Thriving Together

Deloitte is committed to supporting you throughout your life journey. The plans, programs, and resources included in this brochure are designed to meet you where you are in life so you and your loved ones can thrive mentally, physically, and financially.
Starting at Deloitte

- National health plans, including medical, dental, and vision coverage, prescription drug, and gender dysphoria coverage
- Flexible Spending Accounts (including limited purpose)
- Health Savings Accounts
- Well-being Subsidy
- Paid time-off, holidays, personal leave, and military leave
- Opportunities to go to Deloitte University and take advantage of DFIt
- Wealth Accumulation Program
- 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
- Integrated Mental Health Services
- Well-being Wizards
- WorkWell app
- Flexible and virtual work arrangements

Managing your finances

- Personal banking program
- Before-tax transportation and parking programs
- Disability, life, and accident insurance
- Flexible Spending Accounts (including limited purpose)
- Health Savings Accounts
- Student loan refinancing and personal loan solutions
- 529 college savings plan
- Auto and home insurance
- Personal umbrella liability insurance
- WealthPlanner
- WealthPortal
- Wealth Accumulation Program
- Well-being Subsidy

Creating a home

- Personal umbrella liability insurance
- Auto and home insurance
- Pet insurance
- Group legal
- Discount purchase program
- Personal banking program
- Well-being Subsidy

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 challenges

Preparing for Retirement

- Wealth Accumulation Program
- Long-term care insurance
- Life and accident insurance
- Personal umbrella liability insurance
- Health Savings Account
- Retiree health insurance and COBRA
- WealthPlanner
- WealthPortal
- Group legal
- Integrated Mental Health Services

Starting a family

- National health plans, including medical, dental, vision, and prescription drug coverage
- Flexible Spending Accounts (including limited purpose)
- Health Savings Accounts
- Paid family leave
- Social cryopreservation (voluntary egg and/or sperm freezing) reimbursement program
- Bright Beginnings family support, medically necessary fertility preservation (egg/sperm cryopreservation), and lactation support through our national health plans
- Adoption and surrogacy reimbursement program
- 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
- Integrated Mental Health Services
- Nursing support while traveling for business
- Reproductive health resource guide
- FertilityIQ
- Well-being Subsidy

Planning for the unexpected

- Paid family leave
- Emergency back-up dependent care and family support services
- Long-term care insurance
- Identity theft protection
- Student loan refinancing and personal loan solutions
- Disability, life, and accident insurance
- Group legal
- Disaster relief fund
- Approved time away from work
- Flexible and virtual work arrangements
- Remembrance fund
- Personal umbrella liability insurance
- International SOS
- Integrated Mental Health Services
- Well-being Subsidy
- Wealth Accumulation Program
Career development and performance snapshots

Adoption and surrogacy reimbursement programs

Before-tax transportation and parking programs

Bright Horizons emergency back-up dependent care and family support services

Corporate citizenship and community engagement

Deloitte’s emergency back-up dependent care reimbursement program

Deloitte provided short-term disability (STD) insurance

Discount purchase program

Disaster relief fund

Disability insurance

Employee Assistance Program (EAP)

Equity Inclusion

Family leave

Family support services provide professional support when on-the-job training, 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’s emergency back-up dependent care reimbursement program provides for reimbursement of fees paid up to $100 per day for a maximum of seven days, for care not provided through the Bright Horizons program (any days reimbursed will be subtracted from Bright Horizons’ emergency back-up dependent care 30-day limit).

Deloitte-provided short-term disability (STD) insurance is available if you become unable to work due to injury, illness, physical condition (including pregnancy and pregnancy-related), or mental condition.

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

DUS 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.

Disaster relief fund provides immediate 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.

FertilityIQ is an online resource that provides prospective parents with inclusive and equitable educational materials about fertility-related subjects and extensive data to plan for and help build your unique family.

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

Health Savings Accounts (HSA) that allow you to use before-tax dollars to pay for eligible health care expenses (as defined by the IRS) that are not paid by a Deloitte annual contribution.

Deloitte’s hospital and hospice program provides for expenses associated with inpatient hospitalization, emergency back-up dependent care and family support services, professional certifications, and job-related courses.

Inclusive and equitable educational materials about fertility-related subjects that exceed expectations and recognize exceptional contributions.

International 401(k) savings plan includes a Deloitte matching contribution and investment flexibility and a cash balance plan that is 100% funded by Deloitte with an annual guaranteed rate of return. Together, these plans provide a solid foundation for your financial future:

401(k) savings plan includes both Traditional (before-tax) and Roth (after-tax) savings options for eligible professionals. Deloitte matches $0.50 for every dollar you contribute, up to the first 6% of your eligible pay per year (e.g., Deloitte contributes 3% of your eligible pay annually if you contribute at least 6%). You become fully vested after completing three years of continuous service. Additional investment options to match your risk tolerance and investment advice/financial education services are available through Vanguard.

Cash balance plan provides retirement income to eligible professionals at no cost to you. Deloitte contributes a minimum of 3% to your cash balance account annually. Once your age + credited service years reaches 40, Deloitte’s annual contribution increases by 1% every five years thereafter (e.g., 5% at 50 years, 6% at 60 years, etc.), up to a maximum of 9%, as your tenure increases. You become fully vested after completing three years of continuous service or at age 62 while actively employed.

When combined, Deloitte’s annual contribution to your wealth accumulation will vary between a minimum of 6% up to a maximum of 12% of eligible pay per year depending on your tenure (assumes a 6% employee contribution to the 401(k) savings plan).

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.

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 is independent of reimbursement, and any reimbursement received through either program without regard to the number of children.

Approved time away from work is provided for a variety of reasons, including but not limited to bereavement, military duty, jury duty, and more.

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 and mass transit costs.

Bright Horizons 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 elder care providers, as well as dog sitters.

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

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WealthPlanner® is designed to help you plan for your financial future. You can review your 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.

Access/Make changes only during Open Enrollment (held in the Fall of each year)

Deloitte-provided core long-term disability (LTD) insurance® is available after 26 weeks of absence due to illness, injury, physical condition or mental condition and replaces 40% of your pre-disability annual base salary, up to a monthly maximum benefit of $10,000. A buy-up supplement plan is also available.

Group legal® provides professionals and eligible dependents with personal legal services, including advice and consultation, either through an office consultation or by telephone.

Healthcare options® to meet any combination of needs for professionals, spouses, domestic partners, and children up to 26 years of age.

- Multiple national medical plans with varying coverage levels, provider networks, and costs; as well as prescription drug coverage, and 100% coverage for in-network preventive care and certain cancer screenings.
- Expanded medical travel benefits includes travel within the United States for any covered service, to the extent permitted by law, that can only be obtained from an anesthesiologist or other provider more than 100 miles from your home. Coverage includes transportation and lodging reimbursement, up to the maximum allowed by IRS rules.
- Bright Beginnings—Family Support Network, a comprehensive national carrier program to assist and guide you through infertility and neonatal care.
- Lactation support: Each of Deloitte’s national medical plans cover a professional grade breast pump and lactation counseling with a certified lactation consultant.
- Dental plan with in- and out-of-network coverage that provides three exams and cleanings each year, as well as coverage for a wide range of services, including adult and child orthodontia.
- Vision care options that include a Deloitte-provided discount program and an optional vision insurance plan with in- and out-of-network coverage. Both include benefits for eye exams, lenses, frames, and contact lenses.
- Flexible spending accounts (FSA) (including Limited Purpose FSA) that allow you to pay pre-tax dollars to pay for eligible healthcare expenses (as defined by the IRS) that are not paid by a Deloitte medical, dental, or vision plan (or any other plan under which you or your eligible dependents are covered).
- Expanded medical travel benefits includes travel within the United States for any covered service, to the extent permitted by law, that can only be obtained from an anesthesiologist or other provider more than 100 miles from your home. Coverage includes transportation and lodging reimbursement, up to the maximum allowed by IRS rules.
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- Vision care options that include a Deloitte-provided discount program and an optional vision insurance plan with in- and out-of-network coverage. Both include benefits for eye exams, lenses, frames, and contact lenses.
- Flexible spending accounts (FSA) (including Limited Purpose) that allow you to pay pre-tax dollars to pay for eligible healthcare expenses (as defined by the IRS) that are not paid by a Deloitte medical, dental, or vision plan (or any other plan under which you or your eligible dependents are covered).

- Gender dysphoria coverage that includes certain reconstructive surgery procedures considered medically necessary when paired with a diagnosis of gender dysphoria; as well as the cost of eligible surgical and non-surgical treatments, hormone therapy, etc.
- Treatment of infertility and fertility solutions are available if your healthcare provider diagnoses you with infertility. These services include but are not limited to, assisted reproductive technologies (ART), frozen embryo transfer cycles, intracytoplasmic sperm injection (ICS), and insemination procedures such as artificial insemination (AI) and intratracheal insemination (ITI).
- Enhanced benefit coverage includes medical expenses related to donor collection and preparation of ovum and/or sperm, and the medications associated with the collection and preparation of ovum and/or sperm. These services are also available to females without a male partner and males without a female partner. Additionally, fertility preservation is available for medical reasons when cancer or other medical treatments are likely to produce infertility/sterility.

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 professional’s annual base salary, up to $750,000.
- Optional life insurance provides professionals to choose 1-10x their annual base salary up to a maximum of 1,500,000 (evidence of insurability may be required).
- Dependent life insurance coverage for spouse, domestic partner, and child is also available.
- Business travel accident (BTA) insurance provides 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 benefit.

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.

Renew each calendar year (January 1)

Paid Collective Disconnects and holidays are in addition to PTO and allow all professionals to rest and recover at the same time.

Renew each fiscal year (late May/early June)

Well-being Wizards® are passionate professionals who move well-being from theory to practice through assimilation, action, and advocacy. Wizards educate professionals on Empowered Well-being programs and resources, promote local engagement, elevate grassroots initiatives to the national level, pilot and test new concepts for well-being programs, and ensure branding and communication of programs align to national standards.

WorkWell app® enables access to our Empowered Well-being resources from your mobile device, including articles, podcasts, micro-learning videos, and more.

Deloitte’s emergency-backup care dependent care reimbursement program® provides reimbursement of fees paid, up to $100 per day for a maximum of seven days, for care not provided through the Bright Horizons program (any days reimbursed will be subtracted from Bright Horizons’ emergency-backup care 30-day limit).

Well-being Subsidy® covers 100% of qualifying well-being related expenses up to $1,000 per fiscal year (e.g., gym membership, sports and safety equipment, ergonomic office furniture, musical instruments, composting equipment, etc.).

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.

About Deloitte
As used in this document, “Deloitte” means Deloitte, Touche, Tohmatsu, or any of its affiliates, or any of their respective parents, subsidiaries, and affiliated entities (collectively “Deloitte”). “Deloitte” also refers to a member firm or members firm(s) within Deloitte Touche Tohmatsu doing business under the Deloitte name in various countries and their respective affiliates. Certain services may not be available to clients under the laws and regulations of public accounting. Please visit www.deloitte.com/nd to learn more about our global relationships of member firms.

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