

Health Insurance to County Retirees

Conducted February/March 2005 -- Response rate: 39 counties (85%)

All 39 counties that responded indicated that they offer insurance to retirees. A total of 33 (85%) of the 39 counties pay a portion of the insurance premium, including 10 counties (26%) that pay the full cost, if a retiree meets defined age and service requirements. Six counties (15%) offer health insurance to retirees but do not pay any of the costs.

County	Offer Insurance to Retirees? (Not COBRA)	Types and Costs of Insurance	Who Pays? (County/Retiree Portions)	Requirements for Retiree to Qualify
Abbeville	Yes	The county offers the same health insurance coverage to retirees that is available to active county employees. The retiree is responsible for employer and employee amounts unless they have 15 or more yrs. of service.	The employee is responsible for 100% of employee cost. The employers part: 15-19 yrs. of service 50% (\$137.50 max.); 20-27 yrs. of service 75% (\$206.25 max.); 28-30 yrs. of service 100% (\$550.00 max.).	Eligibility requirements are the same as the requirements for the state.
Aiken	Yes		The county pays 50% of the employer cost for single coverage and the retiree pays the rest if the retiree has 10 to 19 yrs. of service. The county pays 100% of the employer cost for single coverage and the retiree pays the rest if the retiree has 20 plus yrs. of service.	
Anderson	Yes	The county offers retiree health insurance through the State Health Plan.	The county pays the retiree's health and dental premium in full. Dependent coverage is available; the retiree pays the full employee/employer amount.	Must be employed by the county for five yrs. and meet the enrollment requirements of the State Health Plan.
Bamberg	Yes	The county offers retirees health insurance similar to that available to current employees.	The retiree pays the full amount of the costs (employer and employee contributions).	Eligibility requirements are the same as SCRS (age, service, or medical disability).
Barnwell	Yes	Blue Cross/Blue Shield through the B&CB. Cost varies from single coverage at \$329.47/month to family coverage at \$729.00/month.	The retiree pays the full amount of the costs.	Employee must have at least 15 yrs. of service and be 62 years old or must have 20 yrs. of service.
Berkeley	Yes	The county currently offers insurance coverage to retirees through the state plan.	The county funds \$140 per month if the retiree worked here for 10 continuous yrs. and actually retires from our agency.	
Calhoun	Yes		If an employee has a minimum of 18 yrs. with the county, the county pays the entire health insurance premium for the retiree.	

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Charleston	Yes	Retirees are offered State Health Plan benefits through the B&CB. Retirees have the option of selecting from seven plans (BCBS Standard, Companion HMO, CIGNA HMO, MUSC Options, Medicare Supplement, and Tricare Supplement).	The county pays 50% and the retiree pays 50% of health insurance costs.	Retiree eligibility rules require an active employee covered by the plan to have 10 or more yrs. of service with the last five yrs. consecutive and in a full-time, permanent position with the county. An employee who terminates with at least 20 yrs. of county service is eligible for insurance, provided that the last five yrs. of covered service was with the county. Service requirements vary based on hire dates before or after 7/1/84.
Cherokee	Yes	Regular retirees are offered the same choices as the state.	Retirees must pay full cost unless they retire with 10 yrs. service on Medicare supplement (these retirees pay all costs over \$120). The county pays \$120 of cost for a Medicare supplement for retirees who choose Medicare from the state plan or BCBS.	The county has the same requirements as the B&CB for regular retirees. There is a 10 yr. service requirement on Medicare supplement.
Chester	Yes	Retiree contribution rates are designated by the insurance carrier and regulated by county council.	The county pays 85% of premium for retiree only coverage and 62% of dependant coverage (with some exceptions: the county has adopted the B&CB rules for funding group health and dental insurance benefits for retirees -- non-funded retirees may be eligible for group benefits, but may have to pay full premiums).	Retirees after 20 yrs. of service are entitled to group health/medical and dental insurance. Retired employees that were employed prior to January 1, 1999 are eligible for coverage after 15 yrs. of continuous service.
Chesterfield	Yes	The county offers the State Health Plan, based on the same qualifications as the state. Insurance rates vary between state funded benefits in which county pays portion and those without state funded benefits in which retiree pays full amount. Retirees may also choose plans for spouse and/or family coverage.	The county pays a portion and retiree pays a portion; same as if they were active.	The county follows the state guidelines for eligibility requirements and is insured with EIP.
Colleton	Yes	The county offers retirees the option to participate in the State Health Plan. Retirees may select from seven plans: State Health Savings Plan, State Standard Blue Cross/Blue Shield, Companion, CIGNA, MUSC Options, Medicare Supplement (if 65 yrs. old or over), and Tricare Supplement. The cost varies dependent upon the plan selected and the level of coverage (subscriber only, subscriber/spouse, subscriber/child(ren), full family).	Retirees pay 100% of the cost of insurance selected unless retiree is 62 yrs. of age and is covered at retirement under county's health/dental insurance program; and retiree has twenty yrs. of qualifying, full-time employment with the county prior to retirement; and retiree is retiring under SCRS or PORS. If retiree meets all three qualifications Colleton will fund 50% of all costs for the eligible retiree.	To qualify, a regular retiree must meet SCRS requirements.

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Darlington	Yes	The county offers the State Health Plan for retirees or disabled employees who meet the service requirements at a cost of \$412.70 per month. For retirees who are over 65 the county also offers Medigap at a cost ranging from \$107.58 to \$176.40 per month depending on age and coverage selection.	The county pays up to \$100 per month depending on the length of service and whether retiree is covered under SCRS or PORS. The retiree must pay all costs over the defined county contributions and all costs associated with dependent coverage.	There is no minimum age at retirement. Eligibility is based on total yrs. of service. Under SCRS retirees must have 20 yrs. of service, and under PORS retirees must have at least 15 yrs. of service, of which 10 yrs. must be with the county to be eligible for county contribution to health insurance.
Dillon	Yes	The county offers the State Health Plan (health only) at a cost of \$182.72 per month.	The county pays 50% of the costs for the retiree only. The retiree is responsible for 50% of the costs and 100% of any costs associated with dependent coverage and dental coverage.	As of 1/04/01, retirees must have 28 yrs. of service with the county to be eligible for the county contribution to health insurance. If an employee has less than 28 yrs. service, he/she can still have coverage but must pay full price of coverage.
Dorchester	Yes	The county is covered under the State Health Plan.	The county pays 100% of the employer share if the retiree retires with 28 yrs. of service or is age 65 and their last 15 yrs. of employment were with the county. If they have at least 20 yrs. with the county, the county will pay 25% of the employer cost for the spouse. The retiree pays their portion.	
Edgefield	Yes	State health and dental through the B&CB. The cost varies from single coverage to family coverage and as to which health plan (Savings, Standard, Medicare Supplement, or Companion) the retiree currently carries at the time of retirement.	Retiree pays 100% of the cost.	The eligibility requirements are the same as the office of insurance and SCRS as to age, service, or medical disability.
Florence	Yes	Retirees are offered the same health insurance coverage that is carried by the county for regular full-time employees until they reach the age of 65 and become eligible for Medicare. The county does offer a Medicare supplement, if available.	The rates of county contributions for retirees are 35 yrs. service--100%; 30 yrs. service--90%; 25 yrs. service--80%; 20 yrs. service--70%; 15 yrs. service--60%; less than 15 yrs. of continuous service--not eligible.	Active employees who worked 20 hours or more per week and have at least 15 yrs. of continuous service with the county, regardless of age; employees who qualify for Social Security disability or disability retirement under SCRS or PORS.

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Georgetown	Yes	The county offers retirees the same health and dental insurance options made available to active employees through the State Health Plan.	For retirees with 25 or more yrs. of service with the county, the county makes the same contribution toward the cost of retiree's (and eligible family members) health insurance that it makes toward the cost of an active employee's (and eligible family members) health insurance. For retirees with 10 to 25 yrs. of service with the county, the county makes the same contribution toward the cost of the retiree's health insurance that it makes toward the cost of an active employee's health insurance. However, the county makes no contribution toward the cost of insuring eligible family members.	In order to receive any employer contribution toward health insurance premiums, the retiree must have retired from the county and must have served the previous five consecutive yrs. with the county prior to retiring.
Greenville	Yes	Persons who retired on or prior to Dec. 31, 2003 are eligible to enroll in any health plan the county offers. Those persons retiring Jan. 1, 2004 and thereafter are eligible to enroll in one of two plans depending upon their age: persons under age 65 may enroll in our standard plan; persons age 65 and older can enroll in our Medicare supplement.	Retirees who have served a minimum of 20 yrs. with the county receive a \$75 credit each month. The county pays 0% of the premium costs. The retiree is responsible for the full amount of the premium cost.	Persons who retired on or prior to Dec. 31, 2003 must be eligible to retire per SCRS guidelines. Those persons retiring Jan. 1, 2004 and thereafter must have a minimum of 10 yrs. of service with the county unless disabled as result of a job related condition.
Greenwood	Yes		The county provides retiree insurance based on yrs. served as follows: under 15 yrs. 0%; 15 to 19 yrs. 50%; 20 to 24 yrs. 75%; 25 yrs. and over 100%.	
Hampton	Yes	The county offers the same medical/prescription insurance that is available to active employees. The cost is the premium charged under the state health and dental plans.	The county follows the same employer/retiree contribution rate schedule as the state.	Eligibility requirements are the same as the requirements for the state.
Horry	Yes	The county offers retirees health and dental coverage upon retirement. The cost is \$313.53 with Medicare and \$328.33 without Medicare.	The county pays percentages of premiums based on yrs. of service as follows: regular retirees: 15 - 22 yrs. 50%; 23 - 27 yrs. 75%; 28 yrs. 100%; police: 15 - 21 yrs. 50%; 22 - 24 yrs. 75%; 25 yrs. 100%.	In order to qualify for retiree insurance, an employee must have at least 15 yrs. of cumulative service with the county.
Jasper	Yes	We are currently on the State Health Plan.	If an employee has 10 yrs. of service and retires while working for the county we pay 100% of their insurance. They pay any dependent coverage they may have.	

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Lancaster	Yes	The retiree is offered Standard State Health Plan, Companion HMO, Cigna HMO, or the Medicare Supplement. Retirees are also offered dental and dental plus. The costs vary depending on the level of coverage.	The county pays a portion of the coverage (currently \$226.41) if the retiree is eligible for retirement through the retirement system and has been with a state covered entity for 10 yrs., the last five being full-time consecutive.	
Laurens	Yes	The county offers the State Health Plan, based on the same qualifications as the state. Insurance rates vary based on whether the retiree/spouse/or children are entitled to Medicare. Retirees may also choose plans for spouse and/or family coverage.	The county pays 100% of the retiree portion for health insurance. The retiree is responsible for all costs for dependent coverage.	Employees must be at least 62 yrs. of age and have 15 yrs. of service, or at least 60 yrs. of age with 20 yrs. of service, or have 30 yrs. of service regardless of age.
Lexington	Yes	Retirees are given a choice to participate in a post employment retirement plan which allows the employee to continue the coverage they had under the active plan. Coverage remains in effect until the retiree is eligible for Medicare coverage or if they acquire coverage under another benefit plan. Dependent coverage is also available.	For employees who retire under option 1 eligibility the health insurance coverage is the same as active employees. The current monthly rates are as follows: retiree only -- \$40.00; retiree and spouse -- \$200.00; full family -- \$318.00. Options 2 and 3: the participant is required to pay 102% of the plan cost.	There are three options that can qualify a retiree for the post plan. Option 1 -- A retiree must retire with full benefits under SCRS or PORS and have 10 yrs. county service (FT or PT) with the last five yrs. consecutive. Option 2 -- An employee retiring with reduced benefits under SCRS or PORS that has 10 yrs. county service with the last five being consecutive. Option 3 -- An employee terminating employment with the county that has 10 consecutive yrs. of county service.
Marion	Yes	The county offers health and dental insurance to retirees identical to that available to active employees.	The county pays 100% of the county portion and \$115.42 of the retiree portion for health insurance; the retiree is responsible for all costs for dependent coverage.	An employee is eligible if he/she has worked 15 yrs. with the county and is under SCRS (age 60).
Marlboro	Yes		Retirees are offered insurance and are funded using the state formula where the county picks up the employers cost.	Retirement eligibility is based on the state formula.
McCormick	Yes	They are offered the same health coverage to be continued at the same level they had as an active employee.	Retiree pays all cost; the county does not pay a portion of any health coverage for retirees.	Must be eligible under SCRS to qualify for retiree health coverage. No additional requirements are imposed.
Oconee	Yes	Retirees are allowed to continue insurance coverage at the same level they had as an active employee. Insurance coverage costs the county \$269.50 for active employees.	The county pays \$155.94 per month for the retiree. Retirees are required to pay a premium of \$113.56 per month for single coverage or \$241.38 per month for retiree/spouse coverage.	Retirees must be eligible under SCRS requirements to qualify for retiree health coverage. No additional requirements are imposed.

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Orangeburg	Yes	The county participates in the State Plan administered by the office of insurance services. Costs are determined by the B&CB as are plan design and schedule of benefits.	Depends on yrs. of service -- if an employee has 15 to 28 yrs. of service, the county will pay 50% of the costs; with 28 yrs. of service or 25 yrs. for police officers, the county pays 100% of the costs; with less than 15 yrs., the county pays 0% of the costs and the retiree is responsible for the full amount.	The retiree must be leaving county service and satisfy the requirements for retirement under SCRS.
Pickens	Yes		The county pays the same amount for retirees as we do an active employee. We pay approximately 90% of the cost for health and 100% for dental. We do not pay for any portion of dependant coverage for retirees.	For employees under the regular retirement system-- If an employee's age plus yrs. of SCRS service are equal to or greater than seventy-eight, then the county will provide health insurance benefits up to the age they become eligible for Medicare benefits. If an employee's age plus yrs. of SCRS service are equal to seventy-five but less than seventy-eight, then the employee will be able to purchase health insurance through the county. When the employee's age plus yrs. of service equal seventy-eight, the county will then assume the premium payments for the employee until they are eligible for Medicare benefits. An employee's last ten yrs. of service must be with the county (this is subject to be waived by a majority vote of county council).
Richland	Yes	The county offers retirees coverage that is identical to the coverage of all active employees, which is a combination of an HMO and a regular indemnity type plan. The county offers coverage to regular retirees and half-time retirees. When a retiree reaches 65, Medicare pays as primary and the county group coverage pays as secondary. Premiums are \$317.14 per month for the retiree only under 65, \$474.90 for the retiree/child under 65, \$705.30 for the retiree/spouse under 65, and \$850.39 for family coverage for the retiree under 65. If the retiree is over 65 the county premiums for retiree only are \$237.58 per month, retiree/child \$413.56, retiree/spouse \$648.78, and for full family \$813.23.	The county pays 100% of the costs (\$317.14 per month) for regular retirees under 65 and for retirees over 65 we pay \$237.58 per month, but the retiree is responsible for additional dependent coverage beyond \$317.14 for retirees under 65 and \$237.58 for retirees over 65. The county offers coverage but pays 0% of the costs for half-time retirees. Half-time retirees are responsible for the full premium amount.	For regular retirees the only requirement is that the retiree is eligible under the SCRS. Half-time retirees (those who have at least one-half of the yrs. service necessary to retire) must have at least one-half yrs. of county service necessary to retire (14 yrs.).

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Saluda	Yes	The county is under the State Health Plan. Retirees can retain the same insurance they had as active employees.	The county pays 50% of the cost for retirees who meet the service requirements.	Any employee who was hired before July 1, 1984 must have 5 yrs. of county service. Employees hired after July 1, 1984 must have 10 yrs. of county service. An employee with 5-10 yrs. must pay total cost. An employee who terminates with at least 20 yrs. of county service is eligible for insurance, provided that the last 5 yrs. of covered service was with the county.
Spartanburg	Yes	Retirees are entitled to the same level of benefits as active employees. Their premiums are based on a percentage of the total cost. At age 65, the retiree is eligible for the Medicare supplement. They pay a flat fee for the coverage.	Employees pay a portion of the single premiums and all of the dependent premiums.	Retirees must meet eligibility requirements under SCRS or PORS and have worked for the county for at least eight continuous yrs.
Sumter	Yes	The county is a participating group in the State Health Plan. Retirees are offered health and dental coverage at the time of retirement. The cost is variable and dependent upon health plan selection and age at retirement.	The county pays employer portions and admin. fees and the employee pays employee portions at state funded rates.	Eligibility requirements are the same as SCRS (age, service, or medical disability).
Union	Yes	A retiree may continue to carry the same coverage that he/she had as an active employee or he/she may carry a Medicare supplement if eligible. The approximate cost per month is \$330.	The county's policy affects employer contributions of those employees that qualify. The percent of employer contribution paid by the county increases incrementally based on yrs. of service with the county, ranging from 50% for 15 yrs. to 100% for 25 yrs. This benefit is applicable until age 65, at which time an individual may continue the Medicare supplement at their expense.	A full-time retiring employee under SCRS with 15 or more yrs. with the county would be entitled to individual insurance assistance.
Williamsburg	Yes	Retirees are offered the same plans as active employees with costs varying by plan.	Costs depend on the plan chosen. The county pays a defined portion of the plan.	The retiree must have 19 yrs. of service and be 60 yrs. of age.
York	Yes	The county offers retirees the Blue Cross/Blue Shield 85%/15% plan.	The county pays 100% of the costs if an employee has 10 yrs. county service, is eligible for retirement, and is employed by the county at the time of retirement. Otherwise, the retiree must pay 100% of the costs (\$160 per month for single).	The employee must have 10 yrs. of service with the county and meet the Social Security age requirements.