



Duke University Health System Retiree Health and Dental Benefits

2023

Duke

HUMAN RESOURCES

Retiree Health/Dental Insurance

- Am I eligible?
- How much will it cost?



Retirement Planning Guide

Retirement Planning Guide can be found at hr.duke.edu/rpg

Provides:

- ^ A Roadmap to Retirement, including a timeline and recommended ages/dates to take certain actions
- ^ A Retirement Checklist
- ^ Details about retiree health
- ^ Benefits available in retirement and how they transition



Retiree Health/Dental Eligibility

- Must be actively employed at Duke and enrolled as an employee in the health/dental plan at the time of retirement
- To receive a Duke contribution toward the premium, you must meet certain eligibility criteria
- In general, dependents must be enrolled at the time of retirement



Retiree Health/Dental Eligibility

Duke University Health System Employees

- Employees hired prior to July 1, 2002
 - Meet Rule of 75; OR
 - Have 15 years of continuous service after age 45
- Employees hired on or after July 1, 2002
 - Must have 15 years of continuous service after age 45
 - The Rule of 75 does not apply

Note about transfers: If you transferred from the Health System to the University/Medical Center after July 1, 2002 refer to the Retirement Planning Guide for additional eligibility requirements

Retiree Health Contribution Rates

Duke University Health System (DUHS) Employees

*Employees hired **PRIOR** to July 1, 2002 with no break in service*

Criteria	Eligible Retiree Pays
If you met the "Rule of 75" prior to January 1,2002	20% of the individual premium
If you met the "Rule of 60" prior to January 1,2002 and 30% of the individual premium meet the "Rule of 75" at time of retirement	
If you had at least 15 years of continuous service (but did not meet the "Rule of 75") as of July 1,2002, and meet the "Rule of 75" at time of retirement	40% of the individual premium
Have 15 years of continuous service after age 45	40% of the individual premium
Meet the "Rule of 75" at time of retirement but do not meet the 4 prior criteria	100% of the individual premium

How Much Will It Cost?

Employees hired prior to July 1, 2002 with no break in service

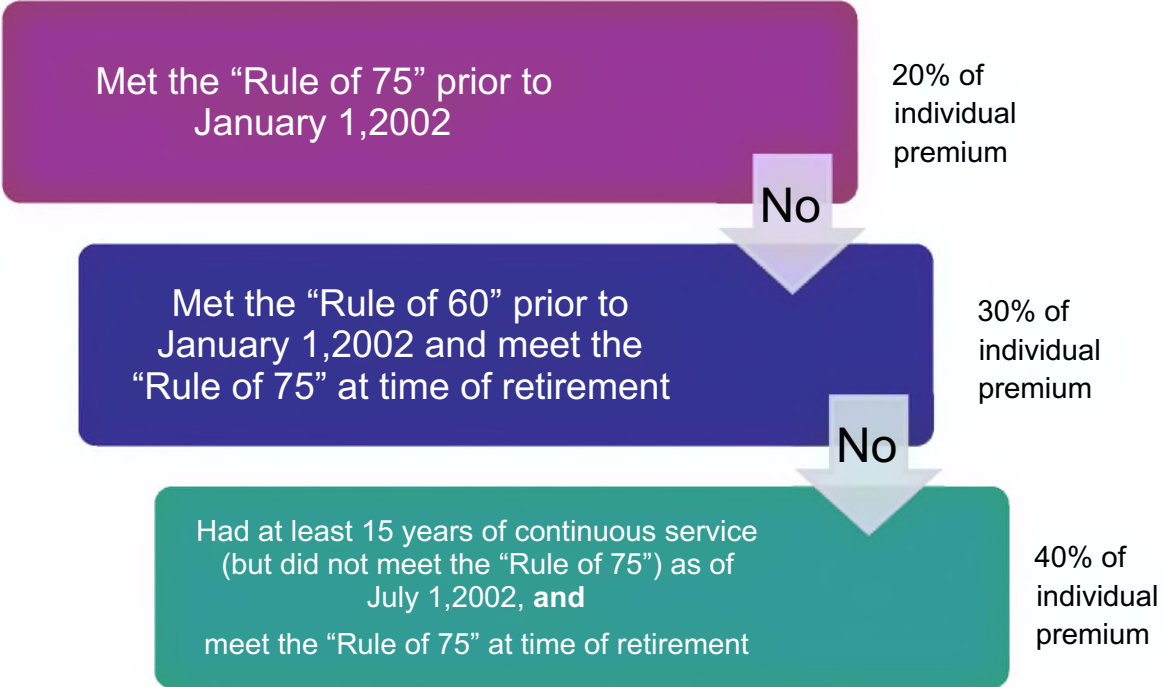
Example:

Date of Birth: **1/25/1966**
 Cont. Service Date: **1/05/1987**

15 Years of Service: **1/05/2002**
 Met Rule of 75: **3/21/2014**

2023 Rates

	Employee Only	Employee + Spouse
Duke Select (Under Age 65)	\$209.60	\$561.10
Duke Plus (Over Age 65)	\$223.20	\$551.70



Examples of Rates for Duke University Health System (DUHS)

Employees hired prior to July 1, 2002 with no break in service

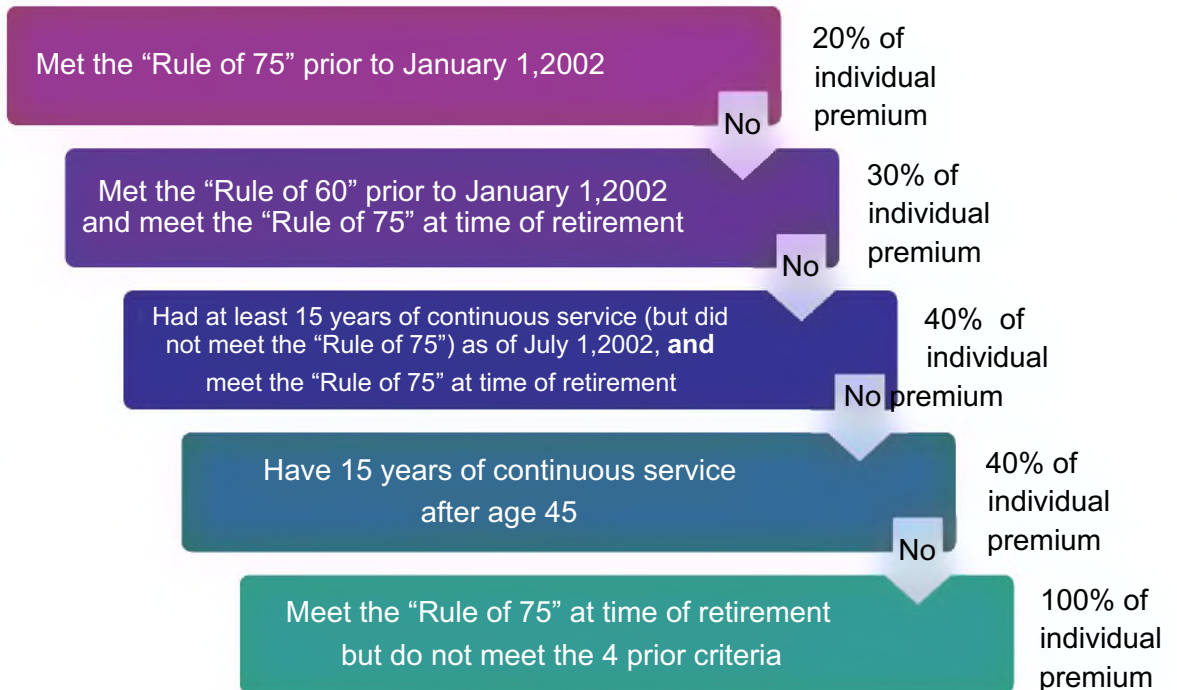
Example:

Date of Birth: **1/31/1970**
 Cont. Serv Date: **2/05/2002**

15 YOS after age 45: **1/31/2030**
 Rule of 75: **8/05/2023**

2023 Rates

	Employee Only	Employee + Spouse
Duke Select (Under Age 65)	\$524.00	\$1,227.00
Duke Plus (Over Age 65)	\$558.00	\$1,215.00



Retiree Health Contribution Rates

Duke University Health System (DUHS) Employees

Employees hired on or after July 1, 2002 with no break in service

- Must have 15 years of continuous service after age 45
- Retiree pays 100% of the premium
- Rule of 75 does not apply

Retiree Dental Premium Contributions

- Dental Insurance
 - ~ Same rates that active employees pay
 - ~ You are responsible for paying the retiree dental insurance premium



Ineligible for Retiree Health/Dental Insurance

- Coverage through COBRA
 - Must be participating in health and/or dental plan(s) at time of retirement
 - Extends coverage for 18 months
 - Total premium plus 2%
 - Billed monthly

Important! If you are retiring and are age 65 or older, or otherwise Medicare-eligible, you must not enroll in COBRA coverage. You must enroll in Medicare.

Health Insurance for Retirees

Are you or any of your covered dependents age 65 or older, or otherwise Medicare-eligible ?

No

You will have the same health insurance options as active employees until you turn 65 or are otherwise Medicare-eligible:

- Duke Select
- Duke Basic
- Blue Care
- Duke Options
- Duke USA

Yes

The person that is age 65 or older is required to enroll in Medicare A and B.

Medicare will become the primary insurance and **Duke Plus** (the retiree plan) is secondary for anyone over age 65.

If you are under 65, then Duke Plus is primary.

Provider Network for Retiree Plan (Duke Plus)

Medicare Eligible

You may visit any doctor you choose. Any provider or facility that accepts Medicare is considered in-network. Our Duke doctors and facilities accept Medicare.

Not Eligible for Medicare

You may use any health care provider, but will realize increased savings by using a provider that participates in the UHC Choice Plus Network through UnitedHealthcare.

www.umr.com/oss/cms/UMIR/Choice_Plus_Excl.html

All claims incurred outside of the United States are paid at an out-of-network benefit level. You will need to file a claim for reimbursement, and an international provider may require payment from you at the point of service.

Duke Plus (In-Network Benefits) - 2023

Doctor's Office visit, you pay...

- Primary Care Physician (PCP) - \$20
- Specialist \$55
- or less after Medicare payment

Inpatient hospital admission, you pay...

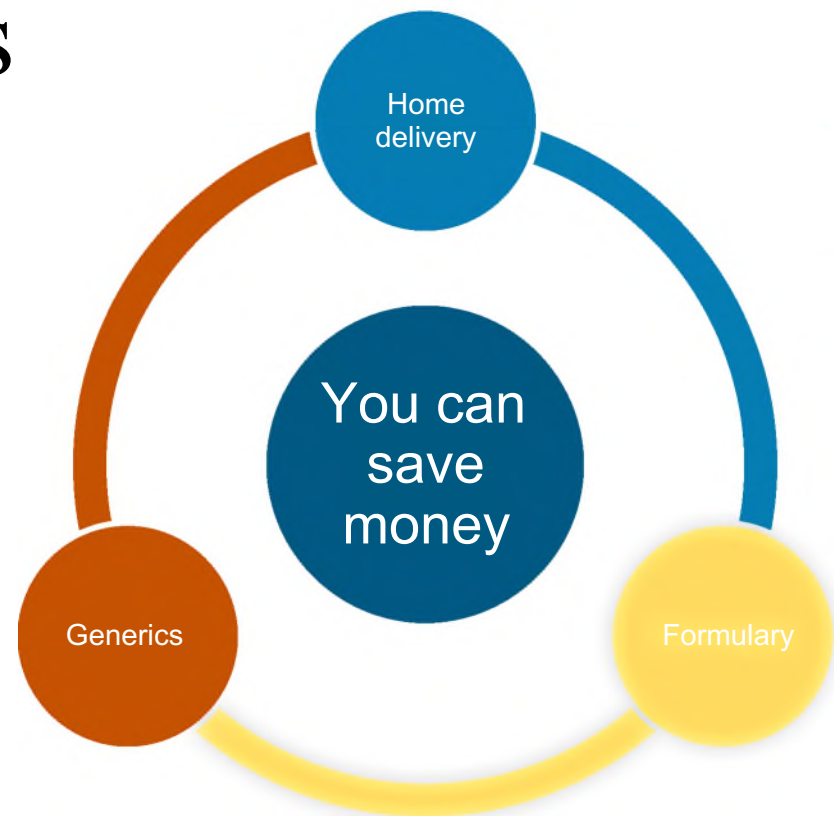
- \$600 co-pay per admission at Duke, Duke Regional or Duke Raleigh
- \$700 co-pay per admission for all others in-network

Inpatient skilled nursing facilities, you pay...

- \$250 co-pay per admission

Pharmacy Benefits

- Retail Pharmacy
 - 31 day supply
- Home Delivery (mail order)
 - 90 day supply
- Pharmacy Coverage is included in Duke Plus



Maintaining Your Retiree Health Insurance

Your health and/or dental coverage will be terminated if you do not make timely premium payments.

- *No need to worry* - Premiums can be directly drafted from your bank account or deducted from your Employees' Retirement Plan benefit
- Medicare Part B premiums can be deducted from your Social Security retirement benefit



Important to remember:

You cannot re-enroll in retiree health and/or dental if you cancel coverage.

One exception: You may suspend health or dental coverage while employed and receiving benefits from a new employer; however, you must re-enroll in Duke's Plan within 30 days of loss of other employer's coverage.

You cannot enroll in another Medicare Plan and retain Duke Plus.

Retiree Health/Dental † Surviving Spouse

- Surviving Spouse is eligible to continue coverage until:
 - Death
 - Remarriage
 - Non-payment of premiums

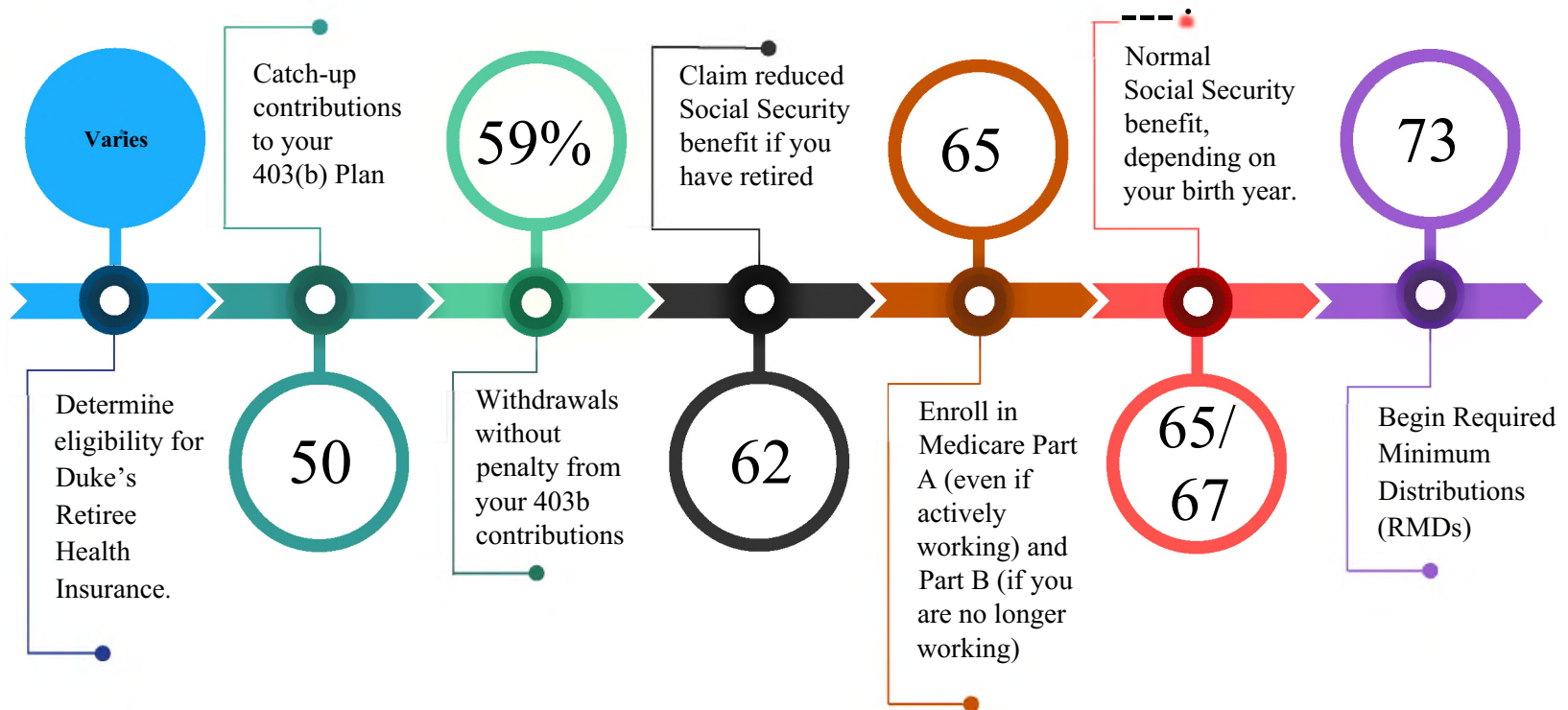


Overview of Retirement Planning Activities & Process

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Key Ages for Retirement Planning



Retirement Process

Throughout your Career

- Review the Retirement Planning Guide for a roadmap and guidance on recommended ages to take action. (hr.duke.edu/rpg)
- Be actively engaged with your Faculty and Staff Retirement Plan (403(b)). Review your investment elections and explore financial planning tools available at www.Fidelity.com/Duke.
- Schedule a complementary financial planning session with a Fidelity representative by using the on-line scheduler or calling (800) 343-0860.
- Visit Duke's Retirement Benefits webpage for plan details: <https://hr.duke.edu/benefits/retirement>

Retirement Process

45-60 days before retiring

- If you are eligible for retiree health or an Employees' Retirement Plan benefit, schedule an appointment with a Duke Retirement Specialist
 - > Online: hr.duke.edu/retire-appointment
 - > By Phone: Human Resource Information Center at (919) 684-5600
- Review Medicare Eligibility
 - > If you or a covered dependent is age 65 or older, you will need to sign up for Medicare prior to your last day of work. We suggest that you apply for Medicare Parts A & B 2-3 months prior to retiring.
 - > Necessary documents will be provided for Medicare Enrollment during your appointment.

Retirement Process

Retirement date is less than 45 days away

Call the Human Resource Information Center at
(919) 684-5600 immediately.

You need to allow at least 30 days for:

- Your Medicare enrollment to be completed; and
- Your pension paperwork to be processed.

What to Expect during Your Appointment

- Retirement specialist will review benefits continuation into retirement and assist you in completing the required paperwork for:
 - > **Retiree Health Insurance** - If you are eligible for retiree health insurance, options for payment of premiums will be covered.
 - > **Employees' Retirement Plan (ERP) benefit** - If you are currently paid on the biweekly payroll or have previously been paid on a biweekly basis and you are eligible for a benefit from the ERP Plan, payment options will be discussed.
- Medicare enrollment will be addressed if applicable
- Review options for continuing life insurance coverage, if applicable
- Answer any other questions that you may have regarding your retirement

Legal Notification

Though there are not present plans to do so, please remember that the eligibility and other provisions applicable to continuing Duke's benefit plans can change. The coverage offered is not a vested benefit, and Duke reserves the right at any time to change or terminate the benefit plans.

If there is a conflict between this presentation and the official plan documents, the official plan documents will govern in all cases.

If you have questions, please email Benefits at hr@duke.edu.

Questions?



CONTACT US

hr@duke.edu
(919) 684-5600

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