	306.58	0%	no	no
Anson	no	no data	\$20	1,500	233.00	0.00	233.00			
Ashe	no	500.00	100%	3,000	291.39	0.00	291.39	100%	100% county paid after 30 years	no
Avery	no	200.00	\$10	2,000	443.00	0.00	443.00	25%	100% county paid after 20 years	no
Beaufort	no	500.00	\$10/\$25	2,000	304.22	0.00	304.22	no data	100% county paid after 20 years/ age 60 or after 30 years regardless of age	no
Bertie	no	500.00	\$10	2,000	290.49	0.00	290.49	0%	100% county paid after 20 years	100% county paid Medicare supplement
Bladen	yes	1,000.00	\$20/\$30	3,000	284.25	0.00	284.25	0%	100% county paid if receiving NCLGERS benefits with 1/2 of service with Bladen County	no
Brunswick	yes	0.00	\$10	1,000	506.00	0.00	506.00	0%	10% county paid for disability retiree with 5 years or service retiree with 10 years	10% county paid for disability retiree with 5 years or service retiree with 10 years
Buncombe	yes	0.00	\$15	no data	357.17	30.44	326.73	no data	100% county paid	no
Burke	yes	500.00	\$15	3,000	324.47	0.00	324.47	0%	45% county paid after 10 years, 60% paid after 15 years, 75% paid after 20 years, 100% paid after 25 years	no
Cabarrus	yes	no data	\$20	unlimited	280.00	0.00	280.00	0%	100% county paid if receiving NCLGERS benefits with 10 years of service, 50% if less than 10 years	no
Caldwell	no	500.00	\$20/\$30	3,000	240.00	10.00	230.00	0%	no data	no data
Camden	no	300.00	20%	1,300	284.00	0.00	284.00	0%	100% county paid after 20 years	no
Carteret	no	no data	no data	no data	305.88	0.00	305.88	0%	100% county paid after 20 years	no
Caswell	no	400.00	\$15/\$25	2,000	300.72	0.00	300.72	0%	50% county paid after 10 years, 75% after 15 years, 100% after 20 years	no
Catawba	no	400.00	\$10/\$20	1,000/1,500	273.39	0.00	273.39	55%	50% county paid after 15 years, 100% after 30 years service	no
Chatham	yes	0.00	\$10/\$20	50,000	398.50	0.00	398.50	0%	50% county paid after 20 years, 75% after 25 years, 100% after 30 years with full retirement system eligibility	no
Cherokee	no	250.00	no data	2,000	396.20	0.00	396.20	0%	County pays \$200/month if Social Security eligible with 10 years or 30 years without	no
Chowan	no	200.00	\$15	1,500	258.00	0.00	258.00	0%	0.00	no
Clay										
Cleveland	no	20%	\$20/\$40	1,000	244.00	0.00	244.00	80%	100% county paid after 20 years service	no
Columbus	no	500.00	\$20	1,500	no data	0.00	all	0%	100% county paid after 20 years/ age 55 or 100% after 30 years	100% county paid Medicare supplement
Craven	no	300/500	20%/30%	1,800/2,500	269.00	0.00	269.00	100%	0.00	no
Cumberland	yes	0.00	\$15/\$25	no data	269.33	21.00	248.33	0%	Same as active employees	Same as active employees with Medicare primary
Currituck	no	300.00	\$15	1,300	278.00	0.00	278.00	100%	50% county paid after 10 years, 75% after 15 years, 100% after 20 years with full retirement system eligibility	Same as under 65
Dare	no	500.00	\$10	2,000	247.74	0.00	247.74	88%	100% county paid after 5 years/ age 60 or 20 years/age 50	100% county paid after 5 years
Davidson	yes	0.00	\$20	90,000	307.80	0.00	307.80	40%	1/3 county paid after 20 years, 2/3 after 25 years, 100% after 30 years	no
Davie	no	no data	no data	no data	no data	no data	no data	no data	50% county paid after 20 years/ age 60+, 75% after 25 years/any age, 100% after 30 years/any age	no

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	Choice of Plans	Normal Deductible	Normal Copay	Annual Stop Loss	Total Cost	Employee Pays	County Pays	% Paid on Family Coverage	Retirees under Age 65	Retirees Age 65 or More
Martin	no	\$ 500.00	\$15/\$25	\$ 2,500	\$303.05	\$ 0.00	\$303.05	0%	100% county paid after 25 years/ age 50 or after 20 years/age 60 both require 20 years with Martin. Also 100% county paid with 30 years any age including 10 years with Martin County	50% county paid with 15 years all with Martin or 20 years, 10 with Martin plus a Medicare supplement is provided
Mecklenburg	yes	0.00	no data	n/a	223.00	0.00	223.00	50%	Varies with years of service	no
Mitchell	no	500.00	\$15	2,000	323.60	0.00	323.60	0%	75% county paid after 20 years, 87.50% after 25 years, 100% after 30 years of service	100% county paid after 30 years
Montgomery	no	500.00	\$20	3,500	305.02	0.00	305.02	varies	100% county paid after 12 years/ age 62 or 100% after 30 years regardless of age	County pays \$100/month after 12 years of continuous service
Moore	no	250.00	\$20	1,000	333.33	0.00	333.33	0%	25% county paid after 15 years, 50% paid after 20 years, 100% paid after 30 years	25% county paid after 15 years, 50% paid after 20 years, 100% paid after 30 years
Nash	no	500.00	\$15	2,000	292.69	0.00	292.69	0%	50% county paid after 10 years, 75% paid after 15 years, 100% paid after 20 years	50% county paid after 10 years, 75% paid after 15 years, 100% paid after 20 years
New Hanover	no	500.00	\$20	1,000	465.34	31.12	434.22	87%	25% county paid after 15 years, 50% paid after 20 years, 75% after 25 years, 100% paid after 20 years	no
Northampton	no	300.00	\$15/\$25	1,000	269.22	26.96	242.30	0%	100% county paid after 30 years or 80–95% with 22–28 years service and disability retirement	100% Medicare supplement after 30 years, 75–95% after 20–28 years of service
Onslow	no	500.00	no data	85,000	296.68	0.00	296.68	100%	100% county paid after 10 years	no
Orange	yes	0.00	\$10	none	250.00	0.00	250.00	40%	50% county paid after 5 years with disability retirement or 100% after 10 years	50% county paid after 5 years, 100% after 10 years
Pamlico	no	300.00	\$15	1,500	458.72	0.00	458.72	0%	2% per year of service county paid	no
Pasquotank	no	300.00	\$25	1,600	258.00	0.00	258.00	100%	100% county paid after 25 years	100% county paid after 25 years
Pender	no	500.00	100%	3,000	311.53	0.00	311.53	0%	no data	no data
Perquimans	no	200.00	\$15	1,300	202.00	0.00	202.00	0%	no	no
Person	no	0.00	no data	no data	342.00	0.00	342.00	0%	50% county paid after 20 years, 75% paid after 25 years, 100% paid after 30 years	no
Pitt	no	250.00	\$15/\$25	1,000	376.00	0.00	376.00	64% ^a	100% county paid after 20 years/ age 60 or 100% after 30 years	100% Medicare supplement
Polk	no	500.00	\$25	2,500	372.25	0.00	372.25	0%	no	no
Randolph	no	500.00	\$20/\$30	2,000	275.00	0.00	275.00	0%	50% county paid after 20 years, 75% after 25 years, 100% after 30 years if over age 50 for all three service points	100% for disability retirement
Richmond	no	500.00	\$20	3,000	318.00	0.00	318.00	0%	100% county paid after 30 years	no
Robeson	no	500.00	\$25	125,000	388.51	0.00	388.51	0%	100% county paid after 20 years/ age 55	100% county paid after 30 years
Rockingham	no	400.00	\$15	1,500	325.00	0.00	325.00	5%	50% county paid after 10 years, 75% paid after 15 years; 100% paid after 20 years. Service must be with Rockingham County	50% county paid after 10 years, 75% paid after 15 years; 100% paid after 20 years. Service must be with Rockingham County
Rowan	no	300.00	10%	2,000	473.00	0.00	473.00	16% ^b	10% county paid after 10 years	no
Rutherford	no	750.00	\$20	3,750	321.09	0.00	321.09	0%	100% county paid after 20 years continuous service with Rutherford County	no
Sampson	yes	250.00	\$10	1,000	530.00	0.00	530.00	0%	75% county paid after 15 years, 100% paid after 20 years	no
Scotland	no	500.00	\$20/\$30	3,000	288.00	0.00	288.00	0%	100% county paid after 15 years/ age 60, 100% after 20 years/age 50, 100% after 30 years. At least 15 years service with Scotland County	100% county paid after 15 years
Stanly	no	500.00	\$20/\$40	40,000	375.00	0.00	375.00	10%	County pays \$175 after 10 years of service	no

County	Health Insurance (Employee Only Coverage)								Health Insurance for Retirees	
	Choice of Plans	Normal Deductible	Normal Copay	Annual Stop Loss	Total Cost	Employee Pays	County Pays	% Paid on Family Coverage	Retirees under Age 65	Retirees Age 65 or More
Stokes	no	550.00	\$20	500/ded	213.45	0.00	213.45	0%	County pays nothing with 20 years, 50% paid after 25 years (10 with county), 100% paid after 25 years (20 with county)	no
Surry	no	300.00	\$15	2,400	314.46	157.23	157.23	50%	50% county paid after 20 years/age 55, 50% paid after 30 years regardless of age	50% county paid after 20 years/age 55, 50% paid after 30 years regardless of age
Swain	yes	500.00	20%	3,000	300.00	20.00	280.00	0%	100% of employer share paid after 30 years, or 25 years/age 55, or 10 years/age 62	no
Transylvania	no	500.00	\$20/\$30	1,000	426.31	0.00	426.31	50%	no	no
Tyrrell	no	500.00	\$15/\$25	2,000	334.48	0.00	334.48	0%	100% of employer share paid after 30 years, or 25 years/age 60	100% Medicare supplement after 5 years of service
Union	no	\$150	\$15	1,500	258.00	0.00	258.00	50%	100% county paid after 30 years, or 20 years/age 50. Last 10 years must be with Union County	100% Medicare supplement
Vance	no	500.00	\$15	no data	291.00	0.00	291.00	0%	100% county paid after 15 years	100% county paid after 15 years
Wake	no	250.00	\$20	1,750	263.51	0.00	263.51	0%	100% county paid after 20 years	100% county paid after 20 years
Warren	no	500.00	20%	3,000	256.44	0.00	256.44	0%	no	no
Washington	no	0.00	25%	0	337.00	20.00	317.00	68%	100% county paid after 20 years	no
Watauga	no	400.00	\$10	2,000	228.61	0.00	228.61	\$30/month	75% county paid after 20 years, 100% paid after 25 years	no
Wayne	no	250.00	\$10/\$30	1,000	276.88	0.00	276.88	0%	100% county paid after 25 years/age 62 or after 30 years regardless of age	100% county paid after 25 years/age 62 or after 30 years regardless of age
Wilkes	no	500.00	20%	75,000	550.00	275.00	275.00	50%	no	no
Wilson	no	no data	\$25/\$100	no data	302.04	0.00	302.04	0%	100% county paid after 15 years (10 continuous)	100% county paid medicare supplement after 15 years (10 continuous)
Yadkin	no	0.00	\$20	800-900	264.22	0.00	264.22	no data	no	no
Yancey	no	no data	\$20/\$50	no data	333.75	133.50	200.25	60%	60% county paid after 30 years	60% county paid after 30 years

a. 64 percent for child coverage, 50 percent for family

b. 16 percent for child coverage, 27 percent for family