

BENEFIT CONTINUATION INFORMATION

A Guide for Employees on Duke's Workers' Compensation Program

Benefit Program	What to Consider	Actions	How To
Health Insurance	Coverage will continue as long as you continue to make you premium payments. If your coverage lapses for more than 30 days, you will not be able to reinstate coverage.	Premium payments should be made to Accounting Services. Premiums are not deducted from your Workers' Compensation check.	Contact HRIC at 684-5600 to arrange for premium payments to be drafted from a checking or savings account.
Dental Insurance	Coverage will continue as long as you continue to make you premium payments. If your coverage lapses for more than 30 days, you will not be able to reinstate coverage.	Premium payments should be made to Accounting Services. Premiums are not deducted from your Workers' Compensation check.	Contact HRIC at 684-5600 to arrange for premium payments to be drafted from a checking or savings account.
Vision Insurance	Coverage will continue as long as you continue to make you premium payments. If your coverage lapses for more than 30 days, you will not be able to reinstate coverage.	Premium payments should be made to Accounting Services. Premiums are not deducted from your Workers' Compensation check.	Contact HRIC at 684-5600 to arrange for premium payments to be drafted from a checking or savings account.
Basic Life Insurance	Coverage continues will you receive benefits under Duke's Workers' Compensation Program.	No action necessary.	Contact HRIC at 684-5600 if you have questions regarding coverage.
Survivor Benefit (Gratuity to Spouse or Estate)	Coverage continues will you receive benefits under Duke's Workers' Compensation Program.	No action necessary.	Contact HRIC at 684-5600 if you have questions regarding coverage.
Supplemental Life Insurance	You can keep your coverage while you are receiving benefits under Duke's Workers' Compensation Program. If your coverage lapses you will not be able to obtain coverage if you are not <u>actively at work</u> .	Make arrangements for direct billing at your home address. The company will allow you to pay monthly or quarterly. You will need to make your preference known.	Contact Marsh@WorkSolutions at 1-800-552-9670.
Post-Retirement Life Insurance	You may not continue premium payments once you stop receiving	You will have to request a certificate for the reduced policy	Contact The Holroyd Agency at 919-755-8684

	paychecks from Duke.	that reflects premiums you have actually paid to date.	
Universal Life Insurance	You may continue your coverage while on Duke's Workers' Compensation program. If you terminate your policy, you will not be able to reinstate the coverage.	You will have to make direct payments to the carrier for continued coverage.	Contact The Holroyd Agency at 1-800-582-1879 or North Carolina Mutual Life at 1-866-533-2357.
Employees' Retirement Plan (for biweekly paid employees)	You continue to receive service credits under this pension plan.	No action necessary.	Contact HRIC at 684-5600 if you have questions regarding coverage.
Long Term Care	You may continue coverage while on Workers' Compensation. Remember that neither the Duke Health Care Plans nor Medicare pay for custodial care.	You will have to make payment arrangements for ongoing premiums.	Contact Aetna at 1-800-287-9145.
Auto/Home/Personal Casualty Insurance	You may continue coverage while on Workers' Compensation.	You will have to make payment arrangements for ongoing premiums.	Contact the Marsh@WorkSolutions at 1-800-552-9670.
Personal Accident - Death and Dismemberment	You may continue coverage for up to 12 months.	You will have to make payment arrangements for ongoing premiums. You can arrange for a bank draft.	Contact HRIC at 684-5600.
Reimbursement Accounts	You may not continue participation in the accounts while on the Duke's Workers' Compensation Program.	You may file claims for expenses incurred up to the date you went out on a workers' compensation claim (if in the same calendar year of account participation).	Contact Wage Works at 1-866-267-1137 (Duke specific phone number) for claim questions.
Employee Tuition Assistance	Eligibility is maintained while on worker's compensation.	Can apply for educational benefits.	Contact HRIC at 684-5600.
Children's Tuition Grant	Eligibility is maintained while on workers' compensation.	Can apply for children's tuition benefits for eligible children.	Contact HRIC at 684-5600.

The benefits that you receive are based upon the plan's official plan documents, not this guide or any other written or oral statement. If there is a conflict between this guide and the official plan documents, the official plan documents will govern in all cases. Duke reserves the right at any time to change or terminate these plans.