

2026 Benefits Summary

Duke University Health System Lake Norman (Exempt) Staff

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 three options for coverage depending on your permanent residence: Duke Options and Duke USA which are Preferred Provider Organization (PPO) plans, and Duke Advantage, a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) option. You have the benefit of paying premiums with before-tax payroll deductions. Coverage begins on the first day of the month following your date of employment. You may choose to have your medical coverage start on your hire date, but you would pay the full, unsubsidized premium. Our medical plans are administered by Cigna Healthcare.

Your Options

- **Duke Options** is a Preferred Provider Organization, or PPO, with a national network. 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.
- **Duke USA** is a Preferred Provider Organization, or PPO, with a national network. 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. Duke USA has lower premiums, but higher out-of-pocket costs than Duke Options. This plan also excludes certain benefits that are covered under Options.
- **Duke Advantage** is a High Deductible Health Plan, or HDHP, with a Health Savings Accounts (HSA) option. This plan has a national network of providers with in-network and out-of-network coverage. Your out-of-pocket costs will be higher if you choose a provider outside of the network. You must be enrolled in the Duke Advantage plan to be eligible to open and contribute to the Duke HSA plan.

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). The **2026** monthly* premiums are listed below:

DUKE OPTIONS (PPO) Premiums

	Employee	Employee/Child	Employee/Children	Employee/Spouse	Family
Total Premium	\$1,431.00	\$1,934.00	\$2,274.00	\$2,793.00	\$3,266.00
Duke Contribution	\$1,175.00	\$1,430.00	\$1,601.00	\$1,854.00	\$2,091.00
Employee Premium	\$256.00	\$504.00	\$673.00	\$939.00	\$1,175.00

DUKE USA (PPO) Premiums

	Employee	Employee/Child	Employee/Children	Employee/Spouse	Family
Total Premium	\$988.00	\$1,347.00	\$1,762.00	\$1,991.00	\$2,600.00
Duke Contribution	\$810.00	\$996.00	\$1,241.00	\$1,321.00	\$1,676.00
Employee Premium	\$178.00	\$351.00	\$521.00	\$670.00	\$924.00

DUKE ADVANTAGE (HDHP) Premiums

	Employee	Employee/Child	Employee/Children	Employee/Spouse	Family
Total Premium	\$1,369.00	\$1,779.00	\$2,053.00	\$3,285.00	\$4,106.00
Duke Contribution	\$1,263.00	\$1,554.00	\$1,772.00	\$2,931.00	\$3,692.00
Employee Premium	\$106.00	\$225.00	\$281.00	\$354.00	\$414.00

Dental Insurance

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

Your Dental Options

- **Plan A and B**

With Plan A and Plan B, you may visit any licensed dentist. Both plans include deductibles that must be met before coverage begins for non-preventive procedures. Plan A reimburses participants based on the usual and customary (U&C) allowable charge for each covered service. If a dentist charges more than the U&C charge, the participant is responsible for the excess charge. Plan B provides a very basic benefit and payments are based on a fixed schedule of fees. Please review the fixed schedule at <https://explore.ameritas.com/duke/> before selecting Plan B.

- **Preferred Provider Option (PPO) Plan**

The PPO plan offers similar coverage to Plan A at a lower monthly premium for employees who use dentists within a nationwide network. The PPO Plan includes a higher maximum annual benefit than Plan A and Plan B, and lower negotiated procedure rates. These provisions can lower participants' out-of-pocket expenses when using in-network dentists.

You can choose among the following levels of coverage. The **2026** monthly* premiums are listed below:

Dental Premiums

Levels of Coverage:	PPO	Plan A	Plan B
Employee only	\$40.39	\$48.92	\$12.18
Employee + Child	\$78.49	\$95.04	\$24.82
Employee + Spouse	\$80.82	\$97.89	\$24.37
Family	\$122.35	\$148.19	\$45.24

Vision Insurance

While Duke's medical plan provides coverage for annual eye exams, Duke offers a nationwide vision care plan to manage the cost of eyeglasses and contact lenses, as well as eye examinations. The 2026 monthly premiums are listed below:

Vision Premiums

	Employee	Employee/Child	Employee/Children	Employee/Spouse	Family
Plan Premium	\$9.66	\$18.49	\$19.46	\$18.50	\$29.97

*Premiums for Medical, Dental, and Vision insurance will be taken during the month of coverage. Upon separation from Duke, coverage will end on the last day of the month of separation. All deductions for medical, dental and vision coverage will be withheld in equal amounts in each paycheck.

Tax-Advantaged Health Care Accounts

Health Savings Account (HSA)

An HSA is an individual account paired with the Duke Advantage health plan to cover out-of-pocket qualified medical expenses on a tax-advantaged basis. Your HSA belongs entirely to you, which means it is yours to keep even if you change employers. HSAs can be used to pay for both current and future qualified medical expenses for you and your eligible dependents. You can contribute to your account, pay for qualified medical expenses, and potentially grow your account on a tax-free basis by investing your savings in a wide array of investment options.

	Individual	Family
Duke Contribution	\$200	\$500
Maximum Annual Limit <i>* combined employer/employee maximum contribution</i>	\$4,400	\$8,750

Health Care and Dependent Care Reimbursement Account (FSA)

This plan, also known as a Flexible Spending Account or FSA, allows you to make before-tax contributions to a health care reimbursement account and/or a dependent 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 healthcare card that will pay for most eligible expenses at the point of sale using funds from an employee's health care reimbursement account. The healthcare card works similar to a debit card.

If you choose to participate in the account(s) by setting aside pre-tax money from your pay, you may later file for reimbursement of eligible expenses incurred during your participation period through the end of the plan year, December 31.

Limited Purpose Flexible Spending Account (LPFSA)

This plan is a tax-advantaged account available to Duke Advantage members with the Duke HSA. It makes a great companion to a Health Savings Account (HSA). Because your HSA stays with you forever, it's nice if you can avoid spending your HSA dollars. That's where an LPFSA offers incredible flexibility. The LPFSA can only be used to pay for routine vision and dental expenses, allowing you to save your HSA for long-term healthcare expenses.

The 2026 minimum/maximum annual amount you may contribute is listed below:

Reimbursement Account (FSA)	Minimum Annual Limit	Maximum Annual Limit
-----------------------------	----------------------	----------------------

Health Care	\$130	\$3,400
Dependent Care	\$130	\$7,500
Limited Purpose	\$130	\$3,300

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 and/or Roth after-tax payroll deductions to a wide range of investment choices. Generally, faculty and staff paid biweekly are eligible for the Duke contribution after completing one year of service and reaching age 21. The one year waiting period may be waived if your hire date with Duke is within 90 days of your date of termination with your immediate previous employer and you were receiving vested employer contributions. Your immediate previous employer must be a 501(c)(3) organization or a state educational organization. If your service waiver is approved, your Duke contribution will start on the first day of the month following the month the Duke Benefits Office receives acceptable information from your previous employer.

Duke contributes 4% of salary (up to the statutory salary limit of \$360,000) to Duke Health Lake Norman employees (exempt and non-exempt) after they have completed one year of service at Duke and they have attained age 21. The Duke contribution is immediately vested for Duke Health Lake Norman employees

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 years of service based on your current continuous service date).

III. BENEFITS YOU RECEIVE AUTOMATICALLY

Employee Tuition Assistance Program

The Employee Tuition Assistance Program will reimburse full-time staff with at least six months of continuous 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 (limit 9 classes per calendar year) taken at Duke or any other higher education institution accredited by a regional accreditor recognized by the U.S. Department of Education (USDE).

Employee Basic Life Insurance

You are automatically covered by \$10,000 Employee Basic Life Insurance and \$10,000 Accidental Death and Dismemberment (AD&D) policies.

Survivor Benefit

In the event of your death while you are an active, full-time employee, Duke provides a death benefit to your spouse or estate. The benefit is equal to one month's salary for each year of full-time service, up to 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. The plan also provides a \$5,000 benefit when a covered person

suffers a covered loss at any time while insured by this policy.

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 may be eligible for the Duke Disability Program if you are out of work due to an illness or injury for more than 120 days. If approved for disability, the benefit pays 60% of the staff member's base salary (up to \$35,000 per month). If you had an employer-sponsored long term disability plan within 90 days of full-time employment at Duke, you may be eligible to waive the normal three-year waiting period by requesting your immediate previous employer completes the Duke Disability Program – Request for Service Requirement Waiver form.

Paid Time Off

Duke University Health System (DUHS) recognizes a staff member's need for flexibility in scheduling personal time off to meet family needs and to balance work and family life. Each DUHS staff member has access to PTO accrual banks for the purpose of taking time away from work. PTO incorporates vacation, sick leave, holiday and funeral leave into one program. There is also an annual opportunity to "cash-out" long-term PTO bank hours at 50% of your current base pay.

The chart below shows the number of hours (or days) accrued based on a full-time staff member working 2,080 hours per calendar year.

Accrual on Scheduled Hours for Biweekly Paid Staff Members

Years of Completed Service	Expected Annual Days Earned	Expected Annual Hours Earned	Hours Accrued Per Pay Period	Days Accrued Per Pay Period
Less than 5	30	240	20.00	2.5
5 years but less than 10 years	35	280	23.33	2.916
10 years or more	40	320	26.67	3.333

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 919-416-1727 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 which offers 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-eligible staff member working 30 or more hours per week after one year of employment and have worked for at least 1,250 hours during the prior twelve-month period. This leave provides six consecutive weeks of 100% pay to the parent following the birth or adoption of a child. Paid Parental Leave runs concurrent with Family Medical Leave, and must be taken within the first 12 weeks after the birth of the child or placement for adoption.

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.

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 (up to age 26) through this plan. With this optional coverage, you can supplement your Duke-provided Employee Basic Life Insurance. You pay the full cost for coverage through payroll deductions.

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 benefit is offered through Mercer Voluntary Benefits' Auto and Home Insurance Program.

Voluntary Short Term and/or 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 22 weeks following the onset of disability. Conditions for which you received medical care during the 12 months prior to your coverage date are eligible for a maximum benefit of two weeks. A voluntary long term disability plan is also available. There is a six-month 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.