

TABLE XXXVII. DENTAL AND LIFE INSURANCE

Jan-15

County	Dental Insurance (Employee Only Coverage)						NCLGERS Death Benefit	Term Life Insurance		
	Total Cost	Employee Pays	County Pays	Preventive % Paid	Other Expenses % Paid	Annual Max		Life Max Amount	County Paid	Employee Paid
Alamance	33.00	0.00	33.00	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	0%	100%
Allegany	33.00	33.00	0.00	100%	50%	1,000	yes	10,000	100%	0%
Anson	19.00	19.00	0.00	no data	no data	1,000	yes	25,000	100%	0%
Ashe	26.00	0.00	26.00	100%	80%/50%	1,000	yes	10,000	100%	0%
Avery	Included w/Health			100%	80%	2,000	yes	50,000	100%	0%
Beaufort										
Bertie	26.00	0.00	26.00	100%	80%/50%	1,000	yes	50,000	100%	0%
Bladen	36.00	36.00	0.00	100%	80%	1,000	yes	10,000	100%	0%
Brunswick	Included w/Health			100%	80%	1,000	yes	150,000	0%	100%
Buncombe	36.20	36.20	0.00	100%	80%/50%	2,500	yes	130,000	100%	0%
Burke	39.00	0.00	39.00	100%	50%	750	yes	no data	0%	100%
Cabarrus	33.00	33.00	0.00	100%	80%	1,250	yes	50,000	0%	100%
Caldwell	33.00	5.00	28.00	100%	80%/50%	2,000	yes	50,000	100%	0%
Camden										
Carteret	25.00	0.00	25.00	50%	50%	1,000	yes	165,000	15,000	remainder
Caswell	27.94	27.94	0.00	100%	100%-50%	1,000	yes	n/a		
Catawba	28.00	0.00	28.00	100%	80%/50%	1,250	yes	3 x salary	0%	100%
Chatham	35.00	0.00	35.00	100%	80%/50%	1,000	yes	500,000	0%	100%
Cherokee	30.00	0.00	30.00	100%	80%	1,000	no	15,000	100%	0%
Chowan	24.00	0.00	24.00	100%	80%	1,250	yes	no data	100%	0%
Clay										
Cleveland	15.00	0.00	15.00	100%/70%/50%	100%/70%/50%	685	yes	n/a		
Columbus	24.00	24.00	0.00	100%	80%	1,250	yes	no data	0%	100%
Craven	36.00	0.00	36.00	100%	50%	1,500	yes	10,000	100%	0%
Cumberland	33.00	33.00	0.00	100%	80%/50%	1,000	yes	100,000	5,000	remainder
Currituck	36.00	0.00	36.00	80%	80%/50%	1,000	yes	n/a		
Dare	35.00	35.00	0.00	100%	80%/50%	1,500	yes	30,000	100%	0%
Davidson	37.95	37.95	0.00	100%	80%	1,500	yes	10,000	100%	0%
Davie	28.00	28.00	0.00	100%	80%	1,000	yes	20,000	100%	0%
Duplin	25.00	25.00	0.00	100%	50%	1,500	yes	100,000	0%	100%
Durham	54.00	0.00	54.00	100% of 1st \$400	80% to max	1,500	yes	1 x salary	100%	0%
Edgecombe	15.00	0.00	15.00	100%	80%	1,000	yes	20,000	100%	0%
Forsyth	no data	0.00	all	100%	50%	1,200	no	1.5 x salary	100%	0%
Franklin	Included w/Health			100%	80%	1,000	yes	100,000	100%	0%
Gaston	14.74	0.00	14.74	50%	50%	500	yes	no data		
Gates	25.00	0.00	25.00	80%	80%/50%	1,000	yes	15,000	100%	0%
Graham										
Granville	30.00	30.00	0.00	100%	50%	750	yes	10,000	100%	0%
Greene	36.00	36.00	0.00	100%	80%	1500.00	yes	10,000	100%	0%
Guilford	25.00	4.00	21.00	100%	80%/50%	500	yes	10,000	100%	0%
Halifax	32.00	0.00	32.00	100%	80%	1,000	yes	20,000	100%	0%
Harnett	31.00	31.00	0.00	100%	50%	1,000	no	1 x salary	100%	0%
Haywood	50.00	0.00	50.00	100%	80%/50%	1,000	yes	20,000	100%	0%
Henderson	48.00	0.00	48.00	100%	0% - 80%	3,000	yes	250,000	0%	100%
Hertford	27.00	27.00	0.00	100%	80%/50%	1,000	yes	5,000	100%	0%
Hoke	27.00	27.00	0.00	100%	80%/50%	1,000	yes	10,000	100%	0%
Hyde	31.00	31.00	0.00	100%	80%	1,500	no	no	n/a	n/a
Iredell	33.14	33.14	0.00	100%	100%/50%	1,000	yes	1 x salary	100%	0%
Jackson	23.00	0.00	23.00	100%	80%	1,000	yes	1 x salary	100%	0%
Johnston	42.00	42.00	0.00	100%	no data	1,250	yes	200,000	100%	0%
Jones	32.76	32.76	0.00	100%	tiers	1,000	yes	20,000	100%	0%
Lee	32.74	32.74	0.00	100%	80%	1,000	yes	50,000	100%	0%

TABLE XXXVII. DENTAL AND LIFE INSURANCE

Jan-15

County	Dental Insurance (Employee Only Coverage)						NCLGERS Death Benefit	Term Life Insurance		County Paid	Employee Paid
	Total Cost	Employee Pays	County Pays	Preventive % Paid	Other Expenses % Paid	Annual Max		Life Max Amount			
Lenoir	Included w/Health			100%	80%/50%	1,500	yes	yes	no data	no data	
Lincoln	32.00	0.00	32.00	100%	100%/50%	1,000	yes	100,000	0%	100%	
McDowell	self funded	0.00	all	100%	80%	1,500	yes	20,000	100%	0%	
Macon	27.00	27.00	0.00	100%	50%	1,000	yes	50,000	100%	0%	
Madison											
Martin	27.24	0.00	27.24	100%	80%	2,000	yes	10,000	100%	0%	
Mecklenburg	19.00	5.00	14.00	100%	70%	1,000	yes	no data	no data	no data	
Mitchell	not provided						yes	no data	100%	0%	
Montgomery	31.66	31.66	0.00	100%	80%	1,000	no	25,000	100%	0%	
Moore	Included w/Health			100%	60%/50%	1,000	yes	500,000	100%	0%	
Nash	29.90	0.00	29.90	100%	80%/50%	1,000	yes	1 x salary	100%	0%	
New Hanover	35.00	4.00	31.00	100%	80%/50%	1,000	yes	none			
Northampton	28.00	28.00	0.00	100%	80%	1,000	yes	yes	no data	no data	
Onslow	33.86	0.00	33.86	100%	80%/50%	1,000	yes	22,500	0%	100%	
Orange	24.00	0.00	24.00	100%	85%/50%	1,200	yes	50,000	100%	0%	
Pamlico	24.00	0.00	24.00	100%	100%/60%	1,250	yes	10,000	100%	0%	
Pasquotank	20.12	20.12	0.00	100%	80%/50%	1,000	yes	10,000	100%	0%	
Pender	Included w/Health			100%	80%	1,250	yes	10,000	100%	0%	
Perquimans	20.12	0.00	20.12	100%	80%/50%	1,000	no	300,000	0%	100%	
Person	31.00	0.00	31.00	100%	80%/50%	750	yes	10,000	100%	0%	
Pitt	reimbursement plan			100% to \$200	50%	650	yes	150,000	100%	0%	
Polk											
Randolph	25.98	25.98	0.00	100%	80%/50%	1,000	yes	10,000	100%	0%	
Richmond	29.00	0.00	29.00	100%	80%/50%	1,000	yes	10,000	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	32.00	32.00	0.00	100%	80%/50%	1,000	yes	32,000	100%	0%	
Rutherford	28.00	0.00	28.00	100%	80%/50%	1,500	yes	10,000	100%	0%	
Sampson	26.44	0.00	26.44	100%	80%	1,000	yes	10,000	100%	0%	
Scotland	29.08	15.08	14.00	100%	80%	1,000	yes	20,000	50%	50%	
Stanly	22.00	0.00	22.00	100%	50% after ded	1,000	yes	n/a			
Stokes											
Surry	not offered						yes	30,000	100%	0%	
Swain											
Transylvania	Included w/Health			100%	80%/50%	1,000	yes	10,000	100%	0%	
Tyrrell	39.00	39.00	0.00	100%	80%/50%	1,500	yes	60,000	100%	0%	
Union	32.00	0.00	32.00	100%	80%	1,000	yes	5 x salary	0%	100%	
Vance	30.31	0.00	30.31	100%	80%	1,000	yes	25,000	100%	0%	
Wake	31.00	4.00	27.00	100%	80%/50%	1,250	yes	5 x salary	remainder	1 x salary	
Warren	Included w/Health			100%	80%/50%	1,000	yes	20,000	100%	0%	
Washington	28.00	0.00	28.00	100%	80%/50%	1,000	yes	50,000	100%	0%	
Watauga	25.00	0.00	25.00	100%	80%/50%	1,000	yes	80,000	100%	0%	
Wayne											
Wilkes	30.00	0.00	30.00	100%	no data	1,000	yes	30,000	100%	0%	
Wilson	34.00	29.00	5.00	100%	no data	no data	yes	n/a			
Yadkin	31.00	0.00	31.00	100%	50%	1,000	yes	10,000	100%	0%	
Yancey	30.24	30.24	0.00	100%	80%/50%	1,000	yes	no data	0%	100%	