

**TABLE XXXVII. DENTAL AND LIFE INSURANCE**

January 2010

County	Dental Insurance (Employee Only Coverage)					Annual Max	NCLGERS	Term Life Insurance		
	Total Cost	Employee Pays	County Pays	Preventive % Paid	Other Expenses % Paid		Death Benefit	Life Max Amount	County Paid	Employee Paid
Alamance	33.00	0.00	33.00	100%	85%/50%	1500	yes	70000	100%	0%
Alexander	28.00	0.00	28.00	100%	80%/50%	1000.00	yes	12500	100%	0%
Alleghany	26.00	26.00	0.00	100%	50%	1000	yes	10000	100%	0%
Anson	varies	all	0.00	100	varies	1000	yes	10000	100%	0%
Ashe	27.00	0.00	27.00	100%	80%	1000	yes	provided	no data	no data
Avery	Included w/Health			100%	80%	2000	yes	50000	100%	0%
Beaufort	29.88	29.88	0.00	100%	80%	1000	yes	10000	100%	0%
Bertie	20.00	0.00	20.00	100%	80%/50%	1000	no	50000	100%	0%
Bladen	not provided						yes	n/a		
Brunswick	26.00	0.00	26.00	100%	80%	1000	yes	150000	0%	100%
Buncombe	49.00	49.00	0.00	100%	80%	1500	yes	100000	0%	100%
Burke	37.00	0.00	37.00	100%	80%/50%	750	yes	10000	100%	0%
Cabarrus	30.00	30.00	0.00	100%	80%	1250	yes	50000	20000	remainder
Caldwell	22.00	5.00	17.00	100%	80%	1000	yes	50000	100%	0%
Camden	25.19	0.00	25.19	100%	80%	1000	yes	n/a		
Carteret	21.00	0.00	21.00	100%	50%	1000	yes	165000	15000	remainder
Caswell										
Catawba	26.00	0.00	26.00	100%	80%/50%	1250	yes	no data		
Chatham	34.00	0.00	34.00	100%	80%/50%	1000	yes	10000	100%	0%
Cherokee	29.00	0.00	29.00	100%	80%/50%	1000	yes	Elective	15000	remainder
Chowan	22.00	0.00	22.00	100%	80%/50%	1000	yes	n/a		
Clay										
Cleveland	33.00	0.00	33.00	100%	70%/50%	varies <sup>2</sup>	yes	n/a		
Columbus	24.00	24.00	0.00	no data	no data	1000	yes	100000	0%	100%
Craven	32.00	0.00	32.00	100%	80%	1500	yes	Elective	10000%	remainder
Cumberland	26.58	0.00	26.58	100%	80%	1000	yes	100000	5000	remainder
Currituck	30.00	0.00	30.00	80%	50%	1000	yes	n/a		
Dare										
Davidson	13.48	13.48	0.00	100%	varies	1500	yes	Elective	0%	100%
Davie	23.64	0.00	23.64	100%	80%/50%	1000	yes	40000	100%	0%
Duplin										
Durham	44.00	depends on flex choice	44.00	100%	100%/80%	1500	yes	annual salary	100%	0%
Edgecombe	15.00	0.00	15.00	100%	80%	1000	yes	20000	100%	0%
Forsyth	30.00	0.00	30.00	varies	50%	1200	no	no data	0%	100%
Franklin	Included w/Health			100%	80%	1000	yes	no data		
Gaston	9.00	0.00	9.00	50%	50%	500	no	n/a		
Gates	20.00	0.00	20.00	80%	80%/50%	1000	yes	15000	100%	0%
Graham										
Granville	20.00	20.00	0.00	100%	50%	750	yes	10000	no data	no data
Greene	30.65	30.65	0.00	100%	80%/50% <sup>1</sup>	1500%	yes	10000	100%	0%
Guilford	24.00	3.00	21.00	100%	80%	500	yes	2 X salary	10000	remainder
Halifax	27.00	0.00	27.00	no data	no data	no data	yes	no data	100%	0%
Harnett	34.80	0.00	34.80	100%	80%/50%	1000	yes	annual salary	100%	0%
Haywood	25.00	0.00	25.00	100%	80%/50%	1000.00	yes	20000	100%	0%
Henderson	36.49	0.00	36.49	100%	0% - 80%	3000	yes	100000	0%	100%
Hertford	23.00	20.00	3.00	no data	no data	no data	yes	100000	0%	100%
Hoke	21.00	21.00	0.00	100%	50%	1000	yes	10000	100%	0%
Hyde	24.00	0.00	24.00	no data	no data	no data	yes	no data		
Iredell	33.00	33.00	0.00	100%	80%-100%	1000	yes	75000	100%	0%
Jackson										
Johnston	17.48	17.48	0.00	100%	90% <sup>1</sup>	1000	yes	no data		
Jones	27.00	27.00	0.00	100%	no data	1000	yes	Elective	0%	100%
Lee	32.30	32.30	0.00	100%	80%	1000	yes	10000	100%	0%
Lenoir	Included w/Health			100%	80%/50%	1000	yes	no data		
Lincoln	29.00	0.00	29.00	100%	80%/50%	1000	yes	n/a		

County	Dental Insurance (Employee Only Coverage)						NCLGERS	Term Life Insurance		
	Total Cost	Employee Pays	County Pays	Preventive % Paid	Other Expenses % Paid	Annual Max	Death Benefit	Life Max Amount	County Paid	Employee Paid
McDowell	19.00	0.00	19.00	100%	80%	1500	yes			
Macon	not provided						yes	no data		
Madison	33.00	33.00	0.00	100	80%/50%	1000	yes	20000	100%	0%
Martin	23.00	0.00	23.00	100%	80%/50%	1000	yes	10000	100%	0%
Mecklenburg	34.00	7.00	27.00	100%	100%/75%	1000	yes	annual salary	100%	0%
Mitchell	not provided						yes	no data		
Montgomery	Included w/Health			100%	80%	1000	yes	annual salary	100%	0%
Moore	Included w/Health			90%	50%	1000	yes	2 X salary	100%	0%
Nash	27.71	0.00	27.71	100%	80%/50%	1000	yes	no data		
New Hanover	31.00	0.00	31.00	100%	80%/50%	1000	yes	n/a		
Northampton	no data	no data	no data	no data	no data	no data	yes	20000	100%	0%
Onslow	22.76	0.00	22.76	100%	80%/50%	1000	yes	22500	0%	100%
Orange	12.15	0.00	12.15	100%	no data	1200	yes	50000	100%	0%
Pamlico	Offered	no data	no data	no data	no data	no data	yes	no data		
Pasquotank	24.00	24.00	0.00	100%	80%/50%	1000	yes	no data		
Pender	Included w/Health			100%	80%	1000	yes	10000	100%	0%
Perquimans	22.00	0.00	22.00	100%	80%/50%	1000	no	300000	0%	100%
Person	5.00	0.00	5.00	100%	80%	1000	yes	10000	100%	0%
Pitt	not offered						yes	500	100%	0%
Polk										
Randolph	28.40	28.40	0.00	100%	80%/50%	1000	yes	no data	0%	100%
Richmond	23.00	0.00	23.00	100%	80%/50%	1000	yes			
Robeson	28.00	28.00	0.00	100%	80%	1200	yes	25000	100%	0%
Rockingham	33.00	0.00	33.00	100	80%/50%	1000	yes	n/a		
Rowan	26.70	26.70	0.00	100%	80%/50%	1000	yes	n/a		
Rutherford	25.80	0.00	25.80	100%	80%	1500	yes	provided	no data	no data
Sampson										
Scotland	23.00	12.00	11.00	100%	80%	1000	yes	20000	50%	50%
Stanly	23.00	0.00	23.00	100%	50%	1000	yes	n/a		
Stokes	20.00	0.00	20.00	100	80%/50%	1000	yes	n/a		
Surry	not provided						yes	Elective	\$30	Remainder
Swain	24.00	12.00	12.00	100%	100%	1000	yes	10000	100%	0%
Transylvania	Included w/Health			100%	80%/50%	1000	yes	10000	100%	0%
Tyrrell	33.00	33.00	0.00	100%	80%/50%	1200	yes	provided	100%	0%
Union	32.00	0.00	32.00	100%	80%	1000	yes	provided	no data	no data
Vance	27.00	0.00	27.00	100%	80%	1000	yes	25000	100%	0%
Wake	65.00	41.00	24.00	100%	50%	1000	yes	500000	0%	100%
Warren	Included w/Health			no data	80%/50%	1000	yes	20000	100%	0%
Washington	30.00	0.00	30.00	100%	no data	1000	yes	no data		
Watauga	19.00	0.00	19.00	100%	80%/50%	2000	yes	80000	100%	0%
Wayne	varies	all	0.00	no data	no data	no data	yes	annual salary	0%	100%
Wilkes	28.00	0.00	28.00	100%	80%/50%	1000	yes	no data		
Wilson	29.00	24.00	5.00	no data	no data	no data	yes	n/a		
Yadkin	24.00	24.00	0.00	100%	no data	1000	yes	110000	0%	100%
Yancey	Offered	no data	no data	no data	no data	no data	no data	no data	no data	no data

1. Of reasonable and customary
2. 70% of \$300 after first \$150/50% of next \$650
3. County offers two plans, details are for higher level plan