

# 2026 Benefits Summary

## Duke University Faculty

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 depending on your permanent residence: Duke Select, which is an open access Health Maintenance Organization (HMO), 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 health plans are administered by Cigna Healthcare.

#### Your Options

- **Duke Select** is an open access Health Maintenance Organization, or HMO, available to employees living in zip codes beginning with 272, 273, 275, 276, and 277. 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, 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 SELECT (HMO) Premiums

	Employee	Employee/Child	Employee/Children	Employee/Spouse	Family
Total Premium	\$682.00	\$1,017.00	\$1,272.00	\$1,597.00	\$1,868.00
Duke Contribution	\$560.00	\$730.00	\$856.00	\$1,014.00	\$1,149.00
<b>Employee Premium</b>	<b>\$122.00</b>	<b>\$287.00</b>	<b>\$416.00</b>	<b>\$583.00</b>	<b>\$719.00</b>

#### 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
<b>Employee Premium</b>	<b>\$256.00</b>	<b>\$504.00</b>	<b>\$673.00</b>	<b>\$939.00</b>	<b>\$1,175.00</b>

#### 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
<b>Employee Premium</b>	<b>\$178.00</b>	<b>\$351.00</b>	<b>\$521.00</b>	<b>\$670.00</b>	<b>\$924.00</b>

#### 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
<b>Employee Premium</b>	<b>\$106.00</b>	<b>\$225.00</b>	<b>\$281.00</b>	<b>\$354.00</b>	<b>\$414.00</b>

## 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	\$4,400	\$8,750
<i>*combined employer/employee maximum contribution</i>		

### 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 monthly 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. Newly hired employees are vested in Duke's contribution after completion of three years of service.

Beginning January 1, 2026, the Duke contribution is:

8.9% of the first \$88,650 of salary, and 13.2%  
of annual salary in excess of \$88,650 up to a  
statutory salary limit of \$360,000

### 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 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).

### 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. The benefit may be used for the child's full-time study at the associate or baccalaureate level at any approved, accredited, degree-granting institution of higher education in the world, to obtain his/her first bachelor's degree.

## **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.

## **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.

## **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.

## **V. OTHER PROGRAMS**

### **Temporary Medical Leave**

Temporary Medical Leave: Full-time faculty and physicians may be provided with up to 90 days of paid medical leave for approved conditions. This benefit may eliminate your need to enroll in the Duke Voluntary Short 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.*