

Voluntary Benefits

Eligible employees may enroll in any of our voluntary benefit programs throughout your career at Duke. However, it is easier to enroll in Supplemental Life Insurance, Voluntary Short Term Disability and/or Voluntary Long Term Disability within your first 30 days of employment because the coverage is issued under “guaranteed issue” guidelines. Guaranteed issue means coverage will be issued without regard to health status. **You will not be able to take advantage of the guaranteed issue guidelines after your first 30 days.**

Supplemental Life Insurance

In addition to the Employer-Paid Basic Life Insurance benefit of \$10,000 that Duke automatically provides eligible employees, you may purchase Supplemental Life Insurance, underwritten by Lincoln Financial Group, from one to eight times your annual base salary, to a maximum of \$2.5 million. Coverage is offered, with no medical questions, up to the lesser of two times annual pay or \$500,000, if you meet the eligibility requirements, are actively at work, and request coverage within 30 days after your date of hire. Please note: You only have one period of initial eligibility when applying for this coverage. If you choose to apply for coverage after your initial new hire eligibility period, you will need to submit evidence of insurability for any increase above the current benefit level. Staff and faculty scheduled to work at least 20 hours per week are eligible to apply for this coverage.

You also may purchase life insurance for your spouse and dependent children (ages 14 days to 26 years old if the child is unmarried). With evidence of insurability, you may purchase up to \$100,000 worth of coverage for your spouse, and \$10,000 per child. You must have active coverage in order for a child to participate and your coverage must be in effect at the time of issuance of spouse coverage. The cost of coverage is based on the level of coverage you select, age, and smoker status. Coverage for children is \$1 per month, regardless of the number of children you cover.

With enrollment, to designate your beneficiaries for Supplemental Life Insurance, use the Supplemental Life Insurance Beneficiary Designation Form or go to the enrollment and billing administrator, Mercer Voluntary Benefits, web site (dukevoluntarybenefits.com) to complete or change your beneficiary designation. It is recommended that you review your beneficiary information annually and update, as needed. The beneficiary designation with the most recent date, in good form and properly signed, constitutes the only effective designation.

You pay the full cost of coverage using after-tax dollars withheld from your paycheck through regular payroll deductions. If you leave Duke, you may continue the coverage (at a higher group rate) by paying the premiums directly to Mercer.

Voluntary Short Term Disability

You may purchase voluntary short term disability (STD) coverage through Duke. The Voluntary STD Plan replaces up to 60% of your pre-disability earnings* up to a maximum weekly benefit of \$2,885. Voluntary STD benefits begin after 28 calendar days and may continue for up to 22 weeks of total disability.

You are eligible to participate in this benefit if you are a full-time, regular employee of Duke University or Duke Health Lake Norman Medical Center scheduled to work 30 hours or more per week. Other exclusions may apply. Staff should refer to the summary plan document for additional details. Faculty should refer to the “Faculty Handbook” for information on “Temporary Medical Leaves.”

You may apply for enrollment anytime; however, if you enroll within 30 days after your date of hire or eligibility, you will not have to complete a Personal Health Statement to have your coverage approved. Conditions for which you received medical care during the 12 months prior to your coverage date are eligible for a maximum benefit of two weeks. The premium for coverage will be deducted from your paycheck monthly on an after-tax basis.

** If you were hired after January 1st, pre-disability earnings mean your regular monthly rate of pay as of your date of hire, not counting bonuses, mid-year rate changes, commissions, and tips, overtime pay or any other fringe benefits or extra compensation. Thereafter, pre-disability earnings mean your regular monthly rate of pay as of January 1st each calendar year.*

Voluntary Long Term Disability

You may purchase voluntary long term disability (LTD) coverage through Duke. The Voluntary LTD Plan replaces up to 60% of your pre-disability earnings** up to a maximum monthly benefit of \$12,500. Benefits begin after you have been totally disabled for six months if you are a Duke Health Lake Norman Medical Center employee. Your LTD benefits may last up to 24 months if you are unable to perform the duties of your own occupation, and they may continue up to age 65 if you are unable to perform the reasonably expected duties of any occupation.

You are eligible to participate in this benefit if you are a full-time, regular employee of Duke Health Lake Norman Medical Center scheduled to work 30 hours or more a week. Other exclusions may apply. Staff should refer to the summary plan document for additional details.

You may apply for enrollment anytime; however, if you enroll within 30 days after your date of hire or eligibility, you will not have to complete a Personal Health Statement to have your coverage approved. Pre-existing condition limitations apply to conditions for which you received medical care during the 12 months prior to your coverage date. No benefits will be payable for those conditions unless disability begins after 12 months of coverage. The premium for coverage will be deducted from your paycheck monthly on an after-tax basis.

Personal Accident Insurance

You may purchase between \$50,000 and \$750,000 in additional coverage for yourself and/or your family in \$10,000 increments. The plan pays a benefit in the event of accidental death, dismemberment, or your personal total disability as the result of an accident. You must work at least 20 hours per week to participate in this program. With enrollment, a beneficiary or beneficiaries are those you designate to receive benefits from the plan in the event of your death. Designate your beneficiary(ies) at forms.hr.duke.edu/benefits/pai/. The coverage terminates at retirement or termination of employment. When coverage ends you may convert your coverage to an individual policy and pay the cost of the coverage to the insurer.

Personal Casualty Insurance

Through after-tax payroll deductions you may purchase homeowners, renters, automobile, and personal property loss coverage through Mercer Voluntary Benefits' Auto and Home Insurance Benefit Program. Employees may receive policy quotes from Travelers and Farmers Insurance. Call Mercer Voluntary Benefits at (800) 552-9670 or log onto dukevoluntarybenefits.com for a quote. You must work at least 20 hours per week to participate in this program.

*** If you were hired after January 1st, pre-disability earnings mean your regular monthly rate of pay as of your date of hire, not counting bonuses, mid-year rate changes, commissions, and tips, overtime pay or any other fringe benefits or extra compensation. Thereafter, pre-disability earnings mean your regular monthly rate of pay as of January 1st each calendar year.*