Duke University Welfare & Fringe Benefits Plan

Duke University's ERISA covered welfare programs. These programs are as follows:

- **Duke Select and Basic Health Plans** use Aetna (Coventry Health Care of the Carolinas) to pay health claims covered under the terms of these plans. In addition, Cigna Behavioral Health pays claims for mental health and substance abuse and Express Scripts pays the pharmacy claims. Active staff must be scheduled to work at least 20 hours per week for 52 weeks to be eligible to elect coverage. Duke has committed itself to pay all claims incurred under the terms of the plan.

- **Duke Options and Blue Care Health Plans** use Blue Cross and Blue Shield of North Carolina, Inc. to pay health claims covered under the terms of these plans. In addition, Cigna Behavioral Health pays claims for mental health and substance abuse and Express Scripts pays the pharmacy claims. Active staff must be scheduled to work at least 20 hours per week for 52 weeks to be eligible to elect coverage. Duke has committed itself to pay all claims incurred under the terms of the plan.

- **Dental Insurance Program** is a voluntary dental benefit program providing coverage for certain dental procedures. Active staff must be scheduled to work at least 20 hours per week to be eligible to elect coverage. The plan is fully insured through Ameritas Life Insurance Company. The total premiums paid were $17,942,725.

- **Vision Insurance Program** is a voluntary vision benefit program providing coverage for lenses and frames. Active staff must be scheduled to work at least 20 hours per week to be eligible to elect coverage. The plan is fully insured through United Healthcare Insurance Company. The total premiums paid were $2,880,658.

- **Long Term Disability Program** is a long term disability benefit program providing supplemental income in the event of disability. Full time, active staff must have worked at Duke for at least three years or have had long term disability insurance with their previous employer within the past 90 days to become eligible for this program. Duke has committed itself to pay all claims incurred under the terms of the plan. The program has a contract with Liberty Mutual to pay all benefits.

- **Voluntary Long Term Disability Program** is a voluntary disability benefit program providing supplemental income in the event of disability. The program has a contract with Hartford Life and Accident Insurance to pay all claims incurred under the terms of the plan. The total premiums paid were $402,114.

- **Long Term Disability Enhancer Program** is a voluntary disability benefit program providing additional supplemental income in the event of disability. This program is not accepting new participants. The program has a contract with Mass Mutual Life Insurance to pay claims incurred under the terms of the plan. The total premiums paid were $31,553.

- **Voluntary Short Term Disability Program** is a voluntary disability benefit program providing supplemental income in the event of disability. The program has a contract with Hartford Life and Accident Insurance to pay claims incurred under the terms of the plan. The total premiums paid were $873,981.

- **Travel and Accident Program** provides a benefit in the event of death or injury sustained while working and traveling outside the city of employment, providing that traveling is not part of the regular job duties, and the employee is eligible for travel reimbursement and is on a bona fide business trip. The plan has a contract with the ACE American Insurance Company. The cost is fully paid by Duke. The total premiums paid were $23,733.

- **Cafeteria and Premium Conversion Program** is a voluntary reimbursement account plan for eligible health care and dependent care expenses and also enables the pre-tax deduction of health, dental and vision premiums. Active staff must be scheduled to work at least 20 hours per week to be eligible to participate in this program.

- **Insurance Certificate Program** provides a death benefit after retirement. To be eligible, employees must have been hired at Duke University or Duke Hospital before December 1, 1974 and have completed at least ten consecutive years of service and have been a participant under the group life insurance plan on or before December 1, 1974. Additionally, the employee must not have terminated employment for any reason prior to age 65 or have died while employed by Duke. Duke has committed itself to pay all claims incurred under the terms of the plan.

- **Employee Tuition Assistance Program** provided educational assistance to subsidize the expenses for course work taken at accredited institutions in NC during 2015. Full time, active staff must have at least two years of eligible service to participate. Duke has committed itself to pay all claims incurred under the terms of the plan.

- **Group Long Term Care Insurance Program** is a voluntary long term care insurance plan designed to assist eligible employees in paying expenses incurred in skilled and intermediate nursing homes as well as home health care and adult day care expenses. This program is not accepting new participants. The program has a contract with Prudential Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid were $2,211,297.

- **Basic Life Insurance Program** is fully paid by Duke and provides basic life insurance and accidental death and dismemberment insurance to eligible active staff. House Staff are not eligible to participate in this plan. The plan has a contract with Metropolitan Life Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid were $467,840.
Gratuity to Spouse or Estate Program (or Survivor Benefit) provides a survivor death benefit to the employee's spouse or estate. The active staff must be full time with at least one year of full time service in order to be eligible for this program. House Staff are not eligible to participate. The cost is fully paid by Duke. Duke has committed itself to pay all claims incurred under the terms of the plan.

Supplemental Life Insurance Program is a voluntary life insurance program. Active staff must be scheduled to work at least 20 hours per week to be eligible to elect coverage. The plan has a contract with Metropolitan Life Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid were $6,659,563.

Personal Accident Insurance Program is a voluntary accidental life insurance program. Active staff must be scheduled to work at least 20 hours per week to be eligible to elect coverage. The plan has a contract with Mutual of Omaha to pay all claims incurred under the terms of the plan. The total premiums paid were $263,404.

Post Retirement Group Term Life Insurance Program is a voluntary life insurance program that provides a paid up policy at the projected retirement date. This program is not accepting new participants. The plan has a contract with Provident Life and Accident Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid were $6,159.

Severance Pay Program provides separation pay and benefits to eligible employees. Duke has committed to pay the benefits under this plan for the plan year ending December 31, 2015 from its general assets.

Life Insurance Program for House Staff Members provides life insurance for eligible House Staff. The plan has a contract with Principal Life Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid were $84,728.

Long Term Disability Insurance Program for House Staff Members provides long term disability insurance for eligible House Staff. The plan has a contract with Guardian Life Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid were $112,261.

Cigna Global 2-20 Health Insurance Program provides health insurance for certain employees and their dependents when based abroad. The plan has a contract with Cigna Health and Life Insurance Company to pay eligible claims incurred under the terms of the plan. The total premiums paid were $5,076.

Medical Benefits Abroad Health Insurance Program provides health insurance to employees traveling abroad for less than six months on University business. The plan has a contract with Cigna Health and Life Insurance Company to pay eligible claims incurred under the terms of the plan. The total premiums paid were $35,540.

YOUR RIGHTS TO ADDITIONAL INFORMATION
You have the right to receive a copy of the full annual report, or any part thereof, on request. The report includes financial information, information on payments to service providers, and insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the Annual Report, or any part thereof, write or call: Joyce T. Williams, Assistant Vice President-Benefits, Duke University, Benefits, Box 90502, 705 Broad Street, Durham, NC 27708, (919) 684-5600.

You also have the legally protected right to examine the annual report at the office of Benefits, Duke University, 705 Broad Street, Durham, NC 27708, and at the U.S. Department of Labor in Washington, D.C., or to obtain copies from the Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington DC 20210.