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
- 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

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

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

- 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
- (USDC only) Paid family leave
- (PDM only) Parental leave
- 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
- Life and accident insurance
- 529 college savings plan
- Integrated Mental Health Services
- Nursing support while traveling for business
- Reproductive health resource guide
- FertilityIQ
- Well-being Subsidy

Planning for the unexpected

- (USDC only) Paid family leave
- (PDM only) Parental 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
- Remembrance fund
- Personal umbrella liability insurance
- International SOS
- Integrated Mental Health Services
- Well-being Subsidy
- Wealth Accumulation Program
529 college savings plan 3, 4 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 insurance 3 provides a special group discount for insurance coverage.

Bright Horizons emergency back-up dependent care and family support services 3 offer options and support when you need it at work and your regular child 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.

Before-tax transportation and parking programs 3 help you save money on qualified transportation expenses, such as parking and mass transit costs.

Career development and performance snapshots 3 provide professionals with on-the-job trainings, diverse learning opportunities, and frequent performance feedback to facilitate career growth.

Corporate citizenship and community engagement 6 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 3 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 3 is available if you become unable to work due to illness, injury, physical condition (including pregnancy and pregnancy-related), or mental condition.

Disaster relief fund 3 provides immediate economic assistance to Deloitte professionals who have suffered a significant loss due to natural disaster.

Discount purchase program 3 provides professionals access to discounts to more than 30,000 online retailers, local restaurants, and merchants, as well as Deloitte exclusives.

FertilityIQ 3, 4 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.

Health Savings Accounts (HSA) 3, 4 allow eligible professionals to contribute at least 6%. You become fully vested after completing (e.g., Deloitte contributes 3% of your eligible pay annually if you contribute, up to the first 6% of your eligible pay per year.

Identity theft protection 3, 4, offered at a discounted rate, provides credit reports, scores, and alerts, Internet fraud monitoring, and identity fraud resolution services.

Integrated Mental Health Services 6 offers a personalized, concierge-style approach to support you and your eligible dependents’ psychological health along the continuum of care, from psychological evaluation to treatment for challenging issues—from thriving to challenged. Our in-house team of psychologists and experts 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 a higher level of care needs. What’s more, MHS 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 benefits, or self-pay arrangements. Note: Currently, Performance Psychology is available only to PPMDS.

International SOS 3 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 who are cognitively impaired 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 6 Deloitte provides nursing mothers with expense reimbursement related to delivery supplies 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 express breast milk.

(USDc only) Paid family leave 3 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 the health of a family member.

(PDM only) Parental leave 3 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 program 3 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 3 is offered at a discounted rate to help reduce certain pet care expenses from routine office visits to significant medical incidents.

Remembrance fund 3 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 solutions 3 allow eligible participants to combine their existing private and federal student loans into one loan, consolidate credit card debt, and pursue interest debt obtaining a new loan at a lower interest rate or a welcome “bonus” may be available for eligible participants. Independence restrictions may apply. 2

Team well-being challenges 6 support professionals in creating an internal fitness competition or well-being challenge between their teams and colleagues.

Thank It Forward 3 is our recognition program designed to recognize and celebrate the good work we place our trust in to recognize the 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.” WealthAccumulation Program 3, 7 is 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 after completing three years of continuous service. Diverse investment options to match your risk tolerance and investment advice/financial education services are available through Vanguard.

WealthPlanner 6 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 6 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 Wizards 3 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 3 enables access to our Empowered Well-being resources from your mobile device, including articles, podcasts, micro-learning videos, and more.
Deloitte-provided core long-term disability (LTD) insurance\textsuperscript{4} 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 supplemental LTD coverage is also available.

Group legal\textsuperscript{4} provides professionals and eligible dependents with personal legal services, including advice and consultation, either through an office consultation or by telephone.

Healthcare options\textsuperscript{4}\textsuperscript{4} to meet any combination of needs for professionals, spouses, domestic partners, and children up to 26 years of age.

\begin{itemize}
  \item \textbf{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.
  \item \textbf{Expanded medical travel benefits} includes travel within the United States for any covered service, to the extent permitted by law, that can only be provided by a Deloitte network provider more than 100 miles from your home. Coverage includes transportation and lodging reimbursement, up to the maximum allowed by IRS rules.
  \item \textbf{Bright Beginnings—Family Support Network}, a comprehensive national medical carrier program to assist you guide through infertility, neonatal care and maternity support (including lactation).
  \item \textbf{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.
  \item \textbf{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.
  \item \textbf{Lactation support}: Each Deloitte’s national medical plans cover a professional-grade breast pump and lactation counseling with a certified lactation consultant.
  \item \textbf{Flexible spending accounts (FSA) (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).
  \item \textbf{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.
  \item \textbf{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 (ICSI), and insemination procedures such as artificial insemination (AI) and intrauterine insemination (UI).
  \item \textbf{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.
\end{itemize}

\section*{Life and accident insurance\textsuperscript{4}} provides different levels of coverage to better protect professionals and their families from the financial impact of an unexpected loss of life or an accident.

\begin{itemize}
  \item \textbf{Core life insurance} provides coverage through group term life insurance equal to the 1x the professional’s annual base salary, up to $750,000.
  \item \textbf{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).
  \item \textbf{Dependent life insurance} coverage for spouse, domestic partner, and child is also available.
  \item \textbf{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.
  \item \textbf{Optional personal accident insurance} can be purchased at various levels in addition to your life and BTA insurance.
\end{itemize}

\section*{Renews each fiscal year (late May/early June)}

Bright Horizons emergency back-up dependent care and family support services\textsuperscript{9} provides 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.

Deloitte’s emergency back-up dependent care reimbursement program\textsuperscript{9} 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)

Renews each calendar year (January 1)}

Paid Collective Disconnects and holidays\textsuperscript{1} are in addition to PTO and allow all professionals to rest and recover at the same time.

Paid time-off (PTO)\textsuperscript{1} 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.

Deloitte reserves the right to amend, modify, suspend, or terminate the plans or programs, in whole or in part, at any time and to the extent allowed by law. This means Deloitte has the right to change plan or program terms (including eligibility requirements) at any time. Deloitte will reimburse nursing mothers for reasonable expenses 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.

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

Disclaimer

The information and resources provided in this document are intended to provide general information and do not constitute or replace professional advice. Deloitte is not responsible for the accuracy of the information and assumes no liability for use of the information. Deloitte is not responsible for any action taken in reliance on the information, and assumes no liability for use of the information. Deloitte is not responsible for any loss or damage suffered as a result of the use of the information.

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