



Benefits

Empowered well-being

Deloitte is committed to providing support and assistance throughout the major milestones of your life. Whether you are starting a family or pursuing a passion we provide benefits to address your unique career and life needs no matter where you are on your well-being journey. Deloitte provides multiple program offerings to support your well-being needs.

Medical, dental and vision

Deloitte's healthcare offerings include competitive medical, dental, and vision plans. Five different national medical plan options with three carriers are available. All of the plans provide:

- 100% coverage for in-network preventive services including well-child (e.g., immunizations), well-woman (e.g., mammogram, pap smear), and well-man (e.g., prostate testing)
- Access to quality care through national provider networks
- Prescription drug coverage
- Protection against the cost of catastrophic illness or injury
- The ability to see a specialist without a referral
- The dental plan provides access to in-network and out-of-network providers and coverage for major dental work including adult and child orthodontia

The dental plan provides access to in-network and out-of-network providers and coverage for major dental work. The dental benefit also includes three dental cleanings per year, with no deductible, paid at 100% of reasonable and customary charges. Deloitte also offers a discount vision benefit at no cost to the participant, as well as a voluntary vision plan that allows participants to elect additional coverage.

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Life insurance and disability

Deloitte offers a range of insurance and disability coverage to help protect professionals and their families from the financial impact of unforeseen circumstances.

- Life Insurance includes core coverage for our professionals. Optional life and accident coverage can be purchased for professionals and/or their eligible dependents
- Business Travel Accident (BTA) Insurance is provided at no cost to the participant
- Deloitte provides Short Term Disability and core Long-Term Disability (STD and LTD) coverage at no cost to the participant. Additional LTD coverage is available for purchase as well

FSA's and HSA

- The Health Care Flexible Spending Account (HCFSA) helps eligible plan participants save money on certain health care expenses — such as eligible medical, dental, and/or vision care expenses not paid by a Deloitte plan — for themselves or their eligible dependents through contributions made to an HCFSA account before-tax. Deloitte's HCFSA also offers a debit card that allows immediate access to FSA funds when used at participating providers
- The dependent care flexible spending account (DCFSA) allows participants to set aside up to \$5,000 from their before-tax pay for eligible dependent care expenses
- Participants in the High Deductible Health Plan offered by Deloitte may be eligible to establish a Health Savings Account (HSA). Contributing to an HSA provides an opportunity to build a personal fund to pay for current and future qualified health care expenses — tax-free. Similar to an individual retirement account (IRA), money is put away before-tax, investment returns are tax-sheltered, and distributions for qualified health care expenses are tax-free. And HSA participants can also elect to participate in a Limited Purpose Flexible Spending Account, another way to save on eligible vision, dental, and preventive care expenses

Before tax transportation

The Before Tax Transportation program allows participants to save money on qualified parking or commuting costs.

Well-being Subsidy

Deloitte is committed to helping our professionals lead healthy lifestyles. As part of this, Deloitte covers 50% of qualifying health & fitness expenses (gym memberships, gym equipment, Weight Watchers, etc.) up to \$500 per year, through our well-being subsidy.

Pension

Deloitte provides a defined benefit pension plan to help provide income in retirement at no cost to our eligible professionals. The pension plan provides:

- Vesting after three years of continuous service or attainment of age 62 while actively employed, regardless of years of service
- A monthly income for life or a one-time lump sum distribution after retirement
- Competitive cash balance formula
- Normal retirement at age 62
- Retirement as early as age 50 with completion of at least 10 years of service, or age 55 with completion of at least 5 years of service

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401(k)

Deloitte offers a 401(k) savings and investment plan, designed to help participants accumulate wealth in a tax-effective manner. Some plan highlights include:

- Contribute on a before-tax 401(k) basis or alternatively on an after-tax Roth 401(k) basis directly through payroll
- A diverse choice of investment options. Professional investment advice options are available to help you direct your contributions based on your needs and preferences
- Make the most of Deloitte's employer 401(k) match formula — \$0.25 per dollar on the first 6% of eligible pay you contribute, for employees with at least 60 days of service at the end of the plan year. Participants are 100% vested in their own contributions and the related earnings. For those hired on or after May 29, 2011, employer matching contributions are 100% vested after just four years of continuous service. Partial vesting is available for employees with between one and four years of service
- The plan allows participants to take a loan while actively employed

Paid time-off & holidays

Paid Time-Off (PTO) gives professionals the flexibility to manage time off in a way that works best for them. Deloitte's PTO program gives professionals an allotment of days that encompass vacation, personal, and sick time. Actual PTO accrual will depend on the professional's position and possibly on their years of eligible service. When combined with holidays, there are 35 days off on average with a minimum level of 30 days off per year. To provide additional flexibility, our program includes a carryover provision for unused PTO.

Sabbaticals

Deloitte offers two sabbatical programs: an unpaid one-month sabbatical that can be taken for any reason; and a three- to six-month sabbatical that can be taken to pursue personal or professional growth opportunities in the areas of career development or volunteerism. While on a three- to six-month sabbatical, professionals continue to receive 40% of their pre-sabbatical base salary.

The program is voluntary and offers:

- An opportunity to achieve personal and professional goals
- Time to refresh and renew to help increase effectiveness, creativity and productivity
- An acknowledgment of hard work and dedication

Pet insurance

Deloitte understands that for some, pets are another member of the family. To help cover the cost of health care for your pet, Deloitte offers a pet insurance program – at a special discount for U.S.-based professionals. From routine office visits to significant medical incidents, our discounted pet insurance program provides protection for pets when they need it most. Depending upon the options you choose, your pet's policy can include coverage for a range of conditions related to: illnesses including cancer, routine medical care including vaccinations, de-worming, spay/neuter, and more. Policyholders are free to use any licensed veterinarian anywhere, even while away from home.

Paid family leave

Deloitte offers up to 16 weeks of paid time off to bond with a child as a result of birth or placement for adoption and/or to care for a spouse/domestic partner, parent, child, and/or sibling with a serious health condition.

Adoption and surrogacy reimbursement

Deloitte reimburses up to \$25,000 per child for expenses related to the adoption of a minor child or the birth of a minor child through surrogacy.

Emergency back-up dependent care (adults and children)

This service can be used when you need to be at work and your regular child or adult/elder care is unavailable. Care is available for infants through teenage children and adult relatives of Deloitte employees, up to a maximum of 30 days per employee per fiscal year.

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Rewards and recognition

Deloitte's Rewards and Recognition program rewards individuals and teams who have made unique and outstanding contributions above and beyond the normal expectations of their position, and which support Deloitte's strategic priorities.

Additional benefits

Deloitte's benefit offerings also include:

- Live Well Program — helps professionals and their families deal with life challenges of any kind in total confidentiality. The Live Well team of professionals and clinicians can provide one-on-one counselling, confidential support, and guidance to help you reach your goals.
- 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.
- Student Loan Consolidation and Refinancing — Deloitte offers a student-loan consolidation and refinancing program. Eligible participants can combine their existing private and federal loans into a single loan with one monthly payment at competitive rates. Independence requirements may impact eligibility.
- Long-Term Care — voluntary coverage that helps protect you and certain family members from the high costs associated with an extended nursing home stay and home health care services
- Deloitte Marketplace Employee Discount Program — provides professionals with access to discounts at thousands of online retailers and hundreds of local restaurants and merchants, including offers that are exclusive to Deloitte professionals
- Group Legal Plan — voluntary coverage that enables you to receive a comprehensive set of personal legal services from a panel of participating law firms or from your own attorney
- Employee Personal Umbrella Liability program (PUL) — increases your personal liability limits by supplementing your primary insurance on a wide range of personal liability exposures such as residences, autos, watercraft, recreational vehicles, pets, swimming pools, etc.
- IdentitySecure — an identity theft and credit monitoring service that provides credit reports, scores, and alerts, Internet fraud monitoring, and identity fraud resolution services.
- Military Leave program — includes differential pay and is part of Deloitte's commitment to our military professionals.
- And more...!

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Disclaimer

No general explanation can adequately provide all the details of each plan. This general explanation does not change, expand, or otherwise interpret the terms of any plan. If there is any conflict between the plan documents and this description or any written or oral communication by an individual representing the plans, the terms of the plan documents (as interpreted by the plan administrator in its sole discretion) will be followed in determining the rights and benefits under each plan.