

TABLE 37. DENTAL AND LIFE INSURANCE										
January 1, 2012										
	Dental Insurance (Employee Only Coverage)						NCLGERS	Term Life Insurance		
County	Total Cost	Employee Pays	County Pays	Preventive % Paid	Other Expenses % Paid	Annual Max	Death Benefit	Life Max Amount	County Paid	Employee Paid
Alamance	\$33	\$0	\$33	100%	85%/50%	\$1,500	yes	\$70,000	100%	0%
Alexander	27.00	0.00	27.00	100%	80%/50%	1,000	yes	12,500	100%	0%
Alleghany	27.00	27.00	0.00	100%	50%	1,000	yes	10,000	100%	0%
Anson	17.54	17.54	0.00	no data	no data	no data	yes	25,000	100%	0%
Ashe	28.00	0.00	28.00	100%	80%	1,000	yes	10,000	100%	0%
Avery	Included w/Health			100%	80%	2,000	yes	50,000	100%	0%
Beaufort	31.32	31.32	0.00	100%	80%	1,000	yes	10,000	100%	0%
Bertie	21.00	0.00	21.00	100%	80%/50%	1,000	no	50,000	100%	0%
Bladen	33.00	33.00	0.00	no data	no data	no data	yes	10,000	100%	0%
Brunswick	provided	no data	no data	100%	80%	1,000	yes	150,000	0%	100%
Buncombe	36.76	36.76	0.00	100%	80%/50%	1,500	yes	130,000	100%	0%
Burke	39.00	0.00	39.00	100%	50%	750	yes	no data	100%	0%
Cabarrus	30.00	30.00	0.00	100%	80%/50%	1,250	yes	50,000	0%	100%
Caldwell	22.00	5.00	17.00	100%	80%	2,000	yes	50,000	100%	0%
Camden										
Carteret	20.84	0.00	20.84	100%	50%	1,000	yes	165,000	15000	remainder
Caswell										
Catawba	28.00	0.00	28.00	100%	80%/50%	1,250	yes	n/a		
Chatham	35.00	0.00	35.00	100%	80%/50%	1,000	yes	10,000	100%	0%
Cherokee	30.00	0.00	30.00	100%	80%/50%	1,000	yes	15,000	100%	0%
Chowan	22.00	0.00	22.00	100%	80%	1,000	yes	no data	no data	no data
Clay	27.41	0.00	27.41	100%	80%/50%	1,500	yes	n/a		
Cleveland	15.00	0.00	15.00	100%/70%/50%	100%/70%/50%	685	yes	n/a		
Columbus	24.16	24.16	0.00	no data	no data	1,000	yes	no data	0%	100%
Craven	32.00	0.00	32.00	100%	50%	1,500	yes	10,000	100%	0%
Cumberland	30.00	30.00	0.00	100%	80%/50%	1,000	yes	100,000	5000	remainder
Currituck	29.84	0.00	29.84	80%	80%	1,000	yes	n/a		
Dare	27.00	27.00	0.00	100%	80%/50%	1,000	yes	no data	no data	no data
Davidson	35.00	35.00	0.00	100%	80%/50%	1,500	yes ¹	Elective	0%	100%
Davie	27.42	27.42	0.00	100%	80%/50%	1,000	yes	40,000	100%	0%
Duplin	24.04	24.04	0.00	100%	50%	1,500	yes	100,000	0%	100%
Durham	53.00	0.00	53.00	100% of 1st \$400	80% to max	1,500	yes	annual salary	100%	0%
Edgecombe	20.00	0.00	20.00	100%	80%	1,000	yes	no data	100%	0%
Forsyth	29.97	0.00	29.97	varies	varies	1,200	yes ²	no data	0%	100%
Franklin	Included w/Health			100%	80%/50%	1,000	yes	100,000	100%	0%
Gaston	8.90	0.00	8.90	50%	50%	500	yes	no data	0%	100%
Gates	18.83	0.00	18.83	80%	80%/50%	1,000	yes	15,000	100%	0%
Graham										
Granville	20.00	20.00	0.00	100%	50%	750	yes	10,000	100%	0%
Greene	36.00	36.00	0.00	100%	80%	1,500	yes	10,000	100%	0%
Guilford	25.00	3.00	22.00	100%	80%/50%	500	yes	2 X salary	50%	50%
Halifax	28.00	0.00	28.00	100%	80%	1,000	yes	no data	no data	no data
Harnett	24.00	27.00	24.00	100%	80%/50%	1,000	yes	annual salary	100%	0%
Haywood	50.00	0.00	50.00	100%	80%/50%	1,000	yes	40,000	100%	0%
Henderson	40.00	0.00	40.00	100%	0% - 80%	3,000	yes	250,000	0%	100%
Hertford	26.88	26.88	0.00	100%	80%	1,000	yes	n/a		
Hoke	24.00	24.00	0.00	100%	80%/50%	1,000	yes	10,000	100%	0%
Hyde										

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Iredell	\$33.14	\$33.14	\$0.00	100%	50%	\$1,000	no	\$10,000	100%	0%
Jackson										
Johnston	35.83	35.83	0.00	100%	90% ¹	1,000	yes	200,000	100%	0%
Jones	26.75	26.75	0.00	100%	tiers	1,000	yes	10,000	0%	100%
Lee	32.74	32.74	0.00	100%	80%	1,000	yes	50,000	100%	0%
Lenoir	Included w/Health			100%	80%/50%	1,500	yes	20,000	no data	no data
Lincoln	29.00	0.00	29.00	100%	80%/50%	1,000	yes	no data	0%	100%
McDowell	self funded	0.00	all	100%	80%	1,500	yes	1,500	100%	0%
Macon	8.74	8.74	0.00	no data	no data	no data	no data	30,000	100%	0%
Madison	33.00	33.00	0.00	100%	80%/50%	1,000	yes	20,000	100%	0%
Martin	22.52	0.00	22.52	100%	80%/50%	1,000	yes	10,000	100%	0%
Mecklenburg	37.00	8.00	29.00	100%	100%/75%	1,000	yes	annual salary	100%	0%
Mitchell	not provided						yes	no data		
Montgomery										
Moore	Included w/Health			no data	no data	no data	no data	2 X salary	100%	0%
Nash	29.31	0.00	29.31	100%	80%/50%	1,000	yes	no data		
New Hanover	34.00	4.00	30.00	100%	80%/50%	1,000	yes	n/a		
Northampton	26.00	26.00	0.00	100.00	no data	no data	yes	no data	100%	0%
Onslow	34.00	0.00	34.00	100%	80%/50%	1,000	yes	22,500	0%	100%
Orange	21.33	0.00	21.33	100%	85%/50%	1,200	yes	50,000	100%	0%
Pamlico	22.00	0.00	22.00	100%	80%/50%	1,000	yes	10,000	100%	0%
Pasquotank	25.00	25.00	0.00	100%	80%/50%	1,000	yes	no data		
Pender	Included w/Health			100%	80%	1,250	yes	10,000	100%	0%
Perquimans	22.00	0.00	22.00	100%	80%/50%	1,000	no	300,000	0%	100%
Person	27.00	0.00	27.00	100%	80%	750	yes	10,000	100%	0%
Pitt	reimbursement plan			100%	50%	800	yes	500,000	100%	0%
Polk	28.96	28.96	0.00	100%	80%/50%	1,000	yes	15,000	100%	0%
Randolph	25.98	25.98	0.00	100%	80%/50%	1,000	yes	10,000	100%	0%
Richmond	30.00	0.00	30.00	100%	80%/50%	1,000	yes	5,000	100%	0%
Robeson	29.00	29.00	0.00	100%	80%	1,200	yes	25,000	100%	0%
Rockingham	33.00	0.00	33.00	100	80%/50%	1,000	yes	n/a		
Rowan	26.74	26.74	0.00	100%	80%/50%	1,000	yes	n/a		
Rutherford	28.00	0.00	28.00	100%	80%/50%	no data	no	10,000	100%	0%
Sampson										
Scotland	27.00	14.00	13.00	100%	80%	1,000	yes	20,000	50%	50%
Stanly	23.00	0.00	23.00	100%	80% after \$50 ded	1,000	yes	n/a		
Stokes	29.00	0.00	29.00	100	80%/50%	1,000	yes	n/a		
Surry	not offered						yes	30,000	100%	0%
Swain	24.00	12.00	12.00	100%	80%	1,000	yes	10,000	100%	0%
Transylvania	Included w/Health			100%	80%/50%	1,000	yes	10,000	100%	0%
Tyrrell	37.00	37.00	0.00	100%	80%/50%	1,200	yes	60,000	100%	0%
Union	32.00	0.00	32.00	100%	80%	1,000	yes	5 x salary	0%	100%
Vance	27.00	0.00	27.00	100%	80%	1,000	yes	provided	no data	no data
Wake	31.00	4.00	27.00	100%	50%	1,250	yes	500,000	0%	100%
Warren	Included w/Health			100%	80%/50%	1,000	yes	20,000	100%	0%
Washington	21.00	0.00	21.00	100%	50%	no data	yes	n/a		
Watauga	21.00	0.00	21.00	100%	80%/50%	2,000	yes	80,000	100%	0%
Wayne	28.82	28.82	0.00	no data	no data	no data	yes	annual salary	100%	0%

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Wilkes	\$30.00	\$0.00	\$30.00	100%	no data	\$1,000	yes	\$30,000	100%	0%
Wilson	29.00	24.00	5.00	no data	no data	no data	yes	no data	0%	100%
Yadkin	23.00	23.00	0.00	100%	50%	1,000	yes	no data	0%	100%
Yancey	24.78	24.78	0.00	100%	50%	no data	yes	15,000	100%	0%
1. Of reasonable and customary										
2. For Law Enforcement only										