

**Policy Title**

Retiree Benefits

**Control Number**

HR044

**Policy Date**

06/05/06

**Revision Date**

05/06/24

**Purpose**

Define retiree benefits and applicable qualifications

**Scope**

All full time employees and budgeted part-time employees working at least 30 hours per week.

**General Statements**

Retiree Benefits will be the same as offered to active employees, which is subject to change each plan year, as approved by the Board of County Commissioners.

**Premium Co-Share**

Retirees with a retirement date effective after 07/01/2019 will be responsible for any insurance premium co-shares, as applicable.

**Dependents**

Dependents must be covered at the time of retirement in order to be eligible for continued coverage. The employee may continue the dependent coverage at their own expense, or terminate the dependent coverage. Otherwise, dependent coverage will end:

- when dependent is eligible for another group health plan or is Medicare eligible
- during open enrollment if the retiree chooses not to continue coverage
- for non-payment of insurance premium

**Hired Prior to 07/01/2004**

Employees who were hired prior to 07/01/2004 are eligible for the following retirement benefits provided the employee meets the required qualification.

**Retiree Benefits**

- Basic Life Insurance
- Medical Insurance until Medicare Eligible
- Medicare Supplement Insurance, once Medicare Eligible.

**Qualifications**

- Must retire under the NC Local Government Employees' Retirement System (LGERS), either through service or disability retirement; and
- Must be actively employed with Scotland County immediately prior to retirement.

**Hired On or After 07/01/2004 through 12/31/2011**

Employees who were hired on 07/01/2004 through 12/31/2011 are eligible for the following retirement benefits provided the all required qualifications are met.

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**Retiree Benefits**

- Basic Life Insurance
- Medical Insurance until Medicare eligible

**Qualifications**

- Retirement under the NC Local Government Employees’ Retirement System (LGERS)
- Fifteen (15) Years of continuous service with Scotland County and actively employed with Scotland County immediately prior to retirement

**Hired On or After 01/01/2012**

Employees who are hired on or after 01/01/2012 are eligible for the following retirement benefits providing the required qualifications are met.

**Retiree Benefit: Basic Life Insurance**

Qualifications

- Retirement under the NC Local Government Employees’ Retirement System (LGERS).
- Age 60 (or age 55 for LGERS Law Enforcement Retirees)
- Twenty-five (25) Year of continuous service with Scotland County and actively employed with Scotland County immediately prior to retirement

**Retiree Benefit: Medical Insurance**

- Benefit terminates when the retiree is Medicare eligible
- Employee premium contributions on the total cost of the base plan (High Deductible Health Plan) as required based on years of service
  - **NOTE:** If the employee maintains the PPO Option insurance, the co-shares below are in addition to the premium co-share for the higher premium plan.

Qualifications

- Retirement under the NC Local Government Employees’ Retirement System (LGERS)
- Age 60 (or age 55 for LGERS Law Enforcement Retirees)
- Years of continuous service with Scotland County and actively employed with Scotland County immediately prior to retirement
  - Twenty-Five (25) Years: 0% employee premium contribution
  - Twenty (20) Years: 25% employee premium contribution
  - Fifteen (15) Years: 50% employee premium contribution
  - Less than Fifteen (15) Years, no benefits

**Disqualification of Retiree Coverage**

The Retiree is disqualified and disenrolled from benefits if:



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- Retiree is employed by another employer and eligible for health coverage with that employer (NOTE: may not waive coverage to stay on the County's plan)
- Non-Payment of Premium: retiree fails to pay required premium co-share

Once the retiree coverage is terminated, the retiree remains ineligible for coverage under the County's plan. It is the responsibility of the retiree to notify Human Resources of these disqualifying events. If it is discovered that the retiree is no longer qualified, Human Resources will notify the retiree of the discovery and terminate benefits.

### **Elected Officials**

Scotland County elected Officials (Board of Commissioners, Sheriff, and Register of Deeds) are eligible for retiree basic life insurance benefits provided the official has served two or more consecutive terms.

### **Reemployment of Retiree**

If a Scotland County employee retires under the Local Government Employees' Retirement System (LGRS) and qualifies for retiree health and/or retiree life insurance, and is later re-hired to a full time position (or elected full time position) with Scotland County, the retirement benefits will be changed back to active status. In the event the employee decides to return to a retired status, the retirement benefits will resume under the original qualified retirement event.

### **LEO Separation Allowance**

Sworn law enforcement officers are eligible for a separation allowance upon retirement based on the following criteria.

- Thirty (30) or more years of creditable service; or
- Age 55 and five (5) or more years of creditable service; and
- Not attained age 62; and
- Completed five (5) years of continuous service as a law enforcement officer immediately preceding retirement.

Separation allowance will cease at:

- Death of officer
- Last day of month, officer attains age 62
- First day of reemployment by a local government employer

Refer to the general statute for additional information.

### **Reference**

Replaces: Personnel Policy dated, June 5, 2006, Amended November 7, 2011,



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Amended and Clarified April 8, 2014  
Article VII, Employment Benefits,  
Section 2 (D), Section 2 (F)  
Section 3 (B), Section 3 (C), Section 3 (D)  
Section 8

General Statute: GS 143-166.42