



FY27 Benefits At a Glance

New Joiner and Annual Enrollment includes reviewing/updating benefits **shaded in orange**.

The information in this document does not apply to employees deployed on international assignment. Puerto Rico and Flexibility² Talent Network™ (FTN) benefits may vary.

Health and Insurance

Medical/Dental/Vision

- » Medical plan options:¹
 - » **UHC High/Middle/Low Deductible Plans¹ with Health Savings Account (HSA)**
 - » **UHC Open Access plan¹ (copay plan)**
- » Medical plan¹ includes:
 - Express Scripts (pharmacy)
 - Hinge Health (digital physical therapy)
 - Real Appeal² (weight loss support)
 - » Virtual care (including specialists)
 - » Fertility and preservation (Maven)
- Other resources (PwC plan not required)
 - MSK Direct (cancer care navigation)
 - One Medical (primary care membership)
- » **Dental**
- » **Vision**
- **Flexible Spending Accounts (FSA)**

Note: Our plan year is July 1-June 30. Deductibles and out-of-pocket maximums reset July 1.

Retirement & Savings and Financial Well-being

Retirement & Savings

- Wealth Builder (firm only contributions)
- » 401(k) (firm and employee contributions)

Financial Well-being

- Financial Coaching⁴ (Envision)
- Student Loan paydown⁴
- Commuter Benefits Program

Ancillary Benefits

- **Voluntary Insurance Programs**
 - **Hospital Indemnity**
 - **Critical Illness**
 - **Accident Insurance**
- Long-term Care + Life Insurance

Other Health and Insurance

- Basic Life Insurance
- **Supplemental Life & AD&D Insurance**
- **Personal Umbrella Liability Insurance**
- Business Travel Accident Insurance
- International SOS Assistance Program (during international business travel)
- Pet Insurance
- Home and Auto Insurance

Perks and Discounts

- Identify Theft Benefit⁴
- **Legal Plan**
- Employee Mortgage Program
- Moving Services (discounts)
- Travel (discounts and promotions)
- PerkSpot (exclusive savings)
- Cell phone coverage⁴ (eMobility)
- Laptop & technology peripherals

Balancing Work and Life

Overall Well-being

- 1:1 Well-being Coaching
- Well-being Rewards Program⁴

Mental Well-being

- **Coaching/Counseling/Therapy**
- Spring Health (Employee Assistance Program)
- » UHC/Optum (through medical plan)

Apps and Digital Support

- Moments via Spring Health (meditations/self-care)
- Meditopia⁴ (via Wellhub free Digital tier)
- Calm Health³ (meditation app)

Physical Well-being

Fitness benefits

- Wellhub⁴
- One Pass
- » Peloton⁴

Other benefits

- Smoking cessation
- Nutrition support/resources
- Sleep support/resources
- Diabetes management support/resources

Time-off, Flexibility and Leaves

Time-off and Flexibility

- Holidays
- Vacation
- Personal and Family sick time
- Bereavement
- Flexible work options

Leaves and Disability Insurance

- Short-term disability program
- **Long-term disability plan**
- Family and Medical leave
- Paid Parental leave
- Paid Adoption/Surrogacy leave
- Paid Family Caregiver leave
- Military leave
- 20% pay leave of absence
- Unpaid leave of absence

Family Forming & Reproductive Health

Financial Support

- » Fertility treatment and preservation³
- » Egg/Sperm donor reimbursement
- » Adoption/Surrogacy reimbursement

Education, Guidance and Emotional Support

- Fertility and family forming support
- Maternity, pregnancy loss & postpartum support
- Newborn care support
- Menopause & men's hormone health
- Nursing Parent program (MCH)

Caregiving

Children and Young Adults

- » Back-up in-center/in-home childcare
- » Back-up care reimbursement⁴
- Childcare discounts
- Nanny and Au Pair placement discounts
- Caregiver search support (Sittercity)
- » Tutoring and academic support
- **Family First (Legal Plan)**
- College Coach

Adults/elderly

- Eldercare programs and resources
- Care companion search support (Sittercity)
- **Family First (Legal Plan)**
- » Back-up in-home care
- » Back-up care reimbursement⁴

Pets

- Pet caregiver search support (Sittercity)
- » Back-up pet care
- Discounts

Parent Education and Household Support

- Housekeeper search support (Sittercity)
- Discounts

Compensation & Rewards

- Annual Performance Bonus
- Base Salary
- Recognition program (Rewards Central)
- My Milestone Rewards⁴

Professional Development

- Professional certification expenses
- Educational Support program⁴
- Employee referral program
- Growth Centre (learning platform)
- My Feedback (peer or upward feedback)

Inclusion and Sustainability

- Inclusion Networks
- Charitable Giving (Impact Space)
- The Human Skills Project (volunteering)
- Disability-related accommodations (Ability Works)
- LGBTQ+ Inclusive benefits

¹Residents of Puerto Rico and Hawaii are eligible for different medical plans. Details about your medical plan are available on Benefits Connect.

²Available to those enrolled in the Hawaii medical plan.

³Available to those enrolled in PwC medical plans.

⁴Scaled Engineering Services (SES) employees are not eligible.

FY27 Benefits At a Glance

Health and Insurance

Medical/Dental/Vision

- **Medical Plans:**¹ UnitedHealthcare (UHC) provides a selection of medical plan options, each offering comprehensive coverage for a range of medical services with varying out-of-pocket costs. PwC employees enrolled in a firm medical plan automatically gain access to the following benefits:
 - **Express Scripts:** Prescription drug benefits.
 - **Hinge Health:** Digital exercise therapy and coaching.
 - **Real Appeal:** Virtual weight loss support.
 - **Virtual care:** Medical and behavioral health services including specialists.
 - **Fertility and preservation benefits:** Coverage for fertility treatment diagnostics, egg/sperm retrieval, freezing and thawing, embryo fertilization and transfers, related medications and Preimplantation Genetic Testing (PGT) testing.
 - **Gender-affirming care:** Services related to gender-affirming surgeries and procedures with support from a specialized team of care advocates.
 - **Health Savings Accounts (HSAs):** Employees enrolled in PwC's high-deductible health plans can make tax-deductible contributions to pay for eligible healthcare expenses on a tax-free basis. Any remaining balance rolls over to the next year. Plus, employees may receive firm contributions to their HSA each pay period, depending on their medical plan choice.
- **Other medical-related benefits** (do not need to be enrolled in PwC's medical plan):
 - **MSK Direct:** Cancer care navigation.
 - **One Medical:** Firm-paid membership to a primary care provider.
- **Dental plan:** MetLife coverage ranging from routine checkups to orthodontia.
- **Vision plan:** EyeMed coverage provides routine eye exams, discounts on eyeglasses, contact lenses and LASIK eye surgery, as well as an additional pair of glasses for computer use.
- **Health Care and Dependent Care Flexible Spending Accounts:** Pre-tax savings opportunities for eligible healthcare and dependent care expenses.

Ancillary Benefits

- **Voluntary Insurance Programs:** Hospital Indemnity, Critical Illness and Accident Insurance are secondary health benefits administered through MetLife, that can be used alongside group health insurance. They cover additional medical expenses that may not be covered elsewhere, like copays, coinsurance and deductibles.
- **Long-term Care (LTC) + Life Insurance:** Protection for your financial future with this program that offers coverage through Trustmark for long-term care and life insurance within one policy.

Other Health and Insurance

- **Life & Accidental Death & Dismemberment (AD&D) Insurance:** The firm provides \$50,000 of Basic Life Insurance coverage to employees at no cost, plus you can purchase additional life insurance and AD&D insurance for you and your family.
- **Personal Umbrella Liability Insurance:**² PwC provides eligible employees with comprehensive catastrophe liability coverage at no cost.
- **Business Travel Accident Insurance:** The firm provides this benefit to all employees at no cost.
- **International SOS Assistance Program:** 24/7 assistance is available when traveling internationally on firm business for things like emergency medical evacuation, lost documents and emergency travel arrangements.
- **Pet Insurance:** Coverage for accidents and illnesses, with customizable reimbursement, deductibles, and annual maximums; optional preventive care add-on available.
- **Home and Auto Insurance:** This program provides discounts for top auto and home insurance payable through easy and convenient payroll deductions.

¹Residents of Puerto Rico and Hawaii are eligible for different medical plans.

²Scaled Engineering Services (SES) employees are not eligible.

FY27 Benefits At a Glance

Retirement & Savings and Financial Well-being

Retirement & Savings plans

- **Wealth Builder:** Employees are automatically enrolled in this plan, which is 100% firm funded, contributions are credited to a participant's account each pay period, and a number of investment options are available. Firm contributions are between 3% and 9% of eligible pay, based on job level and length of service.
- **401(k) Savings Plan:** This plan is employee funded along with a firm-matching contribution of 25% of the first 6% of eligible pay contributed – for every \$4 saved in a pay period, the firm adds \$1 up to the match limit.

Financial Well-being

- **Financial Coaching:**¹ Free coaching on topics like budgeting, 401(k) contributions, paying off loans and more.
- **Student Loan paydown:**¹ Pays up to \$100 per month toward student loans for eligible associates and senior associates (up to six years or until promotion to manager).
- **Commuter Benefits Program:** Take advantage of pretax payroll deductions to save money on transit and parking.

Perks and Discounts

- **Identify Theft Benefit:**¹ Firm-provided coverage, plus the option to purchase additional coverage through Aura.
- **Group Legal Plan:** Access a national network of attorneys for personal legal services through MetLife.
- **Employee Mortgage Program:** Vendors who have been precleared by PwC to help adhere to applicable independent requirements are available to help with a new mortgage, refinancing an existing mortgage and other home equity products. Incentives available to qualified applicants.
- **Moving Services:** Available to employees who need to relocate for work-related or personal reasons. Vendors will provide competitive quotes at the firm's contracted, preferred pricing for their services. *Not a standard benefit for all new hires.*
- **Exclusive discounts:** Products and services, such as tickets, electronics and fitness, as well as discounts and promotions for leisure travel are available.
- **Cell phone coverage:**¹ The firm covers monthly voice and data services for business smartphones, which can also be used as your personal phone if you prefer. Discounted phone options are available from a range of carriers.
- **Laptop and technology peripherals:** The firm provides a laptop, access to a workstation equipped with a monitor, and the option to obtain a portable monitor and mouse.

Balancing Work and Life

Overall Well-being

- **1:1 Well-being Coaching:** Access to professionally credentialed coaches who can equip PwCers with strategies for staying healthy and connected.
- **Well-being Rewards Program:**¹ Earn quarterly rewards by completing firm-designated well-being activities, plus additional points for an annual preventive exam.

Mental Well-being

- **Coaching/Counseling/Therapy:** 12 free therapy and 12 free coaching sessions for employees and their family members (per person/plan year) through Spring Health.
- **Mindfulness and meditation mobile app:** Access Moments, Meditopia¹, and Calm Health² at no cost for meditations, sleep support, stress management, focus music, fitness activities, or live workshops.

Physical Well-being

- **Fitness benefits:** PwC offers several fitness benefits to support overall well-being, with programs designed to help form healthy habits and promote an active lifestyle with discounted subscription memberships with Wellhub¹ or One Pass, as well as access to discounted equipment, complimentary virtual access, and/or a subsidized membership with Peloton¹.
- **Smoking cessation:** Free program for employees and family members who use tobacco to kick the habit.

¹Scaled Engineering Services (SES) employees are not eligible.

²Available to PwC UHC medical plan participants only

FY27 Benefits At a Glance

Balancing Work and Life Continued...

Time-off and Flexibility

- **Holidays:** Paid designated national, extended and floating holidays, plus two annual firmwide shutdowns.
- **Paid vacation time off:** Employees can receive between three weeks (15 workdays) and one month (22 workdays) of paid time off per year.
- **Personal and Family sick time:** PwC provides an unprescribed number of personal and family sick days.
- **Bereavement leave:** PwC offers up to 10 days of paid time off for bereavement in the immediate family, which includes those related by blood, close family-like relationships, pregnancy loss, miscarriage, or stillbirth.
- **Flexible ways of working:** PwC provides informal and formal flexible work options for employees to customize their schedules based on individual needs while upholding professional commitments. Eligibility requires maintaining strong performance standards.

Leaves and Disability Insurance

- **Short-term disability program:** PwC provides employees 60% to 100% of their salary for up to 26 weeks if they become disabled by sickness, injury or pregnancy.
- **Long-term disability plan:** The plan provides coverage of up to 60% of an employee's base salary (up to a maximum annual base salary of \$600,000) if they become ill or injured and unable to work.
- **Family and Medical leave:** Up to an aggregate of 12 weeks of unpaid, job-protected leave within a 12-month period can be taken for family and medical reasons.
- **Paid Parental leave:** Employees can receive 12 weeks of paid parental leave and 4 weeks phased return to work when they become a parent (in addition to any short-term disability).
- **Paid Adoption/Surrogacy leave:** Eligible parents of children born via surrogate or newly placed for adoption can receive 6 weeks of paid leave in addition to parental leave.
- **Paid Family Caregiver leave:** Employees can receive regular pay during an approved family and medical leave for up to 4 weeks per 12-month rolling year.
- **Paid Military leave:** This benefit is granted to employees who are members of a US National Guard or Reserve Unit and are called to active duty in the US Armed Forces.
- **20% pay leave of absence:** Employees can take a break from work for a period of 4 to 26 weeks. During the leave, the firm pays 20% of your regular base salary that was in effect immediately prior to your leave.

Family Forming and Reproductive Health

- **Maven:** A digital platform that provides no cost virtual care and support on the path to parenthood, including family planning, fertility treatments, adoption, surrogacy, pregnancy and postpartum care, newborn care, breastmilk shipping, as well as menopause and men's hormone health support.
- **Fertility treatment and preservation financial coverage:** PwC medical plan participants have access to a lifetime maximum per member for medical and prescription drug eligible expenses for fertility treatment and preservation coverage subject to the deductible and coinsurance.
- **Egg/Sperm Donor reimbursement:** Provides eligible employees reimbursement up to a lifetime maximum for the procurement of donor eggs and donor sperm.
- **Adoption/Surrogacy reimbursement:** Provides eligible employees reimbursement up to a maximum per child (with a lifetime maximum) for certain costs associated with adoption and surrogacy.
- **Nursing Parent program:** No cost program that supports nursing mothers with a lactation consultant before, during and after leave when returning to work.

Caregiving

- **Bright Horizons:** PwC offers access to Bright Horizons for a range of services to support your family including education, discounts on childcare and development apps/services, a college coach program, as well as a premium caregiver search support membership to Sittercity.
- **Back-up Child or Adult Care Days:** 12 days of back-up child/family care each year in your home or at a participating center in the Bright Horizons network at subsidized rates. Alternatively, you can use your unused back-up care days on:
 - **Tutoring:** 4 hours of virtual tutoring or 3 hours of on-line tutoring through the Bright Horizons network with a copay.
 - **Pet Care:** Pet care services with Rover or Wag! to be used on dog walking, cat drop-ins, overnight boarding and pet sitting.
- **Back-up care reimbursement:**¹ Pays up to \$2000 reimbursement each year for back-up child/family care provided by an agency, in-home caregiver, friend, relative or neighbor when you need to work and require care solutions.

¹Scaled Engineering Services (SES) employees are not eligible.

FY27 Benefits At a Glance

Compensation and Rewards

- **Base Salary:** An important part of PwC's total rewards package, base salary compensates employees for the value they bring to the firm and for meeting our everyday high expectations.
- **Annual Performance Bonus:** This program provides an opportunity for eligible PwC employees to potentially share in the success of the firm — and increase their rewards through their strong individual performance and contributions.
- **Rewards Central:** Recognition program offering points-based awards redeemable for various items, such as merchandise and gift cards.
- **My Milestone Rewards:**¹ A tenure-based program with personalized reward options, including well-being or purpose-driven experiences, time away and cash.

Inclusion and Sustainability

- **Inclusion Networks:** Join one or more of our 12 dynamic communities, open to all employees and partners, based on shared backgrounds, experiences and interest.
- **Charitable Giving:** Employees can easily give to causes that matter to them through convenient payroll deductions.
- **Volunteer:** Employees are allocated 40 hours each year to volunteer and explore ways to make a meaningful difference outside of the firm.
- **AbilityWorks:** A streamlined process to manage disability-related accommodation requests for recruitment candidates and employees across various phases of the employment lifecycle.

Professional Development

- **Professional certification expenses:** The firm assists client service employees by providing study support and/or paying for all or a portion of the cost of preparation courses for professional examinations.
- **Educational Support program:**¹ This provides eligible employees with financial assistance to further their education.
- **Employee referral program:** PwCers are encouraged to refer qualified individuals from their network for job openings, potentially earning rewards for qualified candidates.
- **Growth Centre:** PwC's learning and skills platform with personalized recommendations and resources to support your growth at every career stage.
- **My Feedback (peer or upward feedback):** A tool designed to create and sustain a culture of real-time development at PwC that allows individuals to give and receive feedback from peers and team members, which helps fuel their development.

¹Scaled Engineering Services (SES) employees are not eligible.

Thank you

Generally, unless otherwise noted, the policies and plans described in this brochure are available to US employees of PwC scheduled to work a minimum of 20 hours per week on or after July 1, 2026. You may be eligible to receive additional or greater benefits based on the law applicable to your work location. Flexibility² Talent NetworkTM (FTN) benefits may vary.

As of the publication date, the following affiliates of PwC US Group LLP generally are participating employers in the plans: PricewaterhouseCoopers LLP, a Puerto Rico limited liability partnership (the PwC Network firm in Puerto Rico), PricewaterhouseCoopers LLP, PricewaterhouseCoopers Advisory Services LLC, PricewaterhouseCoopers Corporate Finance LLC, PwC Product Sales LLC, PwC US Tax LLP, PwC US Business Advisory LLP and PwC US Consulting LLP.

The information in this guide is presented in summary fashion for your convenience and it does not contain all the details of the policies, plans, eligibility provisions, and procedures. Any conflict between these descriptions and the provisions detailed in the legal plan documents will be governed by the provisions of the legal plan documents. The firm has the right to change, modify or terminate any of the plans or policies discussed in the document at any time, with or without prior notice.

PwC is committed to the principles of equal employment opportunity and affirmative action. Candidates will be given equal consideration regardless of race; color; sex; religion; national origin; disability; sexual orientation; gender identity or expression; genetic information; veteran, marital or citizenship status; or other legally proscribed criteria. This policy applies to training, promotions, terminations, working conditions, compensation, and all other terms, conditions and privileges of employment. Nothing in this document constitutes, and or may be construed as, a commitment to employment for any specific duration. The duration and terms of any employment relationship with PwC is at will, which means that PwC may change the terms and conditions of the employment relations.

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