



## Supporting your life journey

We believe that to be an undisputed leader in professional services, we should equip you with the resources that can make a positive impact on your well-being journey. Our vision is to create a leadership culture focused on the development and well-being of our people. Here are some of our benefits and programs to support you and your family's well-being throughout life's major milestones.

## Starting at Deloitte



- Medical, dental, and vision (infertility, FSA, HSA, vision, pharmacy)
- Well-being subsidy
- Paid time-off, holidays, personal leave, and military leave
- Deloitte University and DFit
- 401(k) contribution/investment setup
- Student loan refinancing and personal loan solutions
- Discount purchase program
- Before-tax transportation and parking programs
- Thank it Forward recognition program
- Career development and performance snapshots
- Live Well program
- National sports and recreation program

## Creating a home



- Personal umbrella liability insurance
- Auto and home insurance
- Pet insurance
- Group legal insurance
- LifeWorks®
- Discount purchase program
- Personal banking program

## Pursuing a passion



- Paid and unpaid sabbatical programs
- Tuition assistance
- Corporate citizenship and community engagement
- Flexible and virtual work arrangements
- Well-being subsidy
- Team well-being challenge
- National sports and recreation program

## Preparing for Retirement



- 401(k) account
- Pension benefit
- Long-term care insurance
- Life and accident insurance
- Personal umbrella liability insurance
- Health savings account
- Retiree health insurance and COBRA
- WealthPlanner
- WealthPortal

## Managing your finances



- Personal banking program
- Before-tax transportation and parking programs
- Disability, life, and accident insurance
- FSA (includes limited purpose) and HSA
- Student loan refinancing and personal loan solutions
- 529 college savings plan
- Auto and home insurance
- Personal umbrella liability insurance
- WealthPlanner
- WealthPortal

## Starting a family



- Medical, dental, and vision (infertility, FSA, HSA, vision, pharmacy)
- Paid family leave
- Social cryopreservation (voluntary egg and/or sperm freezing) reimbursement program
- Medically necessary fertility preservation (egg/sperm cryopreservation)
- Adoption and surrogacy reimbursement program
- Bright Beginnings — Family Support Network
- Lactation support
- Deloitte University nursing mothers program
- Emergency back-up dependent care and family support services
- Life and accident insurance
- 529 college savings plan
- Flexible and virtual work arrangements

## Planning for the unexpected



- Paid family leave
- Live Well program
- Emergency back-up dependent care and family support services
- Long-term care insurance
- LifeWorks®
- Identity theft protection
- Student loan refinancing and personal loan solutions
- Disability, life, and accident insurance
- Group legal insurance
- Disaster relief fund
- Personal leave
- Flexible and virtual work arrangements
- Remembrance fund
- Personal umbrella liability insurance
- International SOS

# Benefits and program listing

**401(k) plan** includes both Traditional (before-tax) and Roth (after-tax) savings. Deloitte matches \$0.25 per dollar on the first 6% of eligible contributions. Offers diverse investment options and investment advice/financial education services.

**529 college savings plan** makes saving for college easy with automatic contributions directly from your bank account into a 529 account featuring a range of investment options that provide the opportunity for tax-free growth.<sup>1</sup>

**Adoption and surrogacy reimbursement programs** reimburse up to \$50,000, cumulative lifetime maximum, for eligible expenses associated with the adoption of a minor child and the birth of a child through surrogacy. The cumulative lifetime maximum includes reimbursement amounts received through either program without regard to the number of children.

**Auto and home insurance** provides a special group discount for insurance coverage.

**Before-tax transportation and parking programs** help you save money on qualified transportation expenses, such as parking/mass transit costs.

**Career development and performance snapshots** provide professionals with on-the-job trainings, diverse learning opportunities, and frequent performance feedback to facilitate career growth.

**Corporate citizenship and community engagement** provide professionals with opportunities and resources to be leaders in their communities through skills-based volunteering, pro bono, nonprofit board service, and charitable giving.

**Deloitte University (DU)** is a premier learning and education facility where Deloitte professionals can take advantage of leadership training and professional growth opportunities.

- **Deloitte University's nursing mother program** provides those at DU with resources to pump, pack, and ship expressed milk in dry ice for next-day delivery.
- **DFit** is a state-of-the-art, 12,000-square-foot indoor fitness facility offering fitness equipment and classes, personal training, nutrition assessments, and more.
- **Deloitte University's wellness clinic** is staffed by nurse practitioners who provide five basic services: basic wellness exams, assistance if you have forgotten your prescription, assistance if you are not feeling well, and travel immunization consultation and vaccines, including annual flu shots.

**Disability insurance** (short-term and long-term) is offered if you become unable to work due to illness or injury.

**Disaster relief fund** provides immediate economic assistance to Deloitte professionals who have suffered a significant loss due to natural disaster.

**Discount purchase program** provides professionals access to discounts to more than 30,000 online retailers, local restaurants, and merchants, as well as Deloitte exclusives.

**Emergency back-up dependent care and family support services** offer options and support when you need to be at work and your regular child or adult/elder care is unavailable. Family support services provide easy access to resources when researching babysitters, nannies, housekeepers, and dog sitters, and elder care providers.

**Flexible and virtual work arrangements** may be offered to meet the evolving and individual needs of eligible professionals.

**Group legal insurance** provides professionals and eligible dependents with personal legal services, including advice and consultation on issues such as tax audits, civil litigation, small claims assistance, consumer protection matters, identity theft defense, and more.

**Healthcare options** to meet any combination of needs for professionals, spouses, domestic partners, and children up to 26 years of age. Dental and vision options are also available.

- **Multiple national plans offered.**
- **Medically necessary fertility preservation (egg/sperm cryopreservation)** is available to eligible professionals enrolled in a Deloitte-sponsored health plan.
- **Transgender benefits** that cover the cost of eligible surgical and non-surgical treatments, hormone therapy, and more.
- **Bright Beginnings – Family Support Network** is a comprehensive national medical carrier program to assist and guide you through infertility, maternity, and neo-natal care.
- **Flexible spending accounts (FSA) and health spending accounts (HSA).**

**Identity theft protection**, offered at a discounted rate, provides credit reports, scores, and alerts, Internet fraud monitoring, and identity fraud resolution services.

**International SOS** offers a host of services (e.g. emergency and routine medical service, online travel security information, etc.) to all professionals and their immediate family members traveling outside of their home country, on either business or vacation.

**Life and accident insurance** provides different levels of coverage to help protect professionals and their families from the financial impact of an unexpected loss of life or an accident.

- **Core life insurance** provides coverage through group term life insurance equal to the 1x the professional's annual base salary.
- **Optional life insurance** allows professionals to choose 1-10x their annual base salary.
- **Dependent life insurance** coverage for spouse, domestic partner, and child is also available.
- **Business travel accident (BTA) insurance** provides Deloitte professionals with coverage to protect their families if death or serious injury occurs as the result of an accident while traveling on business.
- **Optional personal accident insurance** can be purchased at various levels in addition to your life and BTA insurance.

**LifeWorks®** provides assistance for choosing care or services and obtaining referrals to community programs. This program also offers resources including publications on a variety of parenting, education, and aging issues.

- **Lactation support** covers a professional-grade breast pump, 6 months of unlimited telephone counseling with a certified lactation consultant, and reimbursement of shipping expenses for expressed milk while on business travel.

**Live Well program** is available to help you and your family with many of your well-being needs. Whether you are looking to improve your fitness or nutrition, dealing with a life challenge, your mental health, managing stress, or need advice on how you can make other healthy lifestyle changes, the Live Well team can provide one-on-one, confidential support and guidance to help you reach your goals.

**Long-term care insurance** provides help and supervision for individuals with severe cognitive impairment or the inability to perform the activities of daily living. Services may be provided at home or in a facility, and care may be provided by a professional or informal caregiver, such as a friend or family member.

**National sports and recreation program** supports professionals creating a sports team with their colleagues.

**Paid family leave** offers up to 16 weeks of fully paid family leave to address a range of life events impacting your family.

**Paid time-off (PTO)** is offered in a single bundle (vacation, personal, sick time) to provide maximum flexibility. Professionals can carry over a certain amount of unused PTO per year. Paid sick and safe time is offered to professionals who are not eligible for standard paid time-off.

**Pension plan** provides retirement income to eligible professionals at no cost. Vested after 3 years of continuous service or at age 62 while employed. (Early retirement may be available.)

**Personal banking program** provides professionals with access to several financial institutions where they can take advantage of reduced fees associated with basic banking services, including checking and savings accounts as well as loans and mortgage assistance.

**Personal leave** is provided for a variety of reasons, including but not limited to bereavement, military duty, jury duty, and more.

**Personal umbrella liability insurance** increases personal liability limits by supplementing primary insurance on a wide range of personal liability exposures such as residences, autos, watercrafts, recreational vehicles, pets, swimming pools and more.

**Pet insurance** is offered at a discounted rate to help reduce certain pet care expense from routine office visits to significant medical incidents.

**Remembrance fund** provides optional financial and non-financial benefits to Deloitte families if a Deloitte professional or immediate family member dies.

**Sabbatical programs** offer two options, including unpaid for 1 month for any reason or partially paid for 3 to 6 months to pursue personal or professional growth opportunities.

**Social cryopreservation (voluntary egg and/or sperm freezing) reimbursement program**, which reimburses 50% of eligible expenses (for non-medically necessary procedures), up to a lifetime maximum benefit of \$20,000 for eligible professionals and their spouses/domestic partners who are actively enrolled in a Deloitte-sponsored health plan.

**Student loan refinancing and personal loan solutions** allow eligible participants to combine their existing private and federal student loans into one loan, consolidate credit card debt, and pay off high interest debt by obtaining a personal loan. Welcome interest rate discounts or a welcome "bonus" may be available for eligible participants. *Independence restrictions may apply.*<sup>2</sup>

**Team well-being challenges** support professionals in creating an internal fitness competition or well-being challenge between their teams and colleagues.

**Thank it Forward** is our recognition program designed to reinforce the value we place on our professionals and our appreciation for all they do. The Thank it Forward web and mobile application allows our professionals to recognize each other for both big and small achievements, through non-monetary "Shout Outs" and monetary awards for eligible professionals.

**Tuition assistance** is available to eligible professionals for approved degree programs, professional certifications, and job-related courses.

**WealthPlanner** is designed to help you plan for your financial future. You can review the value of your retirement benefits and create personalized scenarios to model your active and retirement cash flows.

**WealthPortal** is a one-stop hub for your current retirement and insurance information. You can quickly look at your Deloitte accounts and balances, review additional financial well-being resources, and find useful contacts for assistance.

**Well-being subsidy** covers 50% of qualifying well-being related expenses up to \$500 per fiscal year.

<sup>1</sup> The Vanguard 529 College Savings Plan satisfies Deloitte's Independence Policy, so it's one less thing to worry about when saving for college. All professionals who are required to report their Financial Relationships in Tracking & Trading should remember to report any 529 Plan in which they are invested (including the Vanguard Plan). If you should decide to invest in a non-Vanguard 529 Plan, consideration should be given to your role and the clients you serve prior to investing as certain 529 plans are Restricted Entities.

<sup>2</sup> This program is offered through a restricted entity and independence policy may prohibit participation for certain individuals. Professionals with a Tracking & Trading requirement should pre-clear the lender prior to obtaining any loans through this program.

#### Disclaimer

Benefits listed here are examples of benefits currently offered by Deloitte but any benefit for which you may become eligible if employed by Deloitte will be governed by the terms and conditions of your employment and by the terms of each individual plan document. The official plan documents (as interpreted by the plan administrator in its sole discretion) and the laws that govern each plan will be followed in determining your rights and benefits under each Plan. Deloitte reserves the right to amend, modify, suspend, or terminate the plans, in whole or in part, at any time without prior notice, to the extent allowed by law. This means Deloitte has the right to change plan terms (including eligibility for benefits) or to discontinue any part or all of the benefits described herein at any time.

#### About Deloitte

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