Supporting your life journey

We believe that to be an undisputed leader in professional services, we should equip you with resources that can make a positive impact on your well-being journey. Our vision is to create a leadership culture focused on the development and well-being of our people. Here are some of our benefits and programs to support you and your family’s well-being throughout life’s major milestones.*
Starting at Deloitte
- Medical, dental, and vision (infertility, FSA, HSA, vision, pharmacy)
- Well-being subsidy
- Paid time-off, holidays, paid sick and safe time, personal leave, and military leave
- 401(k) contribution/investment setup
- Student loan consolidation
- Deloitte Marketplace
- Before-tax transportation and parking programs
- Rewards and recognition
- Career development and performance snapshots
- Live Well program
- National sports and recreation program

Managing your finances
- Personal banking program
- Before-tax transportation and parking programs
- Disability, life, and accident insurance
- FSA (includes limited purpose) and HSA
- Student loan consolidation
- 529 college savings plan
- Auto and home insurance
- Personal umbrella liability insurance

Creating a home
- Personal umbrella liability insurance
- Auto and home insurance
- Pet insurance
- Group legal insurance
- LifeWorks®
- Deloitte Marketplace
- Personal banking program

Starting a family
- Medical, dental, and vision (infertility, FSA, HSA, vision, pharmacy)
- Parental leave
- Egg preservation (provided in cases of health-related issues)
- Bright Beginnings — Family Support Network
- New parent program
- Lactation support
- Emergency backup dependent care
- Life and accident insurance
- 529 college savings plan

Pursuing a passion
- Corporate citizenship and community engagement
- Well-being subsidy
- Team well-being challenge
- Paid time-off, holidays, paid sick and safe time
- National sports and recreation program

Planning for the unexpected
- Live Well program
- Emergency backup dependent care
- Long-term care insurance
- LifeWorks®
- Identity theft and credit monitoring service
- Disability, life, and accident insurance
- Group legal insurance
- Disaster relief fund
- Personal leave
- Remembrance fund
- Personal umbrella liability insurance
- International SOS

Preparing for retirement
- 401(k) account
- Long-term care insurance
- Life and accident insurance
- Personal umbrella liability insurance
- Health savings account
Benefits and program listing

**401(k) plan** includes both Traditional (before-tax) and Roth (after-tax) savings. Deloitte matches $0.25 per dollar on the first 6% of eligible contributions. Offers diverse investment options and investment advice/financial education services.

**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.

**Healthcare options** to meet any combination of needs for professionals, spouses, domestic partners, and children up to 26 years of age. Dental and vision options are also available.

- **Multiple national plans offered.**
- **Infertility treatment and egg preservation** with generous lifetime maximums. (Egg preservation provided to protect eggs in cases of health-related issues.)
- **Transgender benefits** that cover the cost of transgender reassignment surgery, hormone therapy, and more.
- **Bright Beginnings — Family Support Network** is a comprehensive national medical carrier program to assist and guide you through infertility, maternity, and neo-natal care.
- **Flexible spending accounts (FSA) and health spending accounts (HSA).**

**Identity theft and credit monitoring service** that provides credit reports, scores, and alerts, Internet fraud monitoring, and identity fraud resolution services.

**International SOS** offers a host of services (e.g. 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.

**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 1x the professional's annual base salary.
- **Optional life insurance** allows professionals to choose 1-10x their annual base salary.
- **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.
- **Optional personal accident insurance** can be purchased at various levels in addition to your life and BTA insurance.

**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/mass transit costs.

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

**Corporate citizenship and community engagement** provides professionals with opportunities and resources to be leaders in their communities through skills-based volunteering, pro bono, nonprofit Board service, and charitable giving.

**Deloitte Marketplace** provides professionals access to discounts to more than 30,000 online retailers, local restaurants, and merchants. Deloitte Marketplace also offers Deloitte exclusives.

**Disability insurance** (short-term and long-term) is offered if you become unable to work due to illness or injury.

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

**Emergency backup dependent care** offers options and support when you need to be at work and your regular child or adult/elder care is unavailable.

**Group legal insurance** provides professionals and eligible dependents with personal legal services, including advice and consultation on issues such as tax audits, civil litigation, small claims assistance, consumer protection matters, identity theft defense, and more.

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

**Identity theft and credit monitoring service** that provides credit reports, scores, and alerts, Internet fraud monitoring, and identity fraud resolution services.
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.

- **Lactation support** covers a professional-grade breast pump, 6 months of unlimited telephone counseling with a certified lactation consultant, and reimbursement of shipping expenses for expressed milk while on business travel.

- **New parent program** is an informative new parent kit containing a variety of resources for both new mothers and new fathers, biological and adoptive.

**Live Well program** is available to help you and your family with many of your well-being needs. Whether you are looking to improve your fitness or nutrition, dealing with a life challenge, your mental health, managing stress, or need advice on how you can make other healthy lifestyle changes, the Live Well team can provide one-on-one, confidential support and guidance to help you reach your goals.

**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.

**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.

**Parental leave** provides professionals with time away from work to bond with a new child. Primary caregivers (male or female) and non-primary caregivers are offered full-paid leave.

**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.

**Personal leave** is provided for a variety of reasons, including but not limited to bereavement, military duty, jury duty, and more.

**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.

**Pet insurance** is offered at a discounted rate to help reduce certain pet care expense 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.

**Rewards and recognition program** rewards behaviors that exemplify our shared values — integrity, outstanding value to markets and clients, commitment to each other, and strength from cultural diversity.

**Student loan consolidation** allows participants to refinance and consolidate their existing private and federal loans into one single loan.

**Team well-being challenge** supports professionals in creating an internal fitness competition or wellness challenge between their teams and colleagues.

**Well-being subsidy** covers 50% of qualifying well-being related expenses up to $500 per year.

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

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