



# Duke University Benefits Overview

2009

We are pleased to provide you with information about your benefits at Duke. Our organization is rich in heritage and is proud of its work. While your pay is readily visible, the value of your employee benefits is often overlooked. These benefits add great value to your total compensation package, more than you may realize.

*Here is a brief summary of some of the benefits that Duke offers:*

## I. HEALTH BENEFITS

### Medical Insurance

Duke offers four options for coverage; Duke Select, Duke Basic and Blue Care, which are open access HMOs, and Duke Options, which is a Preferred Provider Organization. You have the benefit of paying premiums with before-tax payroll deductions. You may choose for your coverage to begin on the first of the month following your date of employment.

#### Your Options

- **Duke Select** is an open access Health Maintenance Organization, or HMO. If you choose this plan you must receive care from a participating physician. However, you don't need a referral from your primary care provider to see a network specialist.
- **Duke Basic** is an open access Health Maintenance Organization, or HMO. If you choose this plan you must receive care from a participating physician. However, you don't need a referral from your primary care provider to see a network specialist.
- **Duke Options** is a Preferred Provider Organization administered by Blue Cross/Blue Shield. You may choose to use in-network or out-of-network providers. Your out-of-pocket costs will be higher if you choose a provider outside of the network.
- **Blue Care** is an open access Health Maintenance Organization, or HMO. If you choose this plan you must receive care from a participating physician. However, you don't need a referral from your primary care provider to see a network specialist. This plan is administered by Blue Cross/Blue Shield.

The monthly premiums for our health plans are listed on the next page.

## Employee Premiums

You can choose among the following levels of coverage. Premiums are deducted from your check on a pre-tax basis. You may add, change or drop coverage during your annual open enrollment or within 30 days of a valid change in family status. A major portion of the premium is paid by Duke. Duke covers more than 80% of the employee's premium and about 50% of the dependent premium for full-time employees (working 30 hours or more per week). Monthly premiums are listed below.

<b>DUKE SELECT (HMO) Premiums</b>					
	Individual	Employee/Child	Employee/Children	Employee/Spouse	Family
Total Premium	\$313.05	\$461.09	\$578.83	\$737.70	\$861.97
Duke Contribution	\$256.86	\$329.74	\$387.71	\$465.93	\$527.10
<b>Employee Premium</b>	<b>\$56.19</b>	<b>\$131.35</b>	<b>\$191.12</b>	<b>\$271.77</b>	<b>\$334.87</b>
<b>DUKE BASIC (HMO) Premiums</b>					
	Individual	Employee/Child	Employee/Children	Employee/Spouse	Family
Total Premium	\$265.46	\$387.69	\$484.68	\$615.36	\$713.92
Duke Contribution	\$244.49	\$313.86	\$369.04	\$443.49	\$501.72
<b>Employee Premium</b>	<b>\$20.97</b>	<b>\$73.83</b>	<b>\$115.64</b>	<b>\$171.87</b>	<b>\$212.20</b>
<b>DUKE OPTIONS (PPO) Premiums</b>					
	Individual	Employee/Child	Employee/Children	Employee/Spouse	Family
Total Premium	\$491.62	\$658.37	\$774.45	\$959.89	\$1,128.09
Duke Contribution	\$402.38	\$484.47	\$541.63	\$632.92	\$715.73
<b>Employee Premium</b>	<b>\$89.24</b>	<b>\$173.90</b>	<b>\$232.82</b>	<b>\$326.97</b>	<b>\$412.36</b>
<b>BLUE CARE (HMO) Premiums</b>					
	Individual	Employee/Child	Employee/Children	Employee/Spouse	Family
Total Premium	\$515.54	\$682.79	\$775.33	\$963.96	\$1,158.07
Duke Contribution	\$423.01	\$505.36	\$550.92	\$643.78	\$739.33
<b>Employee Premium</b>	<b>\$92.53</b>	<b>\$177.43</b>	<b>\$224.41</b>	<b>\$320.18</b>	<b>\$418.74</b>

## Dental Insurance

Duke offers two coverage options, both administered by Ameritas Life Insurance Corp. You pay the cost for coverage with before-tax premiums through payroll deductions.

### Your Options

- **Ameritas Plan A**

This plan covers a percentage of the cost for care (80% to 100% for basic or preventive care; 50% for major care or orthodontia) based on the usual, customary, and reasonable charges that prevail in a given geographic area. You can receive care from the dentist of your choice. The maximum benefit is \$1,000 per person per year for preventive, basic and major procedures. After the employee is covered by the Duke Dental Plan, the plan provides a lifetime orthodontia benefit of up to \$1,000 per person (adults and children).

- **Ameritas Plan B**

This plan provides payment based on a schedule. A fixed dollar amount is paid for specific treatments. For example, \$50 would be paid for a routine examination and cleaning. You can receive care from the dentist of your choice. There is a \$750 maximum per patient per year. There is a \$750 lifetime orthodontia maximum per person (adults and children). Orthodontia benefits are payable only if treatment begins after the participant becomes covered by the Duke Dental Plan.

## Employee Premiums

You can choose among the following levels of coverage. Monthly premiums are listed below.

<b>Levels of Coverage:</b>	<b>Plan A</b>	<b>Plan B</b>
Employee only	\$32.75	\$10.88
Employee + child	\$63.62	\$22.16
Employee + spouse	\$65.53	\$21.76
Family	\$99.20	\$40.40

## Vision Insurance

While Duke's medical plan provides coverage for annual eye exams, Duke is pleased to offer a nationwide vision care plan to manage that cost of eyeglasses and contact lenses, as well as eye examinations.

Monthly premiums are listed below.

Vision Premiums					
	Individual	Employee/Child	Employee/Children	Employee/Spouse	Family
Plan Premium	\$8.85	\$16.95	\$17.84	\$16.96	\$27.47

## Reimbursement Accounts

This plan allows you to make before-tax contributions to a health care reimbursement account and/or a dependent day care reimbursement account. When eligible expenses are incurred, you use the before-tax money in your account(s) to reimburse yourself. As a result, you pay less in total taxes. Duke offers a health care card that will pay for most eligible expenses at the point of sale using funds from an employee's health care reimbursement account. The health care card works similar to a debit card.

If you choose to participate in the account(s), your contributions will be eligible to reimburse your qualified expenses through the end of the plan year on December 31.

The minimum annual amount you may contribute to the reimbursement accounts are listed below:

Reimbursement Account	Minimum Annual Limit	Maximum Annual Limit
Health Care	\$130	\$4,000
Dependent Day Care	\$130	\$5,000

## II. RETIREMENT BENEFITS

### Retirement Plan

#### Faculty and Staff Retirement Plan

This 403(b) retirement plan allows you to build retirement savings by contributing before-tax payroll deductions to a wide range of investment choices. After one year of full time continuous service, you are eligible for the Duke contribution. (Note: The one year waiting period may be waived if your immediate past employer was either a non-profit 501(c)(3) organization or a state educational organization and your employer contributed to your retirement plan.)

For 2009, the Duke contribution is:

**8.9% of the first \$51,450 of salary, and  
13.2% of annual salary in excess of \$51,450,  
up to a statutory salary limit of \$245,000**

### Post-Retirement Medical and Dental Coverage

Faculty and staff are eligible for retiree medical coverage at a subsidized rate once they have met the "Rule of 75" (your age plus your continuous service date).

### III. BENEFITS YOU RECEIVE AUTOMATICALLY

#### Employee Tuition Assistance Program

The Employee Tuition Assistance Program will reimburse full-time staff with two or more years of full-time service for up to \$5,250 per calendar year for tuition related to an employee's job and/or continued career growth at Duke. The benefit can be used for up to three classes per semester or quarter at any higher education institution in North Carolina that is accredited by the Southern Association of Colleges and Schools.

#### Children's Tuition Grant Program

You will be eligible for the Children's tuition grant program after 5 years of full-time, consecutive service at Duke University. After a deductible, the program pays up to 75% of the current Duke tuition toward undergraduate tuition expenses at any degree-granting institution in the world.

#### Employee Life Insurance

You are automatically covered by \$10,000 Basic Life Insurance and \$10,000 AD&D. In the event of your death while you are an active employee, Duke provides a death benefit to your spouse/registered same sex spousal equivalent or estate. The benefit is equal to one month's salary for each year of full time service, with an overall maximum of six months' salary.

#### Travel Accident Insurance

You are covered automatically by this insurance when traveling out of town on Duke business — up to \$200,000 in the event of injuries resulting in death, dismemberment, or loss of hearing/sight, and up to \$5,000 for related medical expenses.

#### Duke Disability Insurance

As a Duke University staff member who works at least 30 hours per week, and has three (3) years of full-time continuous service, you are eligible for the Duke Disability Program after a 16-week waiting period. If approved for disability, the benefit pays 60% of the staff member's salary (up to \$25,000 per month). If you had an employer-sponsored long term disability plan within 90 days of full-time employment at Duke, you are eligible to waive the normal three-year waiting period.

#### Paid Time Off (Vacation/Sick Program)

Duke provides a generous paid time off benefit. Your time accrues each pay period and your time off benefit is as follows:

**Holidays** – There are thirteen paid holidays per year.

**Sick Leave** – Duke provides time off with pay for personal illness or to care for sick members of your immediate family. Staff accrue twelve sick days per year. Unused sick leave may be accumulated without limit. There is no reimbursement of unused sick leave upon termination.

**Vacation** – Staff members accrue three weeks of vacation per year during their early years of employment. Staff will accrue four weeks of vacation per year after a certain number of years depending on their benefit classification. Your hiring manager or the Benefits Office can provide you with information about your specific benefit classification. Unused vacation leave may be reimbursed upon termination of employment.

#### Personal Assistance Service (Employee Assistance Program)

Employees and their families are eligible to receive free, confidential professional assistance in resolving a broad range of personal and family problems. Contact PAS at 416-1727 for additional information.

#### Live for Life and Duke Fitness Club

LIVE FOR LIFE is a comprehensive health promotion program to support you in your goals toward better health and fitness. The Duke Fitness Club is a network of fitness centers throughout the area who offer Duke employees discounted rates and convenient payroll deduction.

## **Paid Parental Leave**

In order to assist and to support new parent relationships through its leave policies, Duke provides Paid Parental Leave. To be eligible for Paid Parental Leave you must be a benefits staff member working 30 or more hours per week after a year of employment. This leave provides three consecutive weeks of 100% pay to the parent serving as the primary care giver following the birth or adoption of a child, after you have completed a three week waiting period.

## **Child Care Resources**

Duke offers an on-campus child care facility through the Duke Children's Campus. In addition, the Duke Child Care Partnership provides priority placement at over 30 area child care centers for parents at Duke.

# **IV. OTHER VOLUNTARY BENEFITS**

Duke also offers the following voluntary programs with premiums paid through payroll deductions.

## **Long Term Care (LTC) Insurance**

You can purchase LTC insurance for yourself, your spouse/same-sex partner, adult children age 20 and older, parents and parents-in-law, and grandparents and grandparents-in-law. There is a 10% discount in premiums if both you and your spouse/same-sex partner enroll. LTC provides nursing home care, at-home care, or care in an adult day-care center when the covered individual is unable to care for him or herself. This coverage is voluntary, and you pay the full cost for coverage through payroll deductions.

## **Personal Accident Insurance**

This program provides a single lump sum amount in the event of accidental death, dismemberment or permanent total disability. You may select benefit amounts from \$50,000 to \$750,000 in multiples of \$10,000, but not exceeding 10x your salary. Individual and family coverage is available.

## **Supplemental Life Insurance**

You may choose supplemental term life insurance for yourself, your spouse, and your dependent children through this plan. With this optional coverage, you can supplement your Duke-provided Employee Life Insurance. You pay the full cost for coverage through payroll deductions.

## **Universal Life Insurance**

You can purchase this life insurance for yourself and your dependents. Several options are available.

## **Personal Casualty Insurance**

You can purchase automobile, homeowners/renters, and excess liability insurance through this plan. The premiums for the coverage you select will be deducted from each paycheck. The program is offered by METPAY, a division of The Metropolitan Life Insurance Company.

## **Voluntary Short Term and Long Term Disability**

Voluntary short term disability insurance provides staff with a work schedule of at least 30 hours per week with partial income protection in the event of disability. There is a four week waiting period before disability benefits become payable after the onset of a disability and benefits are payable up to a maximum of four months following the onset of disability. A voluntary long term disability is also available. There is a sixteen week waiting period before disability benefits become payable after the onset of a disability under the long term disability plan.

This brochure summarizes certain features of the benefit programs that are available. It is not a contract or any part of one. This overview is not intended to substitute for official plan documents or summary plan descriptions which are available from Benefits. If there is a conflict between this overview and an official plan document, the official plan document will govern in all cases. Duke reserves the right at any time to change or terminate these plans or your eligibility for benefits under the plans.