



Thriving Together

Deloitte cares about you. Through our comprehensive programs, you have access to a wide range of options to help support and empower you through your individual journey toward thriving mentally, physically, and financially, and caring for your well-being.

Starting at Deloitte



- Before-tax transportation and parking programs
- Career development and performance snapshots
- Discount purchase program
- Flexible Spending Accounts (including limited purpose)
- Health Savings Account
- Integrated Mental Health Services
- National health plans, including medical, dental, and vision coverage, prescription drug, and gender dysphoria coverage
- Paid time-off, holidays, personal leave, and military leave
- Student loan refinancing and personal loan solutions
- Thank it Forward recognition program
- Wealth Accumulation Program
- Well-being app
- Well-being Subsidy
- Well-being Wizards

Creating a home



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

Pursuing a passion



- Corporate citizenship and community engagement
- Flexible and virtual work arrangements
- Well-being Subsidy

Preparing for Retirement



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



Managing your finances

- 529 college savings plan
- Auto and home insurance
- Before-tax transportation and parking programs
- Disability, life, and accident insurance
- Flexible Spending Accounts (includes limited purpose)
- Group legal
- Health Savings Account
- Identity theft protection and Long-term care insurance
- Personal banking program
- Personal umbrella liability insurance
- Pet insurance
- Student loan refinancing and personal loan solutions
- Wealth Accumulation Program
- WealthPlanner
- WealthPortal
- Well-being Subsidy



Starting a family

- 529 college savings plan
- Bright Beginnings family support, medically necessary fertility preservation (egg/sperm cryopreservation), and lactation support through our national health plans
- Emergency back-up dependent care and family support services
- (USDC only) Family leave
- Inflection (reproductive health, fertility, and menopause education)
- Flexible Spending Accounts (including limited purpose)
- Health Savings Account
- Integrated Mental Health Services
- Life and accident insurance
- National health plans, including medical, dental, vision, and prescription drug coverage
- (PDM only) Parental leave
- Nursing support while traveling for business
- Reproductive health resource guide
- Well-being Subsidy



Planning for the unexpected

- Approved time away from work
- Disability, life, and accident insurance
- Disaster relief fund
- Emergency back-up dependent care and family support services
- (USDC only) Family leave
- Group legal
- Identity theft protection
- Integrated Mental Health Services
- International SOS
- Long-term care insurance
- (PDM only) Parental leave
- Personal umbrella liability insurance
- Remembrance fund
- Student loan refinancing and personal loan solutions
- Wealth Accumulation Program
- Well-being Subsidy

Access/make changes any time during the year

529 college savings plan^{1,3} 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.

Approved time away from work^{3,6} is provided for a variety of reasons, including but not limited to bereavement, military duty, jury duty, and more.

Auto and home insurance³ provides a special group discount for insurance coverage.

Before-tax transportation and parking programs⁴ 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 services³ offer options and support when you need to be at work and your regular child, adult, or 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 snapshots³ provide professionals with on-the-job trainings, diverse learning opportunities, and frequent performance feedback to facilitate career growth.

Corporate citizenship and community engagement⁶ 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 program³ 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) insurance³ is available if you become unable to work due to illness, injury, physical condition (including pregnancy and pregnancy-related), or mental condition.

Disaster relief fund³ provides immediate economic assistance to Deloitte professionals who have suffered a significant loss due to natural disaster.

Discount purchase program³ provides professionals access to discounts to more than 30,000 online retailers, local restaurants, and merchants, as well as Deloitte exclusives.

Inflection^{3,8} (formerly known as FertilityIQ) is an online resource that provides inclusive and equitable educational materials about reproductive health, fertility, and menopause; as well as extensive data and courses to help you navigate your journey. Inflection is available at any time at no cost to you with unlimited access to all features.

Health Savings Account (HSA)^{4,5} that allows 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 medical, dental, or vision plan (or any other plan under which you or your eligible dependents are covered). *Note: You must be enrolled in an eligible High Deductible Health Plans to participate in an HSA.*

Identity theft protection³, offered at a discounted rate, provides credit reports, scores, and alerts, Internet fraud monitoring, and identity fraud resolution services.

Integrated Mental Health Services⁶ offers a personalized, concierge-style approach to support you and your eligible dependents' psychological health along the continuum of human experience—from thriving to challenged. Our in-house team of professionals facilitate the delivery of clinical and Performance Psychology services through a highly curated, private panel of clinical professionals and Performance Psychology experts. There is no cost to you to speak with a mental health clinician, and you may qualify for up to eight complimentary counseling sessions (per incident/per year). Treatment navigation assistance also is available for higher level of care needs. What's more, IMHS is available in addition to any existing mental health services you may already receive and does not impact any existing medical benefits, insurance coverage or benefit, or self-pay arrangements. *Note: Currently, Performance Psychology is available only to PPMDs.*

International SOS³ 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^{3,4} 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.

Nursing support while traveling for business^{3,6} reimburses nursing mothers for reasonable expenses related to expressing milk 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.

(USDC only) Family leave³ offers up to 8 weeks of fully paid leave in a rolling 365-day period to bond with a new child, following their birth, adoption, or foster placement OR to care for a family member with a serious health condition.

(PDM only) Parental leave³ provides eligible professionals with two weeks of paid leave to bond with a new child. *Note: Paid parental leave requires six months of service.*

Personal banking program³ 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 insurance³ is offered at a discounted rate to help reduce certain pet care expenses from routine office visits to significant medical incidents. A wellness option that covers additional preventive care services is also available.

Remembrance fund³ 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.

Student loan refinancing and personal loan solutions³ 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.²*

Thank it Forward³ 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.

Wealth Accumulation Program^{3,7} includes a 401(k) savings plan with 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 in Deloitte's matching contributions after completing three years of continuous service. Diverse investment options to align with your risk tolerance and investment advice/financial education services, are available through Vanguard.

WealthPlanner⁶ 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.

WealthPortal⁶ 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 Wizards⁶ 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.

Well-being app⁶ enables access to our Empowered Well-being resources from your mobile device, including articles, podcasts, micro-learning videos, and more.

Access/make changes only during Open Enrollment (held in the Fall of each year) or within 31 days of a qualifying life event⁵

Deloitte-provided core long-term disability (LTD) insurance^{4,5}

is available after 26 weeks of absence due to diagnosed 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 for eligible professionals. A buy-up supplemental LTD coverage is also available.

Group legal⁴ provides professionals and eligible dependents with personal legal services, including advice and consultation, either through an office consultation or by telephone.

Healthcare options^{3,4,5} 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.

- **Mental health coverage** is available and includes inpatient, outpatient, and telemedicine services, as well as prescription drug coverage.

- **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 in-network 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** is a comprehensive national medical carrier program to assist and guide you through fertility, neonatal care and maternity support (including lactation).

- **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 (ICSI), and insemination procedures such as artificial insemination (AI) and intrauterine insemination (IUI).

- **Donor and fertility preservation coverage** includes medical expenses related to and the prescription drugs associated with donor collection and preparation of ovum and/or sperm. These services are 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.

- **Lactation support** includes a professional-grade breast pump and lactation counseling with a certified lactation consultant under our national medical plans.

- **Gender dysphoria coverage** includes transgender reassignment benefits and certain reconstructive surgery procedures considered medically necessary when paired with a diagnosis of gender dysphoria, including eligible surgical and non-surgical treatments (including hormone therapy).

- **Hinge Health digital physical therapy** to support musculoskeletal health and help reduce muscle and joint pain is available at no cost to you and your eligible dependents (age 18+) enrolled in our national medical plans.

- **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.

- **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 (FSAs) (including Limited Purpose)** that allow you to use before-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).

Life and accident insurance^{4,5} provides different levels of coverage to help protect eligible professionals and their families from the financial impact of an unexpected loss of life or an accident.

- **Core (basic) life insurance** provides coverage through group term life insurance equal to the 1x the professional's annual base salary, up to \$750,000.

- **Optional life insurance** allows 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 Deloitte professionals with coverage to protect their families if death or serious injury occurs as the result of an accident while traveling on business.

- **Personal accident insurance** can be purchased at various levels in addition to your life and BTA insurance.

Personal umbrella liability insurance⁴ 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. *Note: Professionals can enroll in this benefit only during Open Enrollment.*

Renews each fiscal year (late May/early June)

Bright Horizons emergency back-up dependent care and family support services³

offers options and support when you need to be at work and your regular child, adult, or 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.

Deloitte's emergency back-up dependent care reimbursement program³

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 Subsidy³ covers 100% of qualifying well-being related expenses up to \$1,000 per fiscal year (i.e., gym membership, sports and safety equipment, ergonomic office furniture, musical instruments, composting equipments, etc.).

Renews each calendar year (January 1)

Paid Collective Disconnects and holidays⁶ are in addition to PTO and allow all professionals to rest and recover at the same time.

Paid time-off (PTO)⁶ 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.

¹ 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.

² 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.

³ Access Talent on Demand (ToD) for more information and details about eligibility.

⁴ Access the Deloitte Benefits Center for more information and details about eligibility.

⁵ You may change or access coverage during the year if you experience a "qualified life event" (e.g., change in marital or domestic partnership status, having a baby or adopting a child, your spouse/domestic partner loses or gains employment or benefits coverage).

⁶ Access DeloitteNet for more information and details about eligibility.

⁷ The "401(k) savings plan" refers to the Deloitte 401(k) Plan or any other defined contribution plan sponsored by Deloitte under which you are entitled to a benefit.

⁸ Inflection is a separate entity from Deloitte. Resources available via Inflection are provided as a convenience for informational purposes only; Deloitte does not endorse or recommend any particular service, provider, or content contained within the Inflection site or subsequent links. Inflection cannot guarantee that a doctor or clinic it suggests to you will be in-network with your health plan, whether that plan is Deloitte-sponsored or otherwise. You should confirm network coverage with your health plan provider before choosing a specific health care provider.

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 or program document. The official plan or program documents (as interpreted by the plan administrator in its sole discretion) and the laws that govern each plan or program will be followed in determining your rights and benefits under each plan or program. Deloitte reserves the right to amend, modify, suspend, or terminate the plans or programs, 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 or program terms (including eligibility for benefits) or to discontinue any part or all of the benefits described herein at any time.

About Deloitte

As used in this document, "Deloitte" refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee ("DTTL"), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as "Deloitte Global") does not provide services to clients. In the United States, Deloitte refers to one or more of the US member firms of DTTL, their related entities that operate using the "Deloitte" name in the United States and their respective affiliates. Certain services may not be available to attest clients under the rules and regulations of public accounting. Please see www.deloitte.com/about to learn more about our global network of member firms.