



An Overview of Duke Health's Total Rewards

In addition to direct pay, Duke also invests in you through its total rewards program, which includes benefits such as health care, retirement, education, time off, and financial security. On average, **Duke contributes about \$250 in benefits for every \$1,000 of pay.** So, if your salary is \$50,000, Duke is investing about \$12,500 to your total rewards through benefits.

Let's take a look at some of those benefits.

Health Care: As a Duke employee, you have access to some of the world's most advanced health care through the Duke University Health System. Each employee's needs are different — that's why Duke offers five different medical plans to meet the needs of you and your family:

- **Medical Plans:** Duke offers three different HMO plans and two PPO plans - all at very affordable monthly premiums. Pharmacy benefits are included as part of Duke's medical plans. Duke covers about 80% of the monthly premium for individuals and 50% for family coverage.
- **Dental Plans:** Duke offers employees a choice dental care plans, depending on the level of coverage faculty, staff and their family members may need. All plans cover preventive, basic, and major services, but they differ in how they pay for covered services. Under each plan, participants can visit any licensed dentist.
- **Vision Plan:** While Duke's medical plans provide coverage for annual eye exams, Duke also offers a nationwide vision care plan to manage the cost of eyeglasses and contact lenses, as well as eye examinations.
- **Reimbursement Accounts:** Duke offers a health care and a dependent care reimbursement account that allows employees to set aside pre-tax money from their pay for reimbursement of eligible expenses not covered by insurance.

Retirement: Duke offers among the best retirement plans available in higher education. There are two different types of retirement plans based on whether an employee is paid an hourly wage or a monthly salary.

- **Duke Faculty and Staff Retirement Plan:** Duke offers a 403(b) plan for faculty and staff paid a monthly salary. The plan is funded both by an employee's voluntary contributions and Duke's contributions – which is paid monthly. Duke's contribution for faculty and staff is based on the following formula (effective January 1, 2024):
 - ◆ **8.9% of the first \$80,650 of salary** and
 - ◆ **13.2% of annual salary in excess of \$80,650,**
 - ◆ up to a statutory salary limit of \$345,000



The Duke contribution is calculated monthly. For example, an eligible faculty member or exempt employee who earns \$7,500 monthly (\$90,000 annually) can expect to receive a Duke contribution of \$701.00 on a monthly basis. The calculation of this benefit amount is shown below:

2024 Duke Contribution Percent	Multiplied by Sample 2024 Monthly Salary	EQUALS: Monthly Duke Contribution
8.9%	first \$6,720.83 of salary	\$598.15
13.2%	remaining \$779.17 of salary	\$102.85
Total monthly amount	\$7,500.00	\$701.00

Duke's contribution for Post-Doctoral Associates and Housestaff is 4% of salary (up to the statutory salary limit of \$345,000).

- **Employees' Retirement Plan:** Duke offers hourly-paid employees a traditional pension plan. The plan is designed to provide employees with a guaranteed monthly income at retirement, **paid entirely by Duke**.

Education: As an academic institution, Duke prides itself on helping support the ongoing educational development of its employees and their children. Few employers can compete with Duke's educational benefits.

- **Employee Tuition Assistance:** The program provides reimbursement of tuition for eligible classes taken at Duke or any other higher educational institution accredited by the Southern Association of Colleges and Schools with a physical presence in North Carolina. It covers reimbursement of tuition for a maximum of three classes per semester or quarter (limit nine classes per calendar year) **up to \$5,250 per calendar year** for full-time employees with at least two years of continuous full-time service.

Paid Time Off Benefit: Duke University Health System provides up to 35 days off to eligible employees for vacation, sick leave, holiday, and funeral leave. This gives employees more flexibility in scheduling time off to meet family needs and balance work and personal life.

Parental Leave: Duke provides up to **six consecutive weeks of 100% paid parental leave** to eligible employees to be used within the first 12 weeks after the birth or placement for adoption of his or her child. The benefit applies to both parents, if they both work at Duke.

Life Insurance: Duke offers employees comprehensive life insurance programs, including both employer paid plans and voluntary employee paid programs to supplement insurance needs.

- **Basic Life Insurance:** Duke provides **\$10,000 of basic life and \$10,000 of accidental death and dismemberment insurance** for active employees regularly scheduled to work at least 20 hours a week and faculty regularly scheduled to work 40 hours a week. Eligible employees are automatically enrolled in the Basic Life Insurance Plan, which is **provided at no cost**.

- **Supplemental Life Insurance Plan:** Duke has negotiated favorable rates for a voluntary, employee-paid group term life insurance plan that provides additional coverage is available up to **8x an employee's salary with a maximum of \$2,500,000**. Coverage can be purchased for the employee, spouse/spousal equivalent, and dependent children.

Duke Health Team Member Referral Program: Earn a bonus of up to \$1,000 for referring someone to work at Duke Health.

Survivor Benefit: Duke provides a death benefit in the event of the death of an eligible employee. The benefit amount is equal to one month's pay for each year of service, up to a maximum of six months. **Duke pays the entire cost.**

Disability Insurance: Duke offers comprehensive disability insurance programs, including both an employer paid plan and voluntary employee paid programs.

- **Duke Disability Benefit:** The program, **paid entirely by Duke**, will replace up to 60% of an eligible employee's base salary after a benefit waiting period until eligible to retire or can no longer show proof of disability.
- **Voluntary Disability Plans:** Duke also offers Short Term and Long Term disability plans at favorable rates to replace a portion of income if unable to work and become disabled from a covered injury, sickness, or pregnancy.


Property Insurance: Duke offers favorable rates for personal casualty insurance, which protects employees in the event of an accident or natural disaster that damages personal property, or against personal liability in the case of property damage or personal injury to another person. Policies available include homeowners, renters, automobile and excess liability insurance.

Health and Wellness:

- **Fitness & Nutrition:** Duke's employee wellness program offers a variety of programs and services, such as health assessments and education, smoking cessation programs, fitness activities and nutrition activities, to help eligible faculty, staff and family members reach their health and fitness goals.
- **Individual and Family Counseling:** Duke provides a Personal Assistance Service with licensed professionals who offer assessment, short-term counseling, and referrals to help resolve a range of personal, work, and family problems. PAS services are available **free of charge** to Duke faculty and staff, and their immediate family members.

Childcare: Duke has **two on-site childcare centers for employees**, and it offers priority placement to quality childcare through other centers throughout the region as part of the Duke Child Care Partnership.





Lactation Rooms: Duke provides at least **25 lactation rooms** for employees to support women balancing their return to work with their needs as mothers of young children. Each room offers a clean, secure, and user-friendly environment for women who need to express breast milk during their work shift.

Duke University Federal Credit Union: The credit union offers a variety of checking and savings accounts for you and your family, as well as loans for homes, auto, personal and student needs.

Duke Employee Discounts: Hundreds of business offer discounts to Duke for products and services, as well as sporting and entertainment opportunities. Get discounts on a new automobile, home cleaning services or visiting the Biltmore Inn, among many others.

Remote Working Arrangements: The workplace has changed, and Duke has adapted to support more remote and hybrid working arrangements as a permanent feature for many departments and employees.

The information included in this overview is not intended to be a full statement of the benefits provided by Duke. Though every effort has been made to ensure accuracy, the benefits you receive are based on the plan's official plan documents, not this summary or any other written or oral statement. If there is a conflict between this summary and the official plan documents, the official plan documents will govern in all cases. Full plan documents are available at hr.duke.edu/spd. Duke reserves the right at any time to change or terminate these plans.