



Private Diagnostic Clinic, PLLC

# Employee Benefits

*January 2022—June 2022*

**Delivering the best for our patients,  
physicians, and employees every day**



# WELCOME TO PDC: The Physician Practice of Duke Health

## A Look at Our History

Since 1931, the Private Diagnostic Clinic (PDC), the physician-led practice of Duke Health, has been the engine behind the delivery of high-quality patient care at Duke. Today, with 1,850 physician members, and more than 140 specialty and primary care practices across North Carolina, the PDC remains a large and important driver of the success of Duke Health.

Our team of operational, financial, human resource, legal and administrative professionals work alongside you to ensure you have the resources you need to focus on what's most important – our patients.

Through our community practices, the PDC is extending the Duke Health brand to more patients and communities every day. By joining the PDC, you are gaining a level of quality, an expectation of excellent service, and a brand that patients know and trust.

## A Preview of Our Bright Future

For any business to succeed, it must constantly evolve, innovate and strive for improvement. The PDC is in the midst of a positive and exciting change that, over the coming months, will deliver enhanced benefits, new services and incentives for our team members, and an evolutionary brand transformation to move us into our next 90 years.

This is an exciting time, and we're glad you're considering joining our team. For decades, we have attracted the best and brightest caregivers, administrators and individuals who dedicate their lives to helping others. We expect to do the same for decades to come. You are our greatest asset and we look forward to supporting and encouraging you as a member of the PDC family.

*Note: This booklet provides an overview of the benefits currently offered to full-time PDC employees.*

## MISSION

Advancing Health  
Together

## VISION

Delivering  
Tomorrow's Health  
Care Today



## THE PDC VALUES

### EXCELLENCE

We strive for excellence in all we do.

### SAFETY

We hold each other accountable to constantly improve a culture that ensures the safety and welfare of patients, families and staff.

### INTEGRITY

Our decisions, actions, and behaviors are based on honesty, trust, fairness, and the highest ethical standards.

### DIVERSITY

We embrace differences among all people.

### TEAMWORK

We depend on each other and work well together with mutual respect to achieve common goals.



## THE PDC PROMISE

- Provide patients with access to and delivery of high-quality, evidence-based healthcare
- Empower our physicians by providing a supportive and well-functioning environment in which to practice medicine
- Seek innovative, affordable, and effective solutions that improve patient outcomes and ensure the long-term financial security of the practice
- Treat our employees with respect and dignity, and recognize their accomplishments
- Serve our community by being good citizens and providing accessible, affordable health services to our neighbors



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# HEALTH INSURANCE PLANS

In addition to providing outstanding clinical care, the PDC also supports its hardworking employees by offering competitive, comprehensive compensation and benefits. Below are PDC’s health plan options, which for employees making under \$125,000/year, will have some cost offset by PDC’s contributions to a Health Reimbursement Account (details on page 5).

The below is only a summary and details are available upon request from PDC Benefits.

*\*Employee must reside in NC to be eligible for this plan.  
Premium is deducted from the second paycheck each month.*

Administered by Aetna	AETNA WHOLE HEALTH 3-TIER PPO*			OPEN ACCESS MANAGED CHOICE HDHP \$5,000 — HSA ELIGIBLE	
	Tier 1 : Duke Health, WakeMed & THN-Cone	Tier 2: In-network	Tier 3: Out-of-network	In-network (individual/family)	Out-of-network (individual/family)
	Deductible	\$700/\$1,400	\$6,000/\$12,000	\$7,000/\$14,000	\$5,000/\$10,000
Max Out-of-pocket	\$6,600/\$13,200	\$6,600/\$13,200	\$13,000/\$26,000	\$5,000/\$10,000	\$10,000/\$20,000
Coinsurance	30% covered	50% covered	You pay 50%	100% covered after deductible	30%
Preventive Care	Covered in full	Covered in full	You pay 30% after deductible	100% covered	You pay 30% after deductible
Primary Care Visit	\$30 copay	\$60 copay	You pay 30% after deductible	100% covered after deductible	You pay 30% after deductible
Specialist Visit	\$50 copay	\$65 copay	You pay 30% after deductible	100% covered after deductible	You pay 30% after deductible
MRI, CT, PET Scans	\$150 copay	You pay 50% after deductible	You pay 50% after deductible	100% covered after deductible	You pay 30% after deductible
Inpatient and Outpatient Care	70% covered after deductible	50% covered after deductible	You pay 50% after deductible	100% covered after deductible	You pay 30% after deductible
Emergency Room	\$350 copay	\$350 copay	\$350 copay	100% covered after deductible	You pay 30% after deductible
Urgent Care	\$50 copay	\$50 copay	You pay 50% after deductible	100% covered after deductible	You pay 30% after deductible
Telehealth	\$30 copay	\$30 copay	\$30 copay	\$40 fee per visit	\$40 fee per visit

Prescription Drug Coverage	AETNA WHOLE HEALTH	HDHP
Generic	\$3-10 copay	After deductible is met, the plan pays 100%. Certain maintenance drugs are covered without deductible. Contact Aetna for details.
Brand	\$45 copay	
Specialty	You pay 20%	

## MONTHLY PREMIUMS PAID BY EMPLOYEE

	AETNA WHOLE HEALTH 3-TIER PPO*	OPEN ACCESS MANAGED CHOICE HDHP \$5,000
Employee Only	\$111.72	\$101.08
Employee & Children	\$250.71	\$227.92
Employee and Spouse	\$402.65	\$364.66
Family	\$551.34	\$498.16



# HEALTH SAVINGS & REIMBURSEMENT ACCOUNTS

## HEALTH SAVINGS ACCOUNT (HSA)

A feature of the PDC’s High Deductible Health Plan (HDHP) through Aetna is the opportunity to enroll in a Health Savings Account.

An HSA lets you set aside money on a pre-tax basis to pay for qualified medical expenses. By using untaxed dollars in a Health Savings Account to pay for deductibles, copayments, coinsurance, and other eligible expenses, you can lower your overall health care costs.

To find out what is considered a qualified medical expense, go to <https://www.irs.gov/pub/irs-pdf/p502.pdf>.

Annual HSA Contribution Limits	
Individual - less than 54 years old	\$3,650
Family	\$7,300
Additional “Catch-up Contribution” for Individuals age 55+ - catch up	\$1,000



## HEALTH REIMBURSEMENT ACCOUNT (HRA)

Employees making less than \$125,000 per year, who enroll in the Aetna Whole Health Plan, will receive contributions to their HRA from the PDC.\*

An HRA may be used to assist with paying for deductibles, co-pays, and other eligible healthcare expenses. The PDC’s contribution is based upon coverage tier, details below.

PDC Contributions for Employees Earning Less Than \$125,000/year	
Individual or employee/children coverage	\$35/month
Employee/spouse or family coverage	\$50/month

\* Contributions made through June 30, 2022



## DENTAL & VISION INSURANCE PLANS

### OPTIONAL DENTAL COVERAGE PAID BY EMPLOYEE

*Administered by Aetna*

	In-network (individual/family)	Out-of-network (individual/family)
Deductible (\$1,000 annual maximum)	\$100/\$300	\$100/\$300
Preventive and Diagnostic (ie, exams, cleaning, x-ray, sealants)	100% covered	100% covered
Basic Services (ie, fillings, extractions, root canal)	100% covered after deductible	80% covered after deductible
Major Services (ie, crowns, bridgework, full and partial dentures)	60% covered after deductible	50% covered after deductible
Orthodontia	50% covered (\$1,000 lifetime max)	50% covered (\$1,000 lifetime max)

### MONTHLY PREMIUMS PAID BY EMPLOYEE

Employee Only	\$32.59
Employee and Children	\$83.02
Employee and Spouse	\$66.15
Family	\$124.35

- Dental:**

Group plan covers preventive, basic and major dental procedures and orthodontics. Premium is deducted from the first paycheck each month.

### OPTIONAL VISION COVERAGE PAID BY EMPLOYEE

*Administered by  
Superior Vision*

	In-network (individual/family)	Out-of-network Reimbursement (individual/family)
Annual Vision Exam	\$20 copay	Up to \$44
Materials (frames and standard lenses)	\$20 copay	Up to \$52 for frames; \$26-\$50 for lenses
Contact Lenses	\$20 copay	Up to \$100

### MONTHLY PREMIUMS PAID BY EMPLOYEE

Employee Only	\$5.65
Employee and Children	\$13.43
Employee and Spouse	\$11.29
Family	\$20.53

- Vision:**

Group plan covers basic exams and materials. Premium is deducted from the first paycheck each month.



# LIFE, ACCIDENTAL DEATH, AND DISABILITY

## LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE

LIFE	AD & D
Automatic - 100% free to you	
Coverage: \$10,000 Life and \$10,000 AD&D	

## OPTIONAL: Supplemental Life Insurance

Employee	Spouse
Increments of \$50,000 to 5 times annual salary, not to exceed \$500,000.	Increments of \$25,000 up to \$125,000

You must enroll in supplemental Life employee to enroll in supplemental life spouse. Supplemental spouse coverage is limited to 50% of supplemental life employee coverage. Premium is deducted from the first paycheck of the month.

## DISABILITY

If you experience an approved disability, the short-term disability plan provides pay at 60% of your total compensation for up to 12 weeks. After 90 days of continuous disability, long-term disability benefits begin, if approved. Premium is deducted from the first paycheck of month.

### OPTIONAL COVERAGE PAID BY EMPLOYEE

Short-term Disability	Long-term Disability
60% of total compensation for up to 12 weeks <i>(7-day waiting period—no waiting period for pregnancy)</i>	60% of total compensation up to age 65 <i>(90-day waiting period)</i>
<b>Premium:</b> \$0.43 per \$100 of monthly income <b>Maximum weekly benefit:</b> \$2,500	<b>Premium:</b> \$0.40 per \$100 of monthly income <b>Maximum monthly benefit:</b> \$10,000, 2-year “Own Occupation” coverage



## RETIREMENT 401(k)

*Administered by Fidelity Investments*

As one of the PDC's most generous benefits, the retirement 401(k) plan offers a variety of attractive investment options to help you prepare for the future. Your contributions could even help you reduce your taxable income.

Retirement Plan	Annual Maximums
Employee 401(k) or Roth	\$20,500
Age 50+ Employee Catch Up 401(k) or Roth	\$6,500
Employer Profit Sharing (8.2%)	\$25,010
Employer 401(k) Match (200% match up to 7%)	\$21,350
<b>TOTAL PLAN MAXIMUM</b>	<b>\$61,000</b>
<b>TOTAL CATCH-UP (age 50+) PLAN MAXIMUM</b>	<b>\$67,500</b>

### PDC CONTRIBUTIONS

PDC contributes 8.2% of your gross compensation to your profit sharing retirement account up to \$25,010, the maximum allowed by federal law.

Employees contributing 3.5% will receive an additional 7% match from the PDC up to \$21,350 the maximum allowed by federal law.

In total, employees can receive up to 15.2% of their gross compensation in retirement benefits paid by the PDC. Contributions are 100% vested on your first day of employment.





## ADDITIONAL BENEFITS



### TIME AWAY

The PDC provides paid time away to help you balance work and family responsibilities.

We offer the following types of leave to employees (*restrictions apply, supervisor approval required, and not all are paid—see Employee Handbook for details.*)

- **Holidays:**  
13 paid holidays per calendar year in the form of 8 designated and 5 discretionary.
- **Sick Leave:**  
12 days per year for personal illness or to care for members of your immediate family who are ill.
- **Vacation:**  
**Non-exempt employees**—see vacation accrual schedule to the right for details.  
**Exempt employees**—accrue 3 weeks vacation per year during the first 3 years of service. Accrual rate increases to 4 weeks after 3 full years of service.
- **Parental Leave:**  
6 consecutive weeks of 100% pay for new parents.

### DESIGNATED HOLIDAYS

- New Year’s Day
- Martin Luther King Jr. Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

### VACATION ACCRUAL SCHEDULE

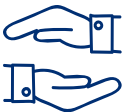
Years of Service	Vacation Weeks (Non-exempt staff)
First 3 Years	2 weeks
4-8 Years	3 weeks
9+ Years	4 weeks

*The amount of unused accrued vacation may not exceed two times the employee’s annual accrual. The amount is determined at the end of each pay period.*



### EMPLOYEE APPRECIATION AND RECOGNITION

We believe in recognizing the accomplishments our physicians and employees through programs like Strength, Hope and Caring, and High Fives. Each year, May is Employee Appreciation Month. Look for special activities, and opportunities to recognize your colleagues.



### EMPLOYEE ASSISTANCE PROGRAM

The PDC believes you should care for yourself and your family. It’s one of the ways to provide the best and most compassionate care to our patients. This program helps you refresh and recharge through a variety of resources including 6 short-term counseling visits per year, a 30-minute consultation with a financial and/or legal specialist, along with 24/7 access to navigate childcare and eldercare resources.



### SAFETY AND SECURITY

PDC is committed to promoting and supporting a culture of workplace safety. Tools and resources are available from the PDC to ensure the safety of our employees and patients are a top priority.

**The PDC is proud of its exceptional workplace satisfaction and engagement and regularly has the highest scores at Duke.**



## **CAREER DEVELOPMENT OPPORTUNITIES**

The PDC is committed to the professional development and advancement of its clinic staff.

The PDC Clinical Ladder Program provides voluntary advancement opportunities, including additional education, increasing levels of responsibility, and increases in compensation to reflect upward progression on the clinical ladder.

### **THE PDC CLINICAL LADDER PROGRAM**

- Athletic Trainers
- Audiologists
- Cardiac Sonographers
- Certified Medical Assistants
- Clinical Speech Pathologists
- Licensed Practical Nurse
- Ophthalmic Assistants and Technicians
- Registered Dieticians
- Registered Medical Assistants
- Registered Nurses
- Ultrasonographers

The PDC also supports the attainment of specialty certifications for nurses and clinical staff.

### **EMPLOYEE TUITION ASSISTANCE PROGRAM**

The PDC offers an Employee Tuition Assistance Program that provides up to \$5,250 of tuition reimbursement per year to assist employees with the attainment of an undergraduate or graduate degree. The program is available to employees with at least two years of continuous full-time service.



## DISCLAIMER

This booklet summarizes certain features of the benefit programs that are available. It is not a contract or any part of one. This overview is not intended to substitute for official plan documents or summary plan descriptions which are available from PDC Benefits. If there is a conflict between this overview and an official plan document, the official plan document will govern in all cases. Private Diagnostic Clinic, PLLC reserves the right at any time to change or terminate these plans or your eligibility for benefits under the plans.

## RESOURCES



Human Resources  
pdchr@duke.edu

Payroll and Benefits  
pdcbenefits@duke.edu  
919-684-1800

For more information, go to [pdc.dukehealth.org](http://pdc.dukehealth.org)





Private Diagnostic Clinic, PLLC

PRIVATE DIAGNOSTIC CLINIC, PLLC  
4825 CREEKSTONE DRIVE, DURHAM, NC  
PDC.DUKEHEALTH.ORG