# Duke Primary and Urgent Care Physician Benefits and Incentives



In addition to a career filled with purpose and opportunity, at Duke Health we ensure that you are supported in both work and in life with a comprehensive benefits package that lets you plan your future.

# **Your Health Coverage**

- Medical: Duke provides a choice of four plan options for full-time or part-time team members and their dependents, including a national PPO option for remote team members that live outside of North Carolina. Duke covers 80% of the team member premium and 50% of the dependent premium. All plans include pharmacy and mental health/substance abuse benefits, and have a lower inpatient hospitalization co-pay when Duke facilities are used.
- **Dental:** Duke provides a choice of three comprehensive dental plans that include coverage for cleanings, as well as basic, major, and orthodontia services.
- Vision: Duke provides a stand-alone plan that covers annual exams, eyeglass lenses/contacts every 12 months, and frames every 24 months.
- Health Care Reimbursement Account: Team members may contribute up to \$3,050 each year to pay for eligible health expenses such as co-pays, deductibles, and medical supplies.

#### **Your Financial Future**

**Disability:** Duke offers comprehensive disability insurance programs, including an employer paid Long Term Disability plan available after three years of service, as well as voluntary Short Term and voluntary Long Term Disability programs that are immediately available.

**Life Insurance:** Duke offers team members a comprehensive life insurance program, including both employer paid plans and voluntary team member paid programs, from which team members can choose to participate to supplement insurance needs.

**Retirement:** All benefits-eligible team members may elect to have a portion of each paycheck deducted into the Duke Faculty and Staff 403b Retirement Plan. The plan is administered by Fidelity, and team members may contribute on a pre-tax basis, Roth after-tax basis, or a combination of both. The maximum contribution to this plan for 2023 is \$22,500, and team members over the age of 50 may contribute up to an additional \$7,500. In addition to the money that a team member elects to save for retirement, Duke will make a contribution to your retirement based on whether you are paid bi-weekly or monthly. Both plans provide a comparable retirement income.

Duke contributes 8.9% of the first \$74,050 and 13.2% of annual salary in excess of \$74,050, up to the statutory limit of \$330,000 to the **403b** after completion of one year of service (fully vested after three years of service).

## **Time Away from Duke**

- PTO is accrued to cover time away for holidays, sick time, and vacation but not used during the first 90 calendar days of employment. Should a Duke Health recognized holiday fall during this period, you are able to use your PTO to take the day.
- Time accrued is based on years of service on a monthly paid status. Starting accrual for monthly paid new hires is typically 2.91 days per month (35 days per year)

## **Family-Friendly Benefits**

- Duke Child Care Partnership: Priority placement to team members at 50+ partnership centers.
  Of those childcare centers, 30+ offer monthly discounts and/or waived registration fees.
- Back-Up Care Service: 10 annual days of back-up care at discounted rates using Bright Horizons' network of caregivers who provide temporary care when you have a disruption in your regular care. You can use these 10 days either in-home for both children and adults at \$6 per hour, or at a Bright Horizons center at \$15 per child per day or \$25 per family.
- Infertility Benefits: Two of Duke's medical plans, Duke Select and Duke Options, provide coverage for team members and their covered spouse at the Duke Fertility Center after two years of continuous service. Out-of-state team members have access to other providers.
- Dependent Care Reimbursement Account: Team members may contribute up to \$5,000 each year to pay for eligible dependent care expenses such as daycare, before- or afterschool programs, summer day camp, or intercession day camp.
- Paid Parental Leave: Duke provides up to six consecutive weeks of 100% paid leave to eligible parents following the birth or adoption of a child after completion of one year of service.

# **Education and Professional Development**

- Tuition Assistance: Reimbursement of tuition for up to three classes per semester (limit nine classes per calendar year) up to \$5,250 per calendar year for full-time team members with at least six months of continuous full-time service.
- Professional Development: Duke-specific courses are provided to help meet your career goals.
- Continuing Education: Team members who work 20 hours or more per week may be eligible for the Duke Employee Tuition Rate Program for undergraduate courses.

### **Wellness and Connection**

- Personal Assistance Service (PAS) offers in-state team members access to assessment, short-term counseling, and referrals to help resolve a range of personal, work, and family problems. Out-of-state team members can access Business Health Services (BHS) for the same services.
- Farmers Market (seasonal); PERQs team member discount program; Free health coaching and fitness club discounts.
- LIVE FOR LIFE programs: Chair massages, run/walk club (on-site and virtual), tobacco cessation.
- DukeWELL: Free care management program with Duke Basic/Select.
- Affinity Groups: Connect with team members around a shared identity and purpose.
- The Kiel Memorial PTO Donation Program and Caring for Each Other Fund help team members facing hardships.

The benefits that you receive are based upon 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. Duke reserves the right at any time to change or terminate these plans.

