**Notice to Employees and House Staff Enrolled in Duke's Benefit Plans**

Under the terms of the Employee Retirement Income Security Act (ERISA), it is required that a summary annual report for all welfare benefit plans be furnished to plan participants and beneficiaries. To facilitate a single printing, the reports for the plan year ending December 31, 2013 have been combined in this notice for distribution to employees and House Staff members. Consequently, portions of this combined summary annual report may refer to plans in which you are not currently participating or receiving benefits.

This notice contains important information about the plans and your rights under ERISA, which should be read and retained for future reference. Duke reserves the right at any time to change, amend or terminate any benefit plan or program, or the eligibility for benefits under the plan.

Joyce T. Williams
Assistant Vice President, Benefits

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### Duke University Welfare & Fringe Benefits Plan

<table>
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<tr>
<th>Plan Description</th>
<th>Details</th>
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<tr>
<td>Basic Life Insurance Program</td>
<td>Duke has committed itself to pay all claims incurred under the terms of the plan.</td>
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<tr>
<td>Voluntary Short Term Disability Program</td>
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<td>Travel and Accident Program</td>
<td>Duke has committed itself to pay all claims incurred under the terms of the plan.</td>
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<td>Cafeteria and Premium Conversion Program</td>
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<td>Employee Tuition Assistance Program</td>
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<td>Group Long Term Care Insurance Program</td>
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</tr>
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<td>Basic Life Insurance Program</td>
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</table>

**Para más detalles sobre sus beneficios, por favor contactar el Centro de Recursos Humanos de Duke al 919-684-5600.**
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 $6,874,660.

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 plan. The total premiums paid were $229,302.

Post Retirement Group Term Life Insurance Program is a voluntary life insurance program that provides a paid up survivor death benefit to the employee's spouse or estate. The plan has a contract with Cigna Life Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid were $7,560.

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 $90,013.

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 $130,969.

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 Insurance Company to pay eligible claims incurred under the terms of the plan. The total premiums paid were $25,650.

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.

Summary of Material Modification
The below serves as a summary of material modification to the benefits described in the official summary plan description for the Health Care Program. Please note that the benefits that you receive are based upon the plan’s official plan documents, not on any other written or oral statement.

The Summary Plan Description for Duke’s Health Care Program is changed as follows effective January 1, 2015:

The “Eligibility” section now also includes the following: You are eligible to participate in a Duke Health Care Program if you meet the payroll/benefit classifications for eligible employees and you are a full time employee for purposes of the Affordable Care Act (ACA) at your time of hire and each subsequent “Measurement Period.”

The “When Coverage Ends” section now also includes the following: An employee’s coverage will end when his/her work schedule is reduced below 20-hours per week. The effective date will normally be the last day of the month that the work schedule change occurs; however, it will be delayed until the last day of the ACA “Stability Period” if during the prior “Measurement Period” he/she was a full-time employee for ACA purposes.
Summary Annual Report for
DUKE UNIVERSITY RETIREE HEALTH PLAN

This is a summary of the annual report for DUKE UNIVERSITY RETIREE HEALTH PLAN, EIN 56-0532129, Plan Number 525, for the period January 1, 2013 to December 31, 2013. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Para mas detalles sobre sus beneficios, por favor contractar el Centro de Recursos Humanos de Duke al 919-684-5600.

Insurance Information

Duke University Retiree Health Plan uses UMR, Coventry Health Care of the Carolinas, and Blue Cross Blue Shield, Inc. to pay all health claims covered under the terms of the plan. In addition Express Scripts pays the pharmacy claims. Staff must meet retirement and health plan requirements to be eligible for this health plan. Duke has committed itself to pay all claims incurred under the terms of the plan.

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 full Annual Report, or any part thereof, write or call the office of:

Duke University Benefits
705 Broad Street Box 90502
Durham, NC 27708
(919) 684-5600.

You also have the legally protected right to examine the annual report at the main office of the plan:

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:

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