

Health Insurance Benefits for County Retirees

SCAC Survey: August 2010

RETIREE HEALTH COVERAGE				
County	Offer Insurance to Retirees?	Type of Insurance	Who Pays? (county/retiree portions)	Requirements for Retiree to Qualify
Aiken	Yes	SC EIP	Based on years of service: 10 yrs = 130.45 employer portion; 20+ years = 260.90 employer portion.	Must meet eligibility requirements set forth by SCRS.
Allendale	No			
Bamberg	Yes	SC EIP	County pays 0%	Must be eligible to receive SCRS retirement.
Barnwell	Yes	SC EIP	County pays 100% for 15 years+ service.	15 years + service plus must meet age requirement
Calhoun		SC EIP	County pays 100% (currently \$120.98 for regular BCBS, 92.00 Medicaid supplement)	Hired before 2006, 18 years service credit and age 55, or 30 years service credit.
Charleston	Yes	SC EIP	County pays 50% for retirees hired prior to July 2008. For retirees hired after July 2008, portion paid based on yrs of service. 15+ = 25%, 25+ = 50%.	See prior answer.
Cherokee	Yes	SC EIP	Based on years of service: 10 yrs = 50% employer portion; 20 years = 75% employer portion; 30+ years = 100%.	10 years service with county, the last 5 of which must be consecutive full-time and must meet eligibility requirements of SCRS.
Chester	Yes	County funds a retirement health reimbursement account (RHRA)	Funds in the account may be used by the retiree to pay insurance premiums or the cost of medical care. The retiree who is less than 65 years old may choose to remain on the group insurance plan with the County. Funds from the RHRA are used to help pay the cost of the coverage. Or if the retiree chooses, they may purchase coverage of their choice and use funds from the account to help with the cost of the coverage. At age 65, the retiree is removed from the group health plan. At that time, the retiree may choose to purchase Medicare supplemental coverage and use RHRA funds to help fund the cost of the coverage.	Employees hired after July 2008 are not eligible for any benefit. Those hired prior to July 2008 must have 20 years continuous service and age 60+.

Health Insurance Benefits for County Retirees

SCAC Survey: August 2010

RETIREE HEALTH COVERAGE				
County	Offer Insurance to Retirees?	Type of Insurance	Who Pays? (county/retiree portions)	Requirements for Retiree to Qualify
Clarendon	Yes	SC EIP		
Dillon	Yes	SC EIP	County pays SC EIP employer portion for police with 25 yrs service, county employees with 28 yrs service, county council with 12 yrs service. Otherwise, retiree pays total cost.	See prior answer.
Edgefield	Yes	SC EIP	County pays 0% of premium	Based on years of service and age or approved disability.
Fairfield	Yes	SC EIP	County pays approx 78% for employee only, 38% spouse; 63% child; 32% family	
Florence	Yes	SC EIP	County pays 60% or more for 15 years+ service.	Must be eligible to receive SCRS retirement.
Georgetown				
Greenwood	Yes	SC EIP	County pays 50% for 15 yrs of service; 75% for 20 yrs, 100 for 25+ years.	Age 60 or years of service.
Horry	Yes	Blue Cross/Blue Shield of SC	County portion based on yrs of service. Less than 15 yrs, 0%; 15 - 22 yrs, 50%; 23-27 yrs, 75%, 28+ yrs, 100%	All retirees are eligible at retirement, but premium coverage is based on number of years.
Lancaster	Yes	SC EIP	County Pays \$226.41/ retiree pays remaining. Employees hired after July 1, 2007 will not county paid premium benefit.	10 years with county, last 5 years consecutive full-time.
Lee	Yes	SC EIP	County pays 100% for retirees who qualify	County pays \$100 toward retirees hired after July 2008. County pays 100% for retirees hired prior to July 2008.
Lexington	Yes	Self-funded, PAI with Blue Cross Blue Shield Network	County pays 0% of premium effective 2009.	Specified combination of County Service and Full Retirement w/ SC Retirement System

Health Insurance Benefits for County Retirees

SCAC Survey: August 2010

RETIREE HEALTH COVERAGE				
County	Offer Insurance to Retirees?	Type of Insurance	Who Pays? (county/retiree portions)	Requirements for Retiree to Qualify
Union	Yes	SC EIP	County pays 50-100% of SC EIP employer portion for employees with 15+ yrs service, until retiree turns 65, at which time county stops paying employer portion. The retiree may opt to keep the policy but must pay the full portion after age 65.	Must be eligible to receive SCRS retirement (5+ yrs continuous service) but employee pays full cost of less than 15 yrs service.
Williamsburg	No, but employees with 19 yrs service on 6/2009 were grandfathered into retirement health benefits until age 65.		County pays 80% for grandfathered employees.	Grandfathered employees must have 19 years consecutive service as of 06/2009.
York	Yes	SC EIP	County pays 100% for employees only basic coverage meeting certain requirements. 0% for family & options above basic	If they were hired prior to October 1, 2008 then they must have 10 years service with York County, be eligible to draw a retirement benefit based on S.C. Retirement requirements, and be our employee at the time of retirement. If they were hired after October 1, 2008 then they must have 25 years creditable service with S.C. Retirement (10 years as a York County employee), be eligible to draw a retirement benefit based on S.C. Retirement requirements, and be our employee at the time of retirement.