

TABLE XXXVI. EMPLOYEE/RETIREE HEALTH INSURANCE

January 2005

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%	\$2,000	\$320.00	\$0	\$320.00	100%	100% county paid with 5 years with county	100% county paid with 5 years with county
Alexander	no	500	\$25	no data	429.77	0	429.77	0%	100% county paid after 20 years	County pays for supplement after 20 years
Alleghany	no	250	100%	500	407.00	0	407.00	0%	100% county paid	100% county paid
Anson	no	no data	no data	no data	no data	no data	no data	no data	\$200/mo. age 62, 20 years service \$250/mo. age 62, 25 years service \$300/mo. any age, 30 years service	no
Ashe	no	1,000	100%	3,000	402.28	0	402.28	0%	100% county paid after 25 years service with Ashe County	no
Avery										
Beaufort	no	500	\$15	no data	348.84	0	348.84	0%	100% county paid after 20 years/ age 60 or after 30 years regardless of age	no
Bertie	no	500	\$10	2,000	357.14	0	357.14	0%	100% county paid after 20 years	100% county paid Medicare supplement
Bladen	no	1,000	\$20/\$40	3,000	366.64	0	366.64	0%	100% county paid if receiving NCLGERS benefits with 1/2 of service with Bladen County	no
Brunswick	yes	0	\$10	1,000	585.00	0	585.00	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	no data	no data	no data	no data	no data	no data
Burke	yes	500	\$15	3,000	364.33	0	364.33	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	2,000	445.00	0	445.00	0%	100% county paid if receiving NCLGERS benefits with 10 years of service; 50% if less than 10 years	no
Caldwell	no	500	20%	3,000	313.00	10	303.00	0%	50% county paid after 30 years of service with county	no data
Camden	no	no data	no data	no data	330.98	0	330.98	no data	100% after 20 years	no
Carteret	no	500	70%	3,000	394.52	0	394.52	100%	Same as active employees	no
Caswell	no	500	\$15	2,000	378.30	0	378.30	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	1,500	310.00	0	310.00	50%	50% county paid after 15 years, 100% after 30 years service	no
Chatham	yes	0	100%	2,000	472.00	0	472.00	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	507.00	0	507.00	0%	County pays \$200/month if Social Security eligible with 10 years or 30 years without	no
Chowan	no	200	\$15	1,500	326.00	0	326.00	0%	no	no
Clay	no	1,000	20%	2,000	380.81	0	380.81	0%	100% county paid after 15 years of continuous service	no
Cleveland	no	1,000	\$20	2,000	293.00	0	293.00	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	20%/30%	1,800	315.00	0	315.00	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	346.00	0	346.00	0%	50% county paid after 10 years, 75% after 15 years, 100% after 20 years with full retirement system eligibility	Same as under 65

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Dare	no	\$ 500	10%	\$2,000	no data	0	100%	90%	100% county paid after 5 years/ age 60 or 20 years/age 50	100% county paid after 5 years
Davidson	yes	0	\$30	2,000	\$398.25	0	\$398.25	39%	1/3 county paid after 20 years; 2/3 after 25 years; 100% after 30 years	no
Davie	no	1,000	\$20	2,000	272.14	no data	272.14	339.83	50% county paid after 20 years/ age 60+; 75% after 25 years/any age; 100% after 30 years/any age	no
Duplin										
Durham	yes	250	\$15	none	300.00	0	300.00	4%	100% county paid after 20 years	100% county paid after 20 years
Edgecombe	no	750	100%	2,000	326.00	0	326.00	0%	100% county paid after 30 years	no
Forsyth (active)	yes	500	20%	none	373.00	\$28.00	345.00	50%	100% county paid (same as for active)	100% county paid (same as for active)
Franklin	yes	0	\$10	1,500	466.67	0	466.67	0%	employees if retired in NCLGERS 100% county paid after 20 years/ age 55 or after 30 years regardless of age	employees if retired in NCLGERS retirees may have coverage; county pays for basic plan, retiree pays for upgrade
Gaston	yes	250	30%	50,000	426.61	\$37.55	389.06	70%	100% county paid after 20 years; 100% after 25 years	county pays lesser of Medicare plan J or same as active employee
Gates	no	500	\$15	2,000	326.00	0	326.00	0%	100% county paid after 20 years	100% county paid after 20 years
Graham	no	1,000	0%	2,500	357.00	0	357.00	0%	no	no
Granville	yes	500	20%	2,000	302.66	0	302.66	100%	100% county paid after 20 years/ age 65 or 25 years/age 55 or 30 years regardless of age	100% county paid with 20 years of service (Medicare Supplement)
Greene	no	500	\$20	3,000	328.00	0	328.00	0%	100% county paid with 25 years service	no
Guilford	yes	0	\$15	1,000	390.54	\$22.10	368.44	80%	50% county paid after 20 years; 75% after 25 years; 100% after 30 years regardless of age	50% county paid after 20 years; 75% after 25 years; 100% after 30 years regardless of age
Halifax	no	500	\$20	3,000	290.00	0	290.00	10%	100% county paid after 30 years	Medicare only
Harnett	no	250	\$10	1,250	382.52	0	382.52	50%	50% county paid after 15 years; 75% after 20 years; 85% after 25 years; 100% after 30 years regardless of age	same as above except Medicare is primary
Haywood	no	300	20%	50,000	480.00	no data	no data	0%	67% county paid after 20 years/ age 50; 93% after 28 years/age 50; 50% after 15 years/ age 60; 100% after 30 years	no
Henderson	no	500	\$15	1,000	411.67	0	411.67	0%	50% county paid after service/ age total of 70; 75% after total of 75; 80% after total of 80	no
Hertford	no	500	10%	no data	333.96	0	333.96	0%	no	no
Hoke	no	1,000	\$20/\$40	3,000	318.20	0	318.20	41%	no	no
Hyde	no	500	\$20	3,500	358.50	0	358.50	0%	30% county paid after 20 years/ 60% county paid after 25 years/ 100% county paid after 30 years	no
Iredell	no	1,000	\$20	3,000	347.00	0	347.00	0%	50% county paid after 10 years/ age 50; 75% after 15 years/age 50; 100% after 20 years/age 50; 100% after 30 years regardless of age	no
Jackson	no	250	\$15	2,500	525.10	0	525.10	\$331.21	100% county paid after 15 years/ age 60 or after 30 years any age	100% county paid after 15 years/ age 60 or after 30 years without regard for age; Medicare supplement only
Johnston	yes	350	\$20/\$40	3,000	410.00	0	410.00	32%	100% county paid if receiving NCLGERS benefits with 10 years of service	100% county paid if receiving NCLGERS benefits with 10 years of service; secondary to Medicare
Jones	no	1,000	\$15	2,000	384.04	\$96.04	288.00	0%	no	no
Lee	yes	0	\$25	2,500	369.55	0	369.55	0%	100% county paid after 20 years/ age 55 or after 30 years any age; last 15 years must be with Lee	100% county paid after 20 years/ age 55 or after 30 years any age; last 15 years must be with Lee
Lenoir	yes	700	\$30/\$45	4,200	553.75	\$20.00	533.75	0%	100% county paid after 25 years/ age 60 or after 30 years/any age;	no
Lincoln	no	1,000	\$20	no data	405.75	0	404.75	0%	100% county paid after 20 years	100% county paid after 20 years Medicare supplement

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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
McDowell	no	\$ 450	\$20	\$1,750	self funded	0	all	0%	25% county paid after 15 years; 50% paid after 20 years; 75% paid after 25 years; 100% paid after 30 years; must be age 55 for any of above.	no
Macon	no	0	\$15	1,500	\$385.00	0	\$385.00	80%	100% county paid after 15 years	100% county paid after 25 years
Madison										
Martin	no	500	100%	2,500	432.28	0	432.28	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	400	\$20	n/a	342.81	0	342.81	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	360.68	0	360.68	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	310.86	0	310.86	varies	100% county paid after 12 years/ age 62 or 100% after 30 years regardless of age	county pays \$100/mo. after 12 years of continuous service
Moore	no	250	\$20	1,000	458.33	0	458.33	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	\$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 (Medicare only)
New Hanover	no	500	\$30	2,000	457.66	\$31.12	426.54	87%	25% county paid after 15 years; 50% paid after 20 years; 75% after 25 years; 100% paid after 20 years (all are percent 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 percent of what employee would pay)
Northampton	no	500	\$15/\$30	1,000	312.26	\$31.23	281.03	\$281.03	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	0%	100% county paid after 10 years	no
Orange	yes	0	\$10	none	355.62	0	355.62	52%	100% county paid after 10 years	100% county paid after 10 years
Pamlico	no	300	\$15	2,000	667.00	0	667.00	0%	2% per year of service county paid	no
Pasquotank	no	500	\$20/\$30	2,000	326.00	0	326.00	0%	100% county paid after 25 years	100% county paid after 25 years
Pender	no	500	\$20	none	383.44	0	383.44	50%	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	326.00	0	326.00	0%	no	no
Person										
Pitt	no	250	\$15/\$30	1,000	376.00	0	376.00	50%	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	100%	2,000	350.00	0	350.00	100%	0% county paid with 10 years service; 50% county paid after 20 years; 75% after 25 years; 100% after 30 years	no
Richmond										
Robeson										
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	\$20	2,000	567.00	0	567.00	77%	100% county paid after 10 years and age 55	no
Rutherford	no	750	\$20	3,750	413.99	0	413.99	0%	100% county paid after 20 years continuous service with Rutherford County	Medicare supplement only
Sampson	yes	250	\$15	250	634.00	0	634.00	\$135/mo.	75% county paid after 15 years; 100% paid after 20 years	no

