

2015 Benefits at a Glance

Coverage	What the Plan Covers	Paid By	Your Choices
<p>Medical Plans</p> <p>Aetna PPO Plan, Blue Cross Blue Shield PPO Plan AND Cigna PPO Plan.</p>	<p>Each time you need care, you decide whether to use a network provider or go outside the network for services, and you don't need a referral to see a specialist. If you use in-network providers, preventive care is covered at 100%. Other medical services are covered at 80% after you pay the annual in-network deductible. You pay 25% of prescription drug costs however minimum and maximum amounts apply for tier 1, 2 and 3 drugs.</p> <p>Covered services received from non-network providers, including prescription drugs, are paid at 60% after you pay the annual out-of-network deductible. Preventive care received from non-network providers is <i>not</i> covered. There is no pre-existing condition exclusion or overall lifetime benefit limit.</p>		
<p>Aetna High Deductible Health Plan & Health Savings Account</p>	<p>The Aetna HealthFund plan is a High Deductible Health Plan (HDHP). The HDHP is a type of PPO plan which offers lower premiums but higher deductibles. The HDHP is similar to our PPO plans as it has in-network/out-of-network providers, covers preventative care and limits your out-of-pocket expenses.</p> <p>Each time you need care, you decide whether to use a network provider or go outside the network for services, and you don't need a referral to see a specialist. If you use in-network providers, preventive care is covered at 100%. Other medical services are covered at 80% after you pay the annual in-network deductible. You pay 25% of prescription drug costs however minimum and maximum amounts apply for tier 1, 2 and 3 drugs. Non-preventative prescription drugs are subject to the annual deductible before the plan begins to cover non-preventive drug costs and apply the minimum and maximum amounts.</p> <p>Covered services received from non-network providers, including prescription drugs, are paid at 60% after you pay the annual out-of-network deductible. Preventive care received from non-network providers is <i>not</i> covered. There is no pre-existing condition exclusion or overall lifetime benefit limit.</p> <p>However, there are two major differences that you should be aware of:</p> <ul style="list-style-type: none"> • If you are covering yourself and another family member in the Aetna HealthFund, you will need to meet the family deductible of \$3,000 (as opposed to the individual \$1,500 deductible) before the plan begins to pay coinsurance. For the PPO plans, only one member of your family needs to reach the individual deductible, and then the plan will begin to pay coinsurance for that member's eligible medical expenses. • For the Aetna HealthFund, non-preventive prescription drugs are subject to the annual deductible. In the PPO plans, costs for prescription drugs are not subject to the annual deductible. 	<p>You and Accenture</p>	<p>The plan you want to enroll in and the eligible dependents you want to cover.</p>
<p>Kaiser EPO (Offered in limited locations)</p>	<p>You must use doctors and facilities within the EPO's network. Preventive care is covered at 100%. Other medical services are covered at 80% after you pay the annual deductible.</p> <p>Non-emergency services received outside the network are not covered. Emergency care received outside the EPO network is usually covered if it meets the EPO's definition of an emergency. There is no pre-existing condition exclusion or overall lifetime benefit limit.</p>		

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Vision Plan	The EyeMed Vision Program offers a network of over 63,000 eye care providers which includes optometrists, ophthalmologists, opticians, and optical retailers such as LensCrafters®, Sears Optical, Target Optical®, JC Penney Optical® and most Pearle Vision® locations. The plan covers one routine eye examine every 12 months, lenses or contact lenses once every 12 months, and frames once every 24 months (subject to plan limits). Other features of the plan include discounts on additional eyewear after the initial benefit is used, discounts on laser vision correction procedures and replacement contact lenses.	You	The eligible dependents you want to cover.
Dental Plans Aetna PPO Plan	Eligible dental procedures are covered at 80% after the \$50 deductible is met. Preventive care is covered at 100% for two annual visits per person. There is a \$2,000 per person annual benefit limit for all services except preventive care, TMJ and orthodontia services. TMJ and orthodontia services have a separate combined benefit limit of \$2,500 per person per lifetime. The plan has a built in PPO network; using a dentist in the network costs less because the dentist has agreed to charge a lower, negotiated rate for services. However, using a dentist in the PPO network is not required and will not affect the plan's benefits or covered services.	You and Accenture	The plan you want to enroll in and the eligible dependents you want to cover.
Aetna Dental Maintenance Organization (DMO)	The DMO Plan covers expenses for most dental services with no annual deductibles and no benefit maximums. To be eligible for benefits, services must be received from a provider in Aetna's DMO network. The plan pays 100% of preventive care services for two annual visits per person. For basic and major services, the plan pays 80%; for orthodontia services, the plan pays 60%. Out-of-network emergency care if received 50 miles or more from your home is covered up to \$100.	You and Accenture	The plan you want to enroll in and the eligible dependents you want to cover.
Flexible Spending Accounts	The Health Care Account allows you to use before-tax dollars to pay health care expenses that aren't covered by medical and/or dental coverage for you and your eligible dependents. The Dependent Day Care Account allows you to use before-tax dollars to pay day care expenses for your eligible dependents. IMPORTANT: Health Care Flexible Spending Account limitations - If you enroll in a 2015 Health Care Flexible Spending Account (FSA) and the Aetna HealthFund, your FSA will be a "Limited Purpose FSA", which is limited to reimbursements for dental and vision expenses. However, once the annual deductible in the Aetna HealthFund has been met, you may then use the funds from your FSA to pay for medical expenses.	You	Whether to have either or both accounts and the amount to deposit to each account.
Long-Term Disability Insurance	Benefits are paid for disabilities lasting more than 180 days. If you become disabled, benefits could continue until you recover or reach 65, whichever comes first. Benefits may also be available while you participate in a rehabilitation program.	Accenture	50% of monthly salary
		You	Buy up to 60% of monthly salary
Life and AD&D Insurance Basic Life/AD&D Insurance	The plan pays a benefit if you die for any reason; if you die due to an accident, the plan pays a benefit equal to two times your current coverage. Certain accidental injuries are also covered. The plan has an accelerated death benefit which allows you to access part of your life insurance if you become terminally ill.	Accenture	1 times annual salary up to a coverage maximum of \$1.5 million.

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Optional Life Insurance	The plan pays a benefit if you die for any reason. If you become terminally ill, an accelerated death benefit allows you to access part of your life insurance coverage. When you die, your beneficiary receives 100% of the remaining portion of your coverage.	You	1 to 9 times annual salary up to a coverage maximum of \$1.5 million.
Optional AD&D Insurance	Benefits are paid if you die or are dismembered as a result of an accident which happens while you are covered by the plan, regardless of where the accident occurs.	You	1 to 9 times annual salary up to a coverage maximum of \$1.5 million.
Dependent Life/AD&D Insurance	The plan pays a benefit if a covered dependent dies for any reason; if death is due to an accident, the plan pays a benefit equal to two times the current coverage. Certain accidental injuries are also covered. All levels of spouse coverage have a flat level of coverage for children, or you can elect to cover your children only.	You	7 levels of spouse coverage: \$ 15,000, \$ 25,000, \$ 50,000, \$100,000, \$150,000, \$200,000, \$250,000 1 level of child coverage: \$15,000
Legal Plan	The plan offers a wide range of legal services from a national network of law firms and attorneys. If you use a network attorney, fees for covered services are paid at 100%. There are no waiting periods, overall maximums, or copayments. If you use a non-network attorney, fees for covered services are paid up to a maximum amount based on a set fee schedule; you pay any remaining amount.	You	Whether or not to have coverage.
Personal Excess Liability Insurance	The plan provides worldwide liability coverage for a broad range of situations above and beyond your primary auto or homeowners' insurance. The plan begins paying benefits above certain limits. If your primary insurance doesn't pay up to the plan's limit for a covered occurrence, you pay the difference. The plan covers you, your spouse, and relatives under age 25 who are in your care and living in your household.	You	7 levels of coverage: \$ 1 million, \$ 2 million, \$ 5 million, \$10 million, \$15 million, \$20 million, \$25 million
401(k) Savings Plan	A plan that helps you save for retirement. Employees are eligible to make contributions to a standard 401(k) account and a Roth 401(k) account on your first day of work.	You	<ul style="list-style-type: none"> • Whether or not to have an account; • What type of account to have – a standard 401(k) or a Roth 401(k) or both; • How much to contribute to your account(s); • How to invest your money in a number of investment funds.
Standard 401(k) Account	Your contributions are in <i>before-tax</i> dollars – they are deducted from your pay before it is taxed. This reduces the amount of your income subject to federal tax. As a result, you will pay tax on all contributions and their earnings when you withdraw them from your account.		
Roth 401(k) Account	Your contributions are in <i>after-tax</i> dollars – they are deducted from your pay after it has been taxed. Because you pay tax before your contributions are deposited to your account, they will not be taxed when you withdraw them. However, the earnings on your contributions will be taxed <i>unless</i> 1) you've had your account at least five years, <i>and</i> 2) you are age 59½ or older when you begin withdrawing money from your account.		
401 (k) Match	You must be contributing to a 401(k) account when the employer-matching contribution begins. The amount of the employer-matching contribution is based on Career Track and employment level. Accenture matches your contributions up to 6% of your eligible compensation. You are 100% vested in employer-matching contributions and their earnings on the date you complete two years of service.	Accenture	

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Adoption Benefits	The Adoption Assistance Program pays up to \$10,000 per child per family, up to a lifetime maximum of \$30,000. Benefits are available to help pay medical costs, agency and legal fees, and other expenses specifically related to the adoption. Benefits are paid regardless of whether the adoption is completed.	Accenture	Not Applicable
Family Enhancement Benefits	The Family Expansion benefit will cover eligible expenses in conjunction with the birth of a child by a surrogate including agency and legal fees and medical expenses related to reproductive technology and the natural mother's childbirth up to a lifetime benefit maximum of \$20,000.	Accenture	Not Applicable
Employee Assistance Program	To help our employees and their families deal with challenging life issues and mental health concerns, Accenture provides a completely confidential, 24/7 Employee Assistance Program (EAP). The program offers online access to information and services. Telephone consultants are available for help with mental health issues; support may include up to three free, in-person counseling sessions.	Accenture	Not Applicable
My Voluntary Benefits	My Voluntary Benefits is a customized program offering benefits from national vendors at rate negotiated specifically for Accenture employees and not available to the general public. Available programs include auto/homeowners' insurance, pet insurance, critical illness insurance, identity theft protection, discounted health club members, and other services. Premiums for any programs or services an employee enrolls in are paid through a single payroll deduction each pay period.	You	Whether or not to enroll in a program or service.
Critical Illness Insurance	Critical Illness insurance pays a lump-sum cash benefit if a specified condition occurs. You may elect \$20,000 or \$40,000 in Critical Illness coverage during Annual Enrollment without having to provide any evidence of good health, provided you are actively at work and have medical coverage.	You	2 levels of coverage: \$ 20,000, \$ 40,000
Accident Insurance	Accident Insurance provides payments if you or your eligible dependents have an accident or become sick. The plan includes payments for hospitalization, fractures, dislocations, physical therapy, and ambulance expenses. The benefits are paid directly to you to help cover out-of-pocket expenditures that accompany most accidents or illness. During Annual Enrollment, you can enroll yourself and members of your family without having to provide any evidence of good health.	You	Whether or not to have coverage.
Transportation Program	The Transportation Program allows you to pay eligible, work-related mass transit and parking expenses with before-tax dollars up to certain IRS limits. You can purchase a mass transit pass for a specific transportation vendor such as a subway, train or bus line, and the pass will be mailed to you. For parking expenses, simply submit your parking expenses for reimbursement.	You	Whether or not to enroll in the program.