

Table XXI. Health and Life Insurance

January 2001

| County | Choice of Plan | Health Insurance (Employee Only Coverage) | | | | | | Health Insurance for Retirees | | | Life Insurance for Employees * | | |
|------------|----------------|---|--------------|------------------|------------|---------------|-------------|-------------------------------|--------------------|---------|--------------------------------|---------------|-------------|
| | | Normal Deductible | Normal Copay | Annual Stop Loss | Total Cost | Employee Pays | County Pays | Participate | County Contributes | Age >65 | Monthly Cost | | |
| | | | | | | | | | | | Maximum Benefit | Employee Pays | County Pays |
| Alamance | no | \$200.00 | 20% | \$ 2,000 | \$182.00 | 0.00 | \$182.00 | yes ¹ | yes | yes | \$70,000 | 0% | 100% |
| Alexander | no | 400.00 | \$10-25 | no data | 340.49 | 0.00 | 340.49 | yes ¹⁰ | yes | no | 12,500 | 10% | 90% |
| Alleghany | no | 300.00 | \$15 | no data | 244.00 | 0.00 | 244.00 | yes | yes | yes | 10,000 | 0% | 100% |
| Anson | yes | 0.00 | \$20 | no data | 216.99 | 0.00 | 216.99 | yes | yes | yes | 10,000 | 0% | 100% |
| Ashe | no | 500.00 | \$15 | 3,000 | 225.61 | 0.00 | 225.61 | yes ³¹ | yes | no | 10,000 | 0% | 100% |
| Avery | no | 200.00 | \$10 | no data | 116.67 | 0.00 | 116.67 | yes | no | no | 10,000 | 0% | 100% |
| Beaufort | no | 400.00 | \$10-25 | 50,000 | 268.51 | 0.00 | 268.51 | yes ³³ | yes | no | 10,000 | 0% | 100% |
| Bertie | no | 400.00 | 10% | no data | 229.47 | 0.00 | 229.47 | yes | yes | yes | 100% annual salary | 0% | 100% |
| Bladen | yes | 500.00 | \$15-30 | 50,000 | 248.49 | 0.00 | 248.49 | yes ^{1,4} | yes | no | 10,000 | 0% | 100% |
| Brunswick | yes | 0.00 | \$10 | no data | 395.00 | 0.00 | 395.00 | yes ^{1,5} | yes | yes | 24,500 | 0% | 100% |
| Buncombe | yes | 0.00 | \$10 | 100,000 | 309.04 | \$28.10 | 280.94 | yes | yes | no | 130,000 | 20% | 80% |
| Burke | yes | 400.00 | \$15 | 60,000 | 264.00 | 0.00 | 264.00 | yes | yes | no | 10,000 | 0% | 100% |
| Cabarrus | no | 0.00 | \$20 | no data | 197.98 | 0.00 | 197.98 | yes | yes | no | 20,000 | 0% | 100% |
| Caldwell | no | 500.00 | \$25 | 2,000 | 230.00 | 0.00 | 230.00 | yes | no | no | 50,000 | 0% | 100% |
| Camden | no | 200.00 | \$15-25 | 1,300 | 202.40 | 0.00 | 202.40 | yes | no | no | 20,000 | 0% | 100% |
| Carteret | no | no data | \$15 | no data | 206.71 | 0.00 | 206.71 | yes | yes | no | 10,000 | 0% | 100% |
| Caswell | no | no data | no data | no data | no data | no data | no data | yes | yes | no | none | n/a | n/a |
| Catawba | no | 300.00 | \$10 | 1,500 | 238.00 | 0.00 | 238.00 | yes | yes | no | 200% annual salary | 100% | 0% |
| Chatham | | | | | | | | | | | | | |
| Cherokee | no | 300.00 | 20% | 2,000 | 278.50 | 0.00 | 278.50 | yes ⁹ | yes | no | 15,000 | 0% | 100% |
| Chowan | no | 200.00 | \$15 | 1,500 | 180.00 | 0.00 | 180.00 | yes | no | no | 10,000 | 0% | 100% |
| Clay | no | 500.00 | \$20 | no data | 220.00 | 20.00 | 200.00 | yes | yes | no | 15,000 | 0% | 100% |
| Cleveland | yes | 0.00 | \$15-30 | none | 207.00 | 0.00 | 207.00 | yes ¹⁰ | yes | no | none | n/a | n/a |
| Columbus | no | 0.00 | \$15 | none | 273.00 | 0.00 | 273.00 | yes | yes | no | annual ¹¹ | 0% | 100% |
| Craven | no | 300.00 | 20% | 50,000 | no data | 0.00 | all | yes | no | no | 10,000 | 0% | 100% |
| Cumberland | yes | 0.00 | \$10-20 | none | 229.10 | 19.10 | 210.00 | yes | no | no | 5,000 | 100% | 0% |
| Currituck | no | 200.00 | \$15 | 1,500 | 180.00 | 0.00 | 180.00 | yes ¹² | yes | yes | none | n/a | n/a |
| Dare | no | 400.00 | \$10 | 50,000 | 227.83 | 0.00 | 227.83 | yes | yes | yes | 30,000 | 0% | 100% |
| Davidson | yes | 500.00 | \$10 | 100,000 | no data | 0.00 | all | yes ³⁴ | yes | no | 10,000 | 0% | 100% |
| Davie | no | 200.00 | \$20-30 | 50,000 | 216.00 | 0.00 | 216.00 | yes ¹³ | yes | no | 20,000 | 0% | 100% |
| Duplin | no | 200.00 | \$15 | 40,000 | 281.66 | 0.00 | 281.66 | yes | no | no | 20,000 | 100% | 0% |
| Durham | yes | 0.00 | \$10 | none | 176.00 | 0.00 | 176.00 | yes ¹⁰ | yes | no | 145,000 | 100% | 0% |
| Edgecombe | yes | 0.00 | \$10 | 50,000 | 268.00 | | 268.00 | yes | yes | no | 20,000 | 0% | 100% |
| Forsyth | yes | 0.00 | \$10 | none | 225.90 | 22.60 | 203.30 | yes | yes | no | 150% annual salary | 0% | 100% |
| Franklin | yes | 300.00 | \$10 | 50,000 | 300.00 | 0.00 | 300.00 | yes | yes | yes | 20,000 | 0% | 100% |
| Gaston | no | 200.00 | \$10 | 1,000 | 272.66 | 0.00 | 272.66 | yes | yes | no | 100% annual salary | 0% | 100% |
| Gates | no | 200.00 | \$15 | 1,500 | 180.00 | 0.00 | 180.00 | yes | yes | yes | 10,000 | 0% | 100% |
| Graham | | | | | | | | | | | | | |
| Granville | no | 0.00 | \$15 | no data | 218.72 | 0.00 | 218.72 | yes ¹ | no | yes | no data | n/a | n/a |
| Greene | no | 500.00 | \$15 | 3,000 | 273.59 | 0.00 | 373.59 | yes | no | no | 10,000 | 0% | 100% |

| County | Choice of Plan | Health Insurance (Employee Only Coverage) | | | | | | Health Insurance for Retirees | | | Life Insurance for Employees * | | |
|-------------|----------------|---|--------------|------------------|------------|---------------|-------------|-------------------------------|--------------------|---------|--------------------------------|---------------|-------------|
| | | Normal Deductible | Normal Copay | Annual Stop Loss | Total Cost | Employee Pays | County Pays | Participate | County Contributes | Age >65 | Monthly Cost | | |
| | | | | | | | | | | | Maximum Benefit | Employee Pays | County Pays |
| Guilford | yes | 0.00 | \$15 | \$ 1,000 | \$206.75 | \$17.00 | \$189.75 | yes ¹⁵ | yes | no | \$10,000 | 0% | 100% |
| Halifax | no | \$500.00 | \$25-30 | 85,000 | 225.00 | 0.00 | 225.00 | yes ⁸ | yes | no | 20,000 | 100% | 0% |
| Harnett | no | 0.00 | \$10 | 1,250 | 268.88 | 0.00 | 268.88 | yes | yes | no | 100% annual salary | 0% | 100% |
| Haywood | no | 300.00 | \$10 | 40,000 | 300.00 | 0.00 | 300.00 | yes ³⁵ | yes | yes | 15,000 | 0% | 100% |
| Henderson | no | 300.00 | \$15 | no data | 272.00 | 0.00 | 272.00 | yes ³⁶ | yes | no | none | n/a | n/a |
| Hertford | no | 400.00 | \$10-25 | no data | no data | 0.00 | all | yes | yes | yes | 5,000 | 100% | 0% |
| Hoke | no | 400.00 | no data | no data | 247.88 | 0.00 | 247.88 | no | n/a | n/a | 10,000 | 0% | 100% |
| Hyde | no | 500.00 | 20% | 50,000 | 232.51 | 0.00 | 232.51 | yes ³⁷ | yes | no | 30,000 | 66.67% | 33.33% |
| Iredell | no | 500.00 | \$20 | no data | 282.00 | 0.00 | 282.00 | yes ¹ | yes | no | 25,000-75,000 | 0% | 100% |
| Jackson | no | 250.00 | \$15-25 | 40,000 | no data | no data | no data | yes ³ | yes | yes | 100% annual salary | 0% | 100% |
| Johnston | no | 0.00 | \$10 | none | 281.43 | 0.00 | 281.43 | yes ⁹ | yes | yes | 100,000 | 0% | 100% |
| Jones | no | 300.00 | \$15 | no data | 263.00 | 66.00 | 197.00 | no | no | no | 10,000 | 0% | 100% |
| Lee | yes | 0.00 | \$10 | none | 255.00 | 0.00 | 255.00 | yes ¹⁸ | yes | yes | 10,000 | 0% | 100% |
| Lenoir | yes | 600.00 | \$25-30 | 75,000 | 265.00 | 0.00 | 265.00 | yes ¹ | yes | no | 20,000 | 0% | 100% |
| Lincoln | no | 200.00 | \$10 | none | 265.82 | 0.00 | 265.82 | yes ³⁸ | yes | yes | none | n/a | n/a |
| McDowell | no | 250.00 | \$15 | 25,000 | no data | 0.00 | all | yes | yes | no | 15,000 | 0% | 100% |
| Macon | no | 0.00 | \$15 | 50,000 | 302.00 | 0.00 | 302.00 | yes ² | yes | yes | 30,000 | 0% | 100% |
| Madison | | | | | | | | | | | | | |
| Martin | no | 300.00 | \$10 | no data | 297.45 | 0.00 | 297.45 | yes ^{26,27} | yes | yes | 10,000 | 0% | 100% |
| Mecklenburg | yes | 0.00 | \$15 | none | 202.00 | 0.00 | 202.00 | yes | yes | yes | 100% annual salary | 0% | 100% |
| Mitchell | no | 150.00 | 20% | 1,000 | 226.83 | 0.00 | 226.83 | yes | yes | no | 10,000 | 0% | 100% |
| Montgomery | no | 500.00 | \$15 | no data | 243.03 | 0.00 | 243.03 | yes ²⁸ | yes | yes | 75,000 | 0% | 100% |
| Moore | no | 250.00 | no data | 1,000 | 216.66 | 0.00 | 216.66 | yes ¹⁷ | yes | no | 200% annual salary | 0% | 100% |
| Nash | yes | 400.00 | \$15 | 75,000 | 264.49 | 0.00 | 264.49 | yes ¹ | yes | no | 10,000 | 0% | 100% |
| New Hanover | no | 0.00 | \$15-20 | 50,000 | 388.70 | 21.12 | 357.58 | yes ²⁹ | yes | no | none | n/a | n/a |
| Northampton | no | 300.00 | \$15-20 | none | 225.54 | 22.56 | 202.98 | yes ³⁹ | yes | no | 15,000-20,000 | 0% | 100% |
| Onslow | no | 500.00 | \$15-30 | 75,000 | 243.03 | 0.00 | 243.03 | yes ⁹ | yes | no | none | n/a | n/a |
| Orange | yes | 0.00 | \$10 | none | 199.94 | 0.00 | 199.94 | yes ²⁶ | yes | yes | annual salary ²¹ | 0% | 100% |
| Pamlico | no | 300.00 | \$15-25 | none | 327.40 | 0.00 | 327.40 | no | no | n/a | 20,000 | 50% | 50% |
| Pasquotank | no | 200.00 | \$25 | 1,300 | 183.20 | 0.00 | 183.20 | yes ⁴⁰ | yes | yes | 10,000 | 0% | 100% |
| Pender | no | 500.00 | \$15 | 50,000 | 257.74 | 0.00 | 257.74 | yes ¹⁹ | yes | yes | 10,000 | 0% | 100% |
| Perquimans | no | 200.00 | \$15 | 1,500 | 180.00 | 0.00 | 180.00 | yes | no | no | 10,000 | 0% | 100% |
| Person | no | 0.00 | \$10 | none | 264.00 | 0.00 | 264.00 | yes ²³ | yes | no | 20,000 | 0% | 100% |
| Pitt | no | 300.00 | \$15-20 | no data | 270.00 | 0.00 | 270.00 | yes | yes | yes | 100% annual salary | 0% | 100% |
| Polk | | | | | | | | | | | | | |
| Randolph | no | 400.00 | \$15-25 | 2,000 | 195.00 | 0.00 | 195.00 | yes ¹³ | yes | no | none | n/a | n/a |
| Richmond | no | 500.00 | \$15 | none | 281.00 | 0.00 | 281.00 | yes ²² | yes | no | 10,000 | 0% | 100% |
| Robeson | no | 200.00 | \$15 | 1,000 | 245.00 | 0.00 | 245.00 | yes ²⁶ | yes | yes | none | n/a | n/a |
| Rockingham | no | 200.00 | 20% | 2,200,000 | 230.00 | 0.00 | 230.00 | yes ¹² | yes | yes | none | n/a | n/a |
| Rowan | no | 200.00 | 10% | 50,000 | 310.00 | 0.00 | 310.00 | yes | yes | no | 17,000 | 0% | 100% |
| Rutherford | no | 500.00 | \$20 | n/a | 219.14 | 0.00 | 219.14 | yes ¹⁰ | yes | yes | 10,000 | 0% | 100% |
| Sampson | yes | 100.00 | 10% | 1,000 | 290.00 | 0.00 | 290.00 | yes | yes | no | none | n/a | n/a |
| Scotland | no | 400.00 | \$15-25 | none | 237.20 | 0.00 | 237.20 | yes ²⁹ | yes | yes | 10,000 | 0% | 100% |
| Stanly | no | 400.00 | \$15 | 40,000 | 246.50 | 0.00 | 246.50 | yes | no | no | none | n/a | n/a |
| Stokes | no | 250.00 | \$20 | none | 191.84 | 0.00 | 191.84 | yes ²⁰ | yes | no | none | n/a | n/a |

| County | Choice of Plan | Health Insurance (Employee Only Coverage) | | | | | | Health Insurance for Retirees | | | Life Insurance for Employees * | | |
|--------------|----------------|---|--------------|------------------|------------|---------------|-------------|-------------------------------|--------------------|---------|--------------------------------|---------------|-------------|
| | | Normal Deductible | Normal Copay | Annual Stop Loss | Total Cost | Employee Pays | County Pays | Participate | County Contributes | Age >65 | Monthly Cost | | |
| | | | | | | | | | | | Maximum Benefit | Employee Pays | County Pays |
| Surry | no | \$200.00 | \$10 | \$50,000 | \$249.34 | \$124.67 | \$124.67 | yes ⁶ | yes | yes | \$30,000 | 0% | 100% |
| Swain | no | 250.00 | \$15 | 30,000 | 250.00 | 0.00 | 250.00 | yes ²⁴ | yes | no | 10,000 | 0% | 100% |
| Transylvania | no | 0.00 | \$10-20 | none | 237.84 | 0.00 | 237.84 | no | no | no | 10,000 | 0% | 100% |
| Tyrrell | no | 400.00 | \$15-25 | 2,000 | 232.10 | 0.00 | 232.10 | yes ^{26,30} | yes | yes | 100% annual salary | 0% | 100% |
| Union | yes | n/a | \$15 | 1,500 | 178.00 | 0.00 | 178.00 | yes ²⁶ | no | yes | none | n/a | n/a |
| Vance | no | 300.00 | \$15 | 40,000 | 295.60 | 0.00 | 295.60 | yes ²⁹ | yes | yes | 25,000 | 0% | 100% |
| Wake | no | 250.00 | \$15-25 | 1,500 | 195.95 | 0.00 | 195.95 | yes ¹⁶ | yes | yes | 30,000 (max) | 0% | 100% |
| Warren | no | 400.00 | \$15-25 | none | 201.74 | 0.00 | 201.74 | no | n/a | n/a | 20,000 | 0% | 100% |
| Washington | no | 0.00 | \$10 | no data | 238.00 | 15.00 | 223.00 | yes | yes | no | 50,000 | 0% | 100% |
| Watauga | no | 400.00 | \$10-25 | n/a | 212.92 | 0.00 | 212.92 | yes | no | no | 40,000 | 0% | 100% |
| Wayne | no | 300.00 | 20% | 40,000 | 240.00 | 0.00 | 240.00 | yes ²⁵ | yes | yes | none | n/a | n/a |
| Wilkes | no | 500.00 | 20% | 75,000 | 200.00 | 0.00 | 200.00 | yes ^{8,26} | yes | yes | 15,000 | 0% | 100% |
| Wilson | no | 0.00 | \$15-25 | none | 256.00 | 0.00 | 256.00 | yes ⁷ | yes | yes | 25,000 | 100% | 0% |
| Yadkin | no | 0.00 | \$20 | n/a | 249.00 | 0.00 | 249.00 | yes | yes | no | 10,000 | 0% | 100% |
| Yancey | no | yes | no data | no data | no data | no data | no data | yes ⁸ | yes | yes | 10,000 | 0% | 100% |

* All counties reported participation in the Local Governmental Employees' Retirement System. All but 3 counties provide the death benefit amounting to one year's salary to a maximum of \$20,000.

1. Must be eligible for retirement in the N. C. Local Governmental Employees Retirement System
2. Must have 25 years of service
3. Must have 30 years of service or age 60 and 10 years service .
4. 50% of service time must be dedicated to the county
5. Must have at least 10 years of service under regular retirement or 5 years service under disability retirement
6. Must be 55 with 20 years service to the county or any age with 30 years of service
7. Must have at least 15 years service with county
8. Must have 30 years service with the county
9. Must have 10 years service
10. Must have 20 years service
11. Annual salary not to exceed \$60,000
12. County pays all for 20 years or more service. Pays 75% for 15-19 years service. Pays 50% for 10-14 years service
13. County pays all for 30 years or more service. Pays 75% for 25-29 years service. Pays 50% for 20-24 years service
14. With 30 years of service regardless of age, or 25 years of service and age 55, or age 65 or older and 20 years service
15. County pays all with 30 years service. Pays 75% with 25 years service
16. With 20 years service
17. County pays 75% with 30 years service, 50% with 20 years, 0% but retiree may participate with 15 years service
18. Must have 20 years service at age 55 or have 30 years service at any age and 15 years with the county
19. Must have 30 years of service with the county, or be age 55 with 25 years service or be age 65 with 20 years service
20. County pays 100% for 25 years service (20 with county), 50% with 25 years service (10 with county) and eligible with 20 years (10 with county)
21. Annual salary not to exceed \$50,000
22. Must have 30 years service. Law enforcement must have 15 years service and age of 55
23. Must have 30 years service and no specific age or 20 years service and age 60
24. Must have 30 years of service, or be age 55 with 20 years service or be age 62 with 10 years service
25. County pays all for 30 years service or for 25 years service and age 62
26. County pays Medicare premium at age 65
27. Must have 30 years service or age 60 with 25 years service or age 65 with 20 years service (10 years with county)
28. County pays up to \$100/month
29. Must have 15 years service with the county
30. County pays all
31. Must have 25 years of service
32. Employee must elect Medicare or County plan to be primary
33. Must have 30 years service with county or age 60 with 20 years service
34. County pays 100% with 30 years, 67% with 25 years, 33% with 20 years service
35. Prorated on age and years of service
36. Must be age 55 with 10 years service and combination of age and service of 70
37. Must have 30 years service or age 60 with 25 years service and at least 15 years service with county
38. Must have 20 years service with the county
39. To participate retiree must have 30 years service or 20 years with a disability retirement
40. Must work for the county for 25 years