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 physically, mentally, and financially.
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
- National sports and recreation program

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 at Deloitte

- National health plans, including medical, dental, 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
- National sports and recreation program
- 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 (includes 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

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
Adoption andsurrogacy reimbursement programs reward 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.

Approved time away from work provides 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 snapshot 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’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 illness, injury, physical condition (including pregnancy and pregnancy-related), or mental condition.

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

• DIS 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 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.

Fertility(2) 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)(4) allow that you to use before-tax dollars to pay for eligible health care expenses (as defined by the IRS) that are not paid by insurance coverage or benefit, or self-pay arrangements. Note: Currently, HSA funds do not provide immediate economic assistance to Deloitte

International SDF offers a host of services (i.e., 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.

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.

Nursing support while traveling for business Deloitte provides nursing services with expense reimbursement related to expressing milk which are incurred for out of town business travel. Expenses may be related to special accommodations at hotels or meeting sites or additional shipping charges for shipping expressed breast milk.

Additionally, DU’s nursing mother program provides those at DU with resources to pump, pack, and ship-expressed milk in dry ice for next-day delivery.

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

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.

Pet insurance(1) is offered at a discounted rate to help reduce certain pet care expenses 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.

Reproductive health resource guide includes an overview of the available benefits and programs to help support you and your family through every step of the family building journey, including medical insurance for infertility, paid family leave for time away from work for bonding, and more.

Sabbatical programs offer two options, including unpaid for one month or any reason or partially paid for three to six months to pursue personal or professional growth opportunities.

Social cryopreservation (voluntary egg, sperm, and/or embryo freezing) reimbursement program 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 national medical plan.

Student loan refinancing and personal loan solutions(3) 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.

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 professionals to publicly say “thank you,” and express gratitude through non-monetary “Shout Outs.” The program also includes monetary awards for eligible professionals to acknowledge efforts that exceed expectations and recognize exceptional contributions.

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

Wealth Accumulation Program consists of a 401(k) savings plan that 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.

Cash balance plan provides retirement income to eligible professionals at retirement. Deloitte contributes a minimum of 3% of your cash balance account annually. Once your age + credited service years reaches 40, Deloitte’s annual contribution increases by 1% every 5 years thereafter (e.g., 5% if 50 years, 6% at 60 years, etc.) up to a maximum 9%, as your tenure increases. You become fully vested after completing three years of continuous service or at age 62 while actively employed.
Access/make changes only during Open Enrollment (held in the Fall of each year)

Deloitte’s emergency back-up 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 back-up dependent care 30-day limit).

Well-being Subsidy covers 100% of qualifying well-being related expenses up to $1,000 per fiscal year (i.e., gym memberships, sports and safety equipment, wireless office furniture, medical instruments, and太平ware, etc.).

Renews each calendar year (January 1)

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 family leave is offered to professionals who are not eligible for standard paid time-off.

About Benefits

Deloitte’s benefits have some examples of benefits currently offered by Deloitte, but they are subject to change. Please contact your local Deloitte office or your HR professional to learn what benefits are available in your area.

Well-being Wizards are passionate professionals who move well-being from theory to practice through collaboration, 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.

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