

2014 Benefits at a Glance

Coverage	What the Plan Covers	Paid By	Your Choices
<p>Medical Plans</p> <p>UnitedHealthcare Enhanced PPO Plan AND Blue Cross Blue Shield Enhanced 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 85% after you pay the annual in-network deductible. You pay 25% of the cost of tier 2 and tier 3 prescription drugs, subject to minimum and maximum limits; you pay a small copayment for tier 1 drugs.</p> <p>Covered services received from non-network providers, including prescription drugs, are paid at 65% 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 nor overall lifetime benefit limit.</p>	<p style="text-align: center;">You and Accenture</p>	<p>The plan you want to enroll in and the eligible dependents you want to cover.</p>
<p>UnitedHealthcare Basic PPO Plan AND Blue Cross Blue Shield Basic 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 the cost of tier 2 and tier 3 prescription drugs, subject to minimum and maximum limits; you pay a small copayment for tier 1 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 nor overall lifetime benefit limit.</p>		
<p>Kaiser EPO Plan <i>(Offered in limited locations)</i></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 85% 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 nor overall lifetime benefit limit.</p>		
<p>Vision Plan</p>	<p>The EyeMed Vision Program offers a network of over 65,000 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.</p> <p>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.</p>	<p style="text-align: center;">You</p>	<p>The eligible dependents you want to cover.</p>

Coverage	What the Plan Covers	Paid By	Your Choices
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.		
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.	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 90 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
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

Coverage	What the Plan Covers	Paid By	Your Choices
<p>Life and AD&D Insurance <i>(cont'd)</i></p> <p>Dependent Life/AD&D Insurance</p>	<p>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.</p>	<p>You</p>	<p>7 levels of spouse coverage: \$15,000/\$25,000/ \$50,000/\$100,000/ \$150,000/\$200,000/ \$250,000</p> <p>1 level of child coverage: \$15,000</p>
<p>Legal Plan</p>	<p>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.</p>	<p>You</p>	<p>Whether or not to have coverage</p>
<p>Personal Excess Liability Insurance</p>	<p>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.</p>	<p>You</p>	<p>7 levels of coverage: \$1 million, \$2 million, \$5 million, \$10 million, \$15 million, \$20 million, \$25 million</p>
<p>401(k) Match and Savings Plan</p> <p>Standard 401(k) Account</p> <p>Roth 401(k) Account</p>	<p>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 their first day of work. Employees age 21 or older are eligible for the employer-matching contribution on the January 1 or July 1 after completing one year of service. The employer-matching contribution is based on each \$1 an employee contributes up to 6% of his/her salary (subject to IRS annual limits). The amount of the matching-contribution is determined by the employee's workforce and employment classification. The employer-matching contribution applies to the combined total of employee contributions to a standard 401(k) and Roth 401(k) account.</p> <p>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. Employer-matching contributions are also in <i>before-tax</i> dollars. As a result, you will pay tax on all contributions and their earnings when you withdraw them from your account.</p> <p>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. Earnings on your contributions will also not be taxed as long as 1) you've had your account at least 5 years, and 2) you are age 59½ or older when you begin withdrawing money from your account. Employer-matching contributions are made in <i>before-tax</i> dollars. Therefore, those contributions and their earnings will be taxed when you withdraw them from your account.</p>	<p>You and Accenture</p>	<ul style="list-style-type: none"> • Whether or not to have an account; • What type of 401(k) 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 among a number of investment funds.

Coverage	What the Plan Covers	Paid By	Your Choices
Adoption Benefits	The Adoption Assistance Program pays up to \$5,000 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
Employee Assistance Program (EAP)	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 website offering benefits from national vendors at rates 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
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.