

TABLE XXXVI. EMPLOYEE/RETIREE HEALTH INSURANCE
Jan-15

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	500.00	0.00	500.00	0%	none if hired after 6/30/2008	none if hired after 1/1/2014
Alexander	no	3,500	\$35	4,000	512.00	0.00	512.00	0%	no	no
Alleghany	no	1,750	\$20	1,750	755.94	0.00	755.94	0%	100% county paid Local Govt Retirement. Service requirement if hired before 10/16/2006	100% county paid Local Govt Retirement. Service requirement if hired before 10/16/2006
Anson	no	1,000	\$25	none	693.00	0.00	693.00	0%	49% county paid after 30 years service; 41% paid after age 62 and 25 years; 33% paid after age 62, 20 years	medicare supplement
Ashe	no	1,000	\$100	3,500	624.00	0.00	624.00	0%	100% county paid after 25 years service with Ashe County	no
Avery	no	1,000	\$25	3,000	1181.68	0.00	1181.68	0%	100% county paid after age 55, 20 years service	Up to \$2,000 county paid after 20 years service for a medicare supplement
Beaufort										
Bertie	no	3,000	\$25	7,000	588.00	0.00	588.00	0%	50% county paid after 15 years service and age 55; 100% county paid after 20 years	100% county paid Medicare supplement
Bladen	yes	700	\$30	no data	462.00	0.00	462.00	70%	70% at age 60 with 25 years service	70% at age 60 with 25 years service
Brunswick	no	500	\$30	1,500	872.50	40.00	832.50	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 Medicare
Buncombe	yes	100	\$25	0	1198.00	65.00	1133.00	0%	100% county paid after 5 years service and age 60, after 20 years of service and age 50 or 30 years service at any age	medicare supplement with 25 years service with the county
Burke	yes	1,500	\$20	4,500	573.00	0.00	573.00	0%	20% county paid after 5 years, 45% paid after 10 years, 60% paid after 15 years, 75% paid after 20 years, 100% paid after 25 years	no

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Cabarrus	yes	1,000	\$30	4,000	562.00	0.00	562.00	0%	100% county paid after 25 years service, 50% with less than 25 years service	no
Caldwell	no	3,000	no data	3,000	615.00	40.00	575.00	0%	no	no
Camden										
Carteret	no	1,000	10%	4,000	583.00	0.00	583.00	0%	100% county paid after 30 years service	no
Caswell	no	2,500	\$30	4,250	465.77	0.00	465.77	0%	County paid 100% with 30 years county service or 25 years service (15 with county) and age 60 or 75% with 20 years service (15 with county) and age 60. Hired after 12/18/2002	no
Catawba	yes	1,250	100%	4,000	396.00	0.00	396.00	0%	100% after 30 years service	no
Chatham	no	300	\$15	3,000	639.89	0.00	639.89	0%	100% county paid after 30 years of service; 75% paid after 25 years; 50% after 20 years	no
Cherokee	no	500	\$25	3,000	667.00	0.00	667.00	0%	100% county paid after 30 years of service	no
Chowan	no	500	\$30	3,000	484.00	0.00	484.00	0%	100% county paid with full retirement and 20 years service with the county	100% county paid with full retirement and 20 years service with the county
Clay	no	1,500	no data	5,000	638.59	50.00	588.59	0%	100% county paid after 10 years of service/age 60	no
Cleveland	yes	2,000	n/a	4,000	593.00	0.00	593.00	0%	no	no
Columbus	no	2,500	\$40	6,000	610.00	0.00	610.00	0%	100% county paid after 20 years service and age 55 or at any age after 30 years service	100% county paid after 20 years service medicare only
Craven	no	400	20%	1,500	480.00	0.00	480.00	0%	Sliding scale based on service after 20 years of service, eligible to remain on plan after 15 years with Craven County	no
Cumberland	no	1,000	\$30	3,000	690.00	51.00	639.00	0%	100% County paid after 10 years service	100% County paid after 10 years service
Currituck	no	1,500	20%	4,000	627.00	0.00	627.00	0%	100% after 20 years	100% after 20 years
Dare	no	2,500	\$50	4,500	643.00	0.00	643.00	15%	90% county paid with 20 years service, 95% paid with 25 years and 100% paid with 30 years service	90% county paid with 20 years service, 95% paid with 25 years and 100% paid with 30 years service

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Davidson	yes	1,000	20%	3,000	452.45	16.20	432.25	26%	None if hired after 6/30/2009	None if hired after 6/30/2009
Davie	no	1,000	\$25	3,000	482.00	0.00	482.00	18%	50% county paid after 20 years and age 60; 75% paid after 25 years any age and 100% paid after 30 years of service at any age	none
Duplin	no	2,000	\$30	4,000	660.00	0.00	660.00	0%	50% county paid if hired after 8/18/2008 and with 25 years service	50% county paid if hired after 8/18/2008 and with 25 years service
Durham	yes	500	\$20	2,500	550.52	64.68	485.84	50%	100% county paid after 30 years if hired on or after 7/1/06	100% county paid after 30 years if hired on or after 7/1/06 for medicare supplement
Edgecombe	no	2,000	\$100	4,000	656.00	0.00	656.00	0%	100% county paid after 30 years	no
Forsyth	no	1,000	\$25	1,000	no data	85	no data	0%	None if hired after 7/1/2007	no
Franklin	yes	500	\$20	1,500	739.00	50.00	689.00	0%	100% county paid after 20 years/age 55 or after 30 years regardless of age	Retirees may have coverage, county pays for basic medicare plan, retiree pays for upgrade. Retire payment varies with age/service
Gaston	yes	1,500		2,000	699.06	0.00	699.06	80%	no	no
Gates	no	750	\$20	3,750	548.00	0.00	548.00	0%	100% county paid after 20 years continuous service with county	100% county paid after 20 years continuous service with county
Graham										
Granville	no	1,500	\$25	3,500	635.00	30.00	605.00	0%	95% county paid after 22 years/age 62 or 25 years/age 55 or 30 years regardless of age, if hired before 7/1/2014	100% medicare supplement with 20 years service, if hired before 7/1/2014
Greene	no	1,750	\$25	3,000	642.00	30.00	642.00	0%	100% paid with 25 years service	none
Guilford	no	200	\$20	2,000	765.00	35.00	730.00	65%	None if hired on or after 7/1/2009	None if hired on or after 7/1/2009
Halifax	no	2,500	20%	4,000	478.00	0.00	478.00	0%	100% paid with 30 years service at employee only coverage level	\$100 medicare supplement contribution with 30 years service
Harnett	no	3,000	\$25	6,000	582.00	0.00	582.00	0%	50% county paid after 15 years service, 75% after 20 years; 85% after 25 years; 100% after total of 30 years	County pays up to \$200 for medicare supplement at same percentage for retirees under 65.

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Haywood	yes	1,000	\$25	3,000	770.00	0.00	770.00	0%	County pays 67% to 100% based on sliding scale of service and age between 15 and 30 years of service and less than or greater than age 60	County pays 100% for 30 years service, 67% for 20 years and 50% for 5 years toward a medicare supplement
Henderson	no	500	\$15	2,500	898.00	60.00	838.00	0%	50% county paid after service/age total of 70, 75% after total of 75, 100% after total of 80	no
Hertford	no	2,500	\$20	3,000	662.00	0.00	662.00	0%	100% county paid with 30 years if hired after 8/6/2007	100% county paid medicare supplement if hired after 8/6/2007
Hoke	no	1,000	\$35	5,000	566.00	0.00	566.00	0%	100% county paid after 30 years service, 75% after 25 years, 50% after 15 years, 25% after 12 years	none
Hyde	no	1,000	\$30	5,000	650.00	0.00	650.00	0%	30% county paid after 20 years/ 60% county paid after 25 years/ 100% county paid after 30 years	no
Iredell	yes	2,000	30%	5,000	no data	0-60	no data	0%	none if hired on or after 07/01/2014	no
Jackson	no	1,250	\$25	3,000	744.00	0.00	744.00	0%	100% county paid after 20 years service with the county and age 60. Must be hired on or after 07/01/2013	100% county paid after 20 years service with the county and age 60. Must be hired on or after 07/01/2014
Johnston	yes	750	\$20	6,000	556.00	0.00	556.00	no data	none for employees hired on or after 01/01/2011. Grandfatehred programs for earlier hires.	none for employees hired on or after 01/01/2011. Grandfatehred programs for earlier hires.
Jones	no	2,000	\$20	4,000	565.58	141.40	424.18	0%	no	no
Lee	yes	1,500	no data	3,500	506.00	0.00	506.00	0%	100% county paid after 20 years service and age 55	None if hired after 3/1/2010
Lenoir	no	800	\$30	4,200	554.00	20.00	534.00	0%	100% county paid after 25 years/age 60 or after 30 years/any age.	no
Lincoln	yes	2,000	\$35	4,000	710.00	59.00	651.00	0%	100% county paid after 25 years	100% county paid after 25 years
McDowell	no	1,000	\$20	60,000	self funded	0.00	all	0%	25% county paid after 15 years, 50% paid after 20 years, 75% paid after 25 years, 100% paid after 30 years.	no

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Macon	no	500	\$25	2,000	500.00	0.00	500.00	72%	no	no
Madison										
Martin	yes	1,500	\$25	4,500	692.81	0.00	692.81	0%	None if hired since 09/11/2011	None if hired since 09/11/2011
Mecklenburg	yes	500	\$25	2,500	783.00	61.00	722.00	n/a	no	no
Mitchell	yes	no data	no data	no data	no data	no data	no data	no data	75% county paid after 20 years,	75% county paid after 20 years,
									87.50% after 25 years, 100% after	87.50% after 25 years, 100% after
									30 years of service	30 years of service
Montgomery	yes	933	\$35	4,726	448.00	0.00	448.00	0%	None if hired after 07/01/2013	None if hired after 07/01/2013
Moore	no	1,500	\$35	3,500	700.00	0.00	700.00	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	yes	1,000	\$25	4,500	621.97	15.00	606.97	0%	None for employees hired 7/1/12 or later.	None for employees hired 7/1/12 or later.
New Hanover	yes	2,000	\$35	6,000	659.00	34.00	625.00	43%	25% county paid after 15 years, 50% paid after 20 years, 75% after 25 years, 94% paid after 30 years	25% county paid after 15 years, 50% paid after 20 years, 75% after 25 years, 94% paid after 30 years. Medicare primary.
Northampton	no	500	\$15	2,500	677.00	135.00	542.00	0%	100% county paid after 30 years, 20 years/age 60 or 50% up to \$350 as of 7/1/2013	100% county paid after 30 years, 20 years/age 60 or 50% up to \$350 as of 7/1/2013
Onslow	yes	2,000	\$40	5,000	590.28	25.00	565.28	0	None if hired after 07/01/2009	no
Orange	yes	500	\$20	1,500	730.00	0.00	730.00	52%	100% county paid after 20 years, 50% paid with 10 years service if hired 7/1/2012 or later.	100% county paid after 20 years, 50% paid with 10 years service if hired 7/1/2012 or later.
Pamlico	no	500	no data	\$4,000	555.00	0.00	555.00	0%	County pays 2% per year of county service	no
Pasquotank	yes	500	\$30	1,500	547.00	0.00	547.00	0%	100% county paid after 25 years	100% county paid after 25 years supplement
Pender	no	500	\$20	3,500	628.00	25.00	603.00	0%	100% county paid after 30 years, 100% county paid after 25 years/ age 55	100% county paid after 20 years Medicare supplement only
Perquimans	no	500	\$30	2,500	561.13	0.00	561.13	0%	100% County paid if eligible for full retirement	no
Person	no	1,000	\$20	3,000	507.00	0.00	507.00	0%	50% county paid after 20 years, 75% paid after 25 years; 100% paid after 30 years.	no

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Pitt	no	500 + 10%	\$20	3,000	652.00	56.00	596.00	0%	100% county paid after 20 years/age 60 or 100% after 30 years	no
Polk										
Randolph	yes	2,000	\$25	2,000	526.00	50.00	476.00	0%	50% county paid after 20 years, 75% after 25 years, 100% after 30 years	no
Richmond	no	1,500	\$25	4,500	662.00	0.00	662.00	0%	100% county paid after 30 years service	no
Robeson	yes	3,000	\$25	125,500	719.00	0.00	719.00	0%	100% county paid after 20 years and age 50 or 30 years of service at any age	100% county paid medicare supplement after 30 years
Rockingham	no	1,000	20%	2,500	454.00	0.00	454.00	0%	50% county paid after 20 years service; 75% paid after 25 years and 100% paid after 30 years of service. Various grandfather dates	100% county paid after 30 years if hired before 8/16/07. No contribution after that date
Rowan	no	1,000	\$30	2,500	670.00	67.00	603.00	0%	None if hired after 01/22/2012	no
Rutherford	yes	no data	\$35	no data	no data	no data	448.00	0%	no data	no data
Sampson	no	500	\$30	2,000	935.00	0.00	935.00	\$245/mo	100% county paid after 20 years of service, 75% after 15 years service	no
Scotland	no	1,500	\$35	5,000	671.97	0.00	671.97	0%	None if hired after 7/1/04	None if hired after 7/1/04
Stanly	no	500	\$25	3,000	764.00	0.00	764.00	0%	no	no
Stokes										
Surry	yes	1,000	\$30	4,000	629.00	72.00	557.00	0%	None if hired after 06/16/08	Employee may take supplement at own cost
Swain										
Transylvania	yes	1,500	\$25	2,000	483.00	0.00	483.00	100%	60% county paid after 5 years/age 60, 80% after 20 years/age 55, 100% after 30 years	no
									all service must be with the county	
Tyrrell	no	1,000	\$25	3,500	631.00	0.00	631.00	0%	100% county paid after 20 years service if hired after 7/1/2006	100% Medicare supplement after 20 years of service
Union	no	750	20%	2,750	622.00	20.00	602.00	0%	none	100% Medicare supplement after 20 years service
Vance	no	1,750	\$25	4,750	684.00	0.00	684.00	0%	100% county paid after 30 years if hired 7/1/2011 or later	100% county paid supplement after 15 years
Wake	yes	750	\$20	2,500	527.00	40.00	487.00	51%	None if hired after 06/30/2011	None if hired after 06/30/2011

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Warren	no	1,000	\$25	4,000	595.29	0.00	595.29	0%	No County contribution, employee can participate with 20 years with County and age 60 or 30 years in NCLGERS, 20 years with County and age 55	No County contribution, employee can participate with 20 years with County and age 60 or 30 years in NCLGERS, 20 years with County and age 55
Washington	yes	700	\$30	3,910	462.00	14.00	448.00	37%	no	no
Watauga	no	2,500	no data	2,500	525.00	0.00	525.00	\$30/mo	\$300 county paid after 20 years of service, \$400 after 25 years	no
Wayne										
Wilkes	no	750	\$0	3,750	725.00	0.00	725.00	50%	100% county paid after 30 years, 63% after 25 years,	no
Wilson	no	1,500	\$30	4,500	645.00	0.00	645.00	0%	no	no
Yadkin	no	2,000	no data	1,500	511.00	0.00	511.00	0%	100% county paid with 5 years service	no
Yancey	yes	1,500	20%	3,500	436.98	23.07	413.91	0.0%	no	no