

TABLE XXXVI. EMPLOYEE/RETIREE HEALTH INSURANCE

January 2004

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	20%	no data	no data	no data	no data	no data	100% county paid	100% county paid
Alexander										
Alleghany	no	250	100%	\$ 250	\$370.00	0	\$370.00	0%	100% county paid	100% county paid
Anson	no	no data	\$25/\$50	3,000	293.46	0	293.46	0%	no	no
Ashe	no	1,000	100%	3,000	320.92	0	320.92	100%	100% county paid after 25 years service with Ashe County	no
Avery	no	200	\$10	2,000	578.00	0	578.00	25%	100% county paid after 20 years	no
Beaufort	no	500	no data	no data	345.22	0	345.22	no data	100% county paid after 20 years/ age 60 or after 30 years regardless of age	no
Bertie	no	500	\$10	2,000	325.93	0	325.93	0%	100% county paid after 20 years	100% county paid Medicare supplement
Bladen	no	1,000	100%	3,000	331.01	0	331.01	0%	100% county paid if receiving NCLGERS benefits with 1/2 of service with Bladen County	no
Brunswick	yes	0	\$10	1,000	536.00	0	536.00	0%	100% county paid for disability retiree with 5 years or service retiree with 10 years	100% county paid for disability retiree with 5 years or service retiree with 10 years
Buncombe	yes	0	\$15	no data	471.51	30.44	441.07	no data	no data	no data
Burke	yes	500	\$15	3,000	361.72	0	361.72	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	0	\$20	unlimited	404.00	0	404.00	0%	100% county paid if receiving NCLGERS benefits with 10 years of service, 50% if less than 10 years	no
Caldwell	no	500	\$20/\$30	3,000	276.00	10.00	266.00	0%	50% county paid after 30 years of service	no data
Camden	no	no data	no data	no data	326.54	0	326.54	no data	100% county paid after 20 years	no
Carteret	no	500	\$20/\$30	3,000	349.00	0	349.00	0%	Same as active employees	no
Caswell	no	500	\$15/\$30	2,000	348.63	0	348.63	0%	75% county paid after 20 years, age 60; 100% after 25 years, age 60; 100% after 30 years at any age; at least 15 years with Caswell	no
Catawba	no	400	\$10/\$20	1,500	290.00	0	290.00	50%	50% county paid after 15 years, 100% after 30 years service	no
Chatham	yes	2,000	100%	50,000	448.50	0	448.50	0%	50% county paid after 20 years, 75% after 25 years, 100% after 30 years with full retirement system eligibility	no
Cherokee	no	250	\$20/\$40	2,000	501.00	0	501.00	0%	County pays \$200/month if Social Security eligible with 10 years or 30 years without	no
Chowan	no	200	\$15	1,500	310.00	0	310.00	0%	no	no
Clay	no	1,000	20%	2,000	371.95	0	371.95	0%	100% county paid after 15 years of continuous service	no
Cleveland	no	20%	\$20	2,000	274.00	0	274.00	0%	100% county paid after 20 service	no
Columbus	no	300	\$25	1,500	414.19	0	414.19	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	282.00	0	282.00	0%	Sliding scale based on service after 20 years of service, eligible to remain on plan after 15 years with Craven County	no
Cumberland	yes	0	\$15	2,000	269.33	21.00	248.33	54%	21% County paid after 10 years service	Same as active employees with Medicare primary
Currituck	no	500	\$15	1,500	330.00	0	330.00	0%	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	10%	2,000	300.00	0	300.00	90%	100% county paid after 5 years/ age 60 or 20 years/age 50	100% county paid after 5 years
Davidson	yes	0	\$20/\$30	no data	no data	0	no data	no data	1/3 county paid after 20 years, 2/3 after 25 years, 100% after 30 years	no

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County	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	\$15/\$30	\$ 2,500	\$370.68	0	\$370.68	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	\$20	n/a	223.00	0	223.00	50%	50% county paid (employee only) for less than 20 years of service, 100% after 20 years	no
Mitchell	no	1,000	flat rate	2,000	320.09	0	320.09	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	\$20	3,000	363.96	0	363.96	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	\$20	1,000	416.67	0	416.67	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	15%	2,000	357.35	0	357.35	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	\$20	1,000	527.74	\$31.12	496.62	89%	25% county paid after 15 years, 50% paid after 20 years, 75% after 25 years, 100% paid after 20 years (all are % of what employee would pay)	25% county paid after 15 years, 50% paid after 20 years, 75% after 26 years, 100% paid after 20 years (all are % of what employee would pay)
Northampton	no	500	\$15/\$30	1,000	295.44	29.54	265.90	\$265.90	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	1,000	100%	85,000	332.58	0	332.58	100%	100% county paid after 10 years	no
Orange	yes	0	\$10	none	312.44	0	312.44	52%	100% county paid after 10 years	100% county paid after 10 years
Pamlico	no	300	\$15	no data	556.69	0	556.69	0%	2% per year of service county paid	no
Pasquotank	no	500	\$15	2,500	313.00	0	313.00	100%	100% county paid after 25 years	100% county paid after 25 years
Pender	no	500	100%	3,000	365.98	0	365.98	0%	100% county paid after 30 years 100% county paid after 25 years/ age 55. Service must be with Pender County	100% county paid after 00 years Medicare supplement only
Perquimans	no	500	\$15	2,000	310.00	0	310.00	0%	no	no
Person	no	0	no data	no data	no data	0	no data	0%	50% county paid after 20 years, 75% paid after 25 years, 100% paid after 30 years	no
Pitt	no	250	\$15/\$30	1,000	376.00	0	376.00	50% ^a	100% county paid after 20 years/ age 60 or 100% after 30 years	100% Medicare supplement
Polk	no	500	\$25/\$35	2,500	439.35	0	439.35	0%	no	no
Randolph	no	500	\$250/\$30	2,000	325.00	0	325.00	0%	0% county paid with 10 years service, 50% county paid after 20 years, 75% after 25 years, 100% after 30 years	no
Richmond	no	500	\$20	3,000	359.00	0	359.00	0%	100% county paid after 30 years 100% county paid after 15 years/ age 55 for law enforcement	no
Robeson	no	500	\$40	125,000	451.23	0	451.23	0%	100% county paid after 20 years/ age 50	100% county paid after 30 years
Rockingham	no	400	\$15	1,500	357.00	0	357.00	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	10%	2,000	473.00	0	473.00	73% ^b	100% county paid after 10 years and age 55	no
Rutherford	no	750	\$20	3,000	340.00	0	340.00	0%	100% county paid after 20 years continuous service with Rutherford County	Medicare supplement only
Sampson	yes	250	\$15	250	565.00	0	565.00	\$135/mo	75% county paid after 15 years, 100% paid after 20 years	no
Scotland	no	1,000	\$20/\$40	3,000	316.00	0	316.00	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 Secondary to Medicare

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
Stanly	no	\$ 500	\$20/\$30	\$ 1,000	\$415.00	0	\$415.00	24%	County pays \$220 after 10 years of service and age 60 or after 30 years of service	no
Stokes	no	500	\$20/\$30	n/a	238.14	0	238.14	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	\$20	2,400	371.23	\$185.61	185.62	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	25%	3,000	330.00	30	300.00	60%	100% of employer share paid after 30 years, or 25 years/age 55, or 10 years/age 62	no
Transylvania	no	500	\$20/\$30	1,000	337.50	0	337.50	50%	no	no
Tyrrell	no	no data	\$15	no data	399.79	0	399.79	0%	100% county paid after 5 years service	100% Medicare supplement after 5 years of service
Union	no	150	20%	2,000	258.00	0	258.00	50%	100% county paid after NCLGERS retirement with 10 years of service	100% Medicare supplement
Vance	no	500	\$15	no data	324.00	0	324.00	0%	100% county paid after 15 years	100% county paid after 15 years
Wake	yes	0	\$25	0	335.00	25.00	310.00	0%	100% county paid after 20 years. Some grandfathered receive county payment earlier	100% county paid after 20 years Secondary to Medicare
Warren	no	500	\$20	3,000	282.00	0	282.00	0%	no	no
Washington	no	0	25%	0	366.38	20.00	346.38	72%	100% county paid after 20 years	no
Watauga	no	500	\$15	2,000	262.75	0	262.75	no data	0% county paid with 10 years service 75% county paid after 20 years, 100% paid after 25 years	no
Wayne	no	250	\$20/\$30	2,000	309.43	0	309.43	0%	100% county paid after 25 years	100% county paid after 25 years Medicare only
Wilkes	no	500	20%	75,000	320.00	0	320.00	50%	100% county paid after 30 years 63% county paid after 25	no
Wilson	no	no data	\$25	no data	341.25	0	341.25	0%	100% county paid after 15 years (10 continuous)	100% county paid medicare supplement after 15 years (10 continuous)
Yadkin	no	0	\$20	1,500	331.05	0	331.05	\$3000/yr	100% county paid after 20 years and age 60 or 50% county paid after 20 years service and age 55	no
Yancey	yes	0	\$20/\$30	1,000	394.00	24.10	370.73	60%	60% county paid after 30 years	60% county paid after 30 years

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

b. 84 percent for child coverage, 73 percent for family