

2026



# Resources for you and your family

From starting a family to caring for an aging loved one, Deutsche Bank offers you a variety of benefits and resources to help you maintain work/life balance, stay financially secure and feel supported on your journey.

*With deep dedication.*

**Deutsche Bank**

# Support for growing your family

## Family building benefits

How we build our family is unique to each of us. That's why Deutsche Bank offers a comprehensive and inclusive family building benefit that provides coverage for infertility, surrogacy, adoption, and egg and sperm cryopreservation (freezing).<sup>1</sup>

- Adoption: up to \$17,670 reimbursement per employee, per year
- Surrogacy: up to \$50,000 reimbursement per lifetime
- Coverage for egg/embryo/sperm cryopreservation and infertility procedures under the Deutsche Bank Medical Plan: up to \$30,000 for medical procedures and an additional \$20,000 for prescriptions, per lifetime

If you purchased the [MetLife Legal Plan](#), don't forget you can get legal support for adoptions and reproductive law matters.

**For more information:** go to HR Connect and search “[Family Building](#)”

**Questions?** To request additional info, use the Contact HR link on [HR Connect](#) to create a HR Request

## Enhanced dental benefits for expecting mothers

Being pregnant has major effects on the body, and your mouth is no exception. When you're pregnant, you're at a higher risk for tooth decay and gum disease (also known as “pregnancy gingivitis”). That's why the dental plans offered through Deutsche Bank provide you an additional exam and cleaning during your pregnancy. Inform your dentist you are pregnant and advise them to contact your dental carrier to receive authorization for the additional services.

**Delta Dental PPO:** [800-932-0783](tel:800-932-0783)

**Aetna Dental HMO:** [800-843-3661](tel:800-843-3661)

## End-to-end support for reproductive and family health

Maven provides you valuable resources and support that is inclusive of all ages, abilities, and family structures. Through Maven, you have 24/7 access to doctors, specialists, and coaches for pregnancy and postpartum; fertility treatments like IVF, IUI, and egg freezing; adoption and surrogacy; parenting and pediatrics; and menopause. Maven is available at no cost to anyone enrolled in the Deutsche Bank medical plan. You'll get access to:

- **On-demand virtual appointments with top-rated providers across 30+ specialties:** unlimited education and coaching via chat and video appointments with Maven OB-GYNs, mental health specialists, prenatal nutritionists, lactation consultants, parenting consultants, and more – wherever, whenever.
- **Your own Care Advocate:** personalized, 1:1 support to help answer questions about your benefits, get connected to the right Maven providers based on your needs, and for referrals to in-person support when you need it.
- **A library of expert content tailored to your experience:** trustworthy content tailored to you on topics like prenatal health, postpartum depression, and empowering virtual classes led by Maven providers.
- **Career coaching:** ICF certified career coaches are available across all program tracks to help provide guidance through tricky job situations and challenges. Get help navigating through critical conversations with your manager and team, preparing for parental leave, advocating for yourself, juggling work/life balance, and much more.

To enroll in Maven, visit [mavenclinic.com/join/DB](https://mavenclinic.com/join/DB), or search Maven Clinic in your device's app store. If you have questions during enrollment, email the Maven Care Team at [support@mavenclinic.com](mailto:support@mavenclinic.com). All you will need is your date of birth, and full name to get started.

**The benefits described in this document, apply to employees who regularly work a minimum of 20 hours per week.**

<sup>1</sup> Certain conditions and limitations apply; see HR Connect > Family Building for details.

# Award winning benefit for new parents

## SNOO Smart Sleeper Bassinet

Deutsche Bank has partnered with Happiest Baby and Aetna to provide a subsidy towards the cost of a 6-month SNOO rental. This benefit is available to any employee enrolled in the Deutsche Bank Medical Plan. The Company-paid benefit covers the full cost of the SNOO rental; employees pay a \$99 refundable security deposit and applicable income taxes.\*

SNOO is the first (and only) baby bed to receive FDA De Novo Authorization for its ability to keep sleeping babies on the back. It provides huge support for new parents in many ways:

- Adds 1-2 hours of extra sleep per night
- Naturally sleep trains baby
- Ready to respond 24/7 to quickly calm most fussing
- Daily sleep report to share with family, friends, and physician
- 24/7 sleep support and consultations

Additional SNOO benefits include:

- Gift of two sleep sacks and organic cotton sheet
- 30% discount on all Happiest Baby products

SNOO is recommended for newborns, up to six months of age. You can pre-order SNOO up to four months in advance to ensure it arrives in time for when you bring your new baby home! After the 6-month sponsorship expires, employees have the option of returning the SNOO to Happiest Baby or continuing on a month-to-month rental plan at \$159 per month. Because the SNOO mimics a womb-like environment, it is not recommended to start the newborn in SNOO after 2 months of age. You can review the SNOO FAQs at [www.happiestbaby.com](http://www.happiestbaby.com) for additional details.

If you have questions or would like to receive the sponsorship, log a ticket via [HR Help](#)

\*To comply with IRS requirements, the value of the company-paid benefit (\$699 per SNOO rental) is included in your gross income and reportable on Form W-2. The value of the benefit will be added to your taxable income as soon as administratively possible after the SNOO is delivered and will be noted on your paycheck as "Wellness".





# Paid leave of absence for a new child

Following the birth or adoption of a child, you are eligible to take up to 16 weeks of paid parental leave. To provide you added flexibility, you have up to 12 months following the birth or adoption of your child to use your parental leave benefit. Note, you must take parental leave in no less than 2-week increments.

Birthing mothers also receive up to two weeks of antepartum leave prior to their expected delivery date, and six to eight weeks maternity leave for physical recovery before parental leave begins.\*

**To apply for leave:** contact Aflac at **877-499-8603** no more than 30 days in advance

## New Child Transition Plan

The New Child Transition Plan (“Plan”) provides you added work flexibility after the birth or adoption of your child. The Plan is available to both birthing and non-birthing parents. Eligibility is determined within each division and function based on your role and current responsibilities and functional activities. Your manager will work with you to determine what can be allowed in each phase outlined below based on your role.

The Plan is segmented into three phases which are measured from your child’s date of birth or date of adoption, through the first 12 months of life/adoption:

**Phase One (weeks 1 – 26):** Work from home up to five days per week and/or work a reduced schedule of no less than 24 hours per week. Note, your salary will be adjusted according to your scheduled hours.

**Phase Two (weeks 27 – 39):** Resume your regular scheduled hours, and work from home up to an additional two days per week above divisional remote working guidelines. For example, if you normally report into the office three days per week, during this time, the expectation would be that you report to the office one day per week.

**Phase Three (weeks 40 – 52):** The final phase where you may work from home an additional one day per week above divisional remote working guidelines.

There is no requirement to take all three phases. You can choose to take just phase one, just phase two, just phase three, a combination of phases, or skip phases. The spirit of the program is to allow flexibility during the first 12 months from the child’s date of birth or adoption. You can take less than the allowance in each phase. However, your arrangement cannot exceed the allowance of each phase.

**For more information and examples:** see the New Child Transition page on [HR Connect](#)

\* Six weeks of disability leave will be provided for natural delivery. Eight weeks will be provided when the baby is delivered via c-section.

# When you have a new addition to your family

## Health and insurance

If you need to add a new spouse or child to your benefits, you'll need to do so within 30 calendar days from your marriage, or birth or adoption of a child. You can make changes by calling the Deutsche Bank Benefits Center, or by logging on to the Alight Worklife website or mobile app. You can also enroll in or change your Health Care Flexible Spending Account (FSA), Dependent Day Care FSA, or Health Savings Account contribution amounts.

**Note:** For online changes, you will need to add your dependent, as well as select benefits.

**Deutsche Bank Benefits Center:** 888-213-5500. Monday through Friday, 8:30 a.m. to 5 p.m. Eastern

**Alight Worklife:** [digital.alight.com/deutschebank](https://digital.alight.com/deutschebank)  
(or go to [HR Connect](#) > My Flex Benefits)

## Update your beneficiaries

It's important that you review your beneficiaries and make changes, if needed.

**Tip:** if you are considering naming a minor child as a beneficiary, be sure to first research your state's inheritance laws.

**For all benefits with the exception of 401(k):** log on to Alight Worklife at [digital.alight.com/deutschebank](https://digital.alight.com/deutschebank) (or go to [HR Connect](#) > My Flex Benefits) or call 888-213-5500

**For 401(k), visit Fidelity NetBenefits:** [netbenefits.com/deutschebank](https://netbenefits.com/deutschebank) or call 800-550-3966

### Don't forget

You have 30 calendar days from the date of marriage, or birth or adoption of a child to make changes to your benefits. If you miss the deadline, per government rules, you'll have to wait until the next Annual Enrollment or qualified change in status event to make changes to your benefits.

## Review your tax withholdings

Review and make any changes to your tax-withholding elections to add your new family member as a dependent.

**Dayforce:** [dayforcehcm.com/mydayforce/login.aspx](https://dayforcehcm.com/mydayforce/login.aspx)  
(or go to [HR Connect](#) > My Payslip)

## Financial guidance

Financial stability is a great goal when growing your family. You may already be saving for retirement and building an emergency fund but there may be extra steps to take when adding a new member to your household. Talk to an experienced planning consultant, at no cost to you, for personalized guidance on your retirement benefits, retirement planning, college savings and more.

**Fidelity Workplace Planning & Advice Center:** 866-811-6041 or access the online learning center by logging on to [netbenefits.com/deutschebank](https://netbenefits.com/deutschebank)

## Get help preparing legal documents

Through our partnership with Aflac, you have access to LifeVault, a secure legally compliant solution for legacy planning. It helps simplify the creation and management of documents like a Last Will & Testament, Power of Attorney and Advance Healthcare Directive.

[Click here](#) to learn about LifeVault and Aflac's other value add services

## Planning for your child's college

Deutsche Bank partners with Bright Horizons College Coach®, the nation's leading provider of educational counseling services. Bright Horizons' experts include former senior admissions and financial aid officers from some of the nation's most well-known colleges. Expert guidance is available through live events, online support, and personalized one-on-one assistance.

**College Coach Portal:** [passport.getintocollege.com](https://passport.getintocollege.com). When signing up for the first time, you will need to provide your employee ID number when prompted for your "dbID".

**For questions:** 866-326-2240 or email [db@getintocollege.com](mailto:db@getintocollege.com)

# When you need help, use these convenient health and wellbeing services

## 24/7 support from a registered nurse

Whether you have a question about your child's fever, how to manage your allergies or if you should go to the emergency room, if you're enrolled in a Deutsche Bank medical plan, access a registered nurse by phone for free, 24/7.

**Aetna Informed Health Line:** [800-556-1555](tel:800-556-1555)

## CVS Low Cost, No Cost MinuteClinic

MinuteClinic nurse practitioners and physician assistants are available seven days a week to diagnose and treat common, non-emergency problems, such as cold and flu symptoms, minor burns, strep throat, skin conditions, urinary tract infections, and much more. Deutsche Bank medical plan members have easy, convenient access to common health care services, like vaccines, routine lab tests, monitoring of chronic conditions, and physical exams. PPO and EPO members can use the CVS MinuteClinic at no charge. Members with high-deductible health plans pay a discounted rate; after the deductible is met, there's no charge.

**To locate a MinuteClinic:** visit [www.cvs.com/MinuteClinic](http://www.cvs.com/MinuteClinic)

## Teladoc®

Connect with a U.S. board-certified doctor (including pediatricians) by phone or televideo anytime you or your enrolled dependents need routine non-emergency health or dermatological care. The median response time is only 10 minutes, and, where available, a prescription can be sent to your pharmacy. No waiting rooms. No hassle.

Teladoc is available to employees enrolled in a Deutsche Bank medical plan.

**Teladoc:** [855-835-2362](tel:855-835-2362) or go to [teladoc.com/aetna](http://teladoc.com/aetna)

## Counseling and referral services

Through the Employee Assistance Program (EAP), you have access to confidential counseling for assistance with family and work situations, including dealing with postpartum depression, managing change and relationship issues. Employees and their household members have access to 10 free face-to-face, over-the-phone or televideo counseling sessions, per issue, per year at no cost. Plus, the EAP can help with life's day-to-day challenges, such as finding a day care center or nanny.

Televideo counseling services from clinicians - including psychiatrists - is also available through the Deutsche Bank medical plan. It is flexible, convenient and secure. All you need is a webcam with any device that connects to high-speed Internet.

**Note:** You don't need to be enrolled in a Deutsche Bank medical plan to use any of the EAP services.

**EAP:** [800-284-1819](tel:800-284-1819) or log on to [resourcesforliving.com](http://resourcesforliving.com)  
(Username: Deutsche Bank | Password: EAP)

**Aetna medical plan televideo counseling services are available in all 50 states:** [click here to access a list of providers](#)

## Receive expert clinical guidance

From family planning to raising a child with autism, the Medical Ally team helps you get better care and makes medical decisions easier for you and your family. Medical Ally has a dedicated team of doctors, nurses and researchers who can help provide expert help for any medical condition, including:

- Personalized support and guidance to help you better understand your or your dependent's medical condition and treatment options
- Recommendations for top-rated specialists and hospitals
- Help getting a second opinion when needed

Medical Ally is available to all benefit-eligible employees, regardless of enrollment in a Deutsche Bank medical program.

**Medical Ally:** [888-361-3944](tel:888-361-3944) or log on to [mymedicalally.alight.com](http://mymedicalally.alight.com)  
(Company code: Deutsche Bank)

# Family care made easier

## Family Concierge

The days of stressing about family care are over. Your Family Concierge provides time-saving personalized guidance and creates a customized plan for family care based on what's available to you through your Bright Horizons benefits. Here's what you can expect:

- A dedicated team who does the work of finding care and education answers for you
- One-on-one help in finding a solution for center child care, in-home care, in-person/virtual camps and school break programs, tutoring/homework help/test prep and after-school care, and housekeeping and pet care
- Support for back-to-school and other decisions, for employees and their families

## Enhanced Family Support

Through Bright Horizons, you have access to preferred enrollment and a registration fee credit at select Bright Horizons child care centers, and discounted tuition for full-time care at select partner centers in Bright Horizons child care network. You'll also receive: free access to Sittercity's premium marketplace of sitters, virtual sitting, pet care, and housekeepers; personalized nanny placement through Jovie; discounts on tutoring, STEM programs, summer camps, and group classes for school-age children; exclusive elder care caregiver resources through Years Ahead; and more..

## Back-up care and virtual tutoring

When you have work, family, and personal responsibilities competing for your time, there's no need to stress. Through Bright Horizons, you have access to back-up care for both children and adult/elders.

- Back-up child care: Next time school's closed, the sitter's on vacation, or you're between child care arrangements, high-quality back-up care (both center based care and in-home care) is just a click or call away.
- Back-up adult and elder care: When mom gets injured, dad's recovering from surgery, or the regular caregiver calls out sick, Bright Horizons can help arrange high-quality back-up care in their home.

Back-up care is limited to 10 occurrences annually, per employee, per dependent and is subject to a small fee. Backup care can be exchanged for virtual tutoring support throughout K-12, college, graduate school and professional skill development.

## Elder Care Support

Bright Horizons Elder Care Support guides you through the complex, time-consuming, and emotional responsibility of caring for your elders. One platform provides access to key services, from advice to in-home care. Plus, unique online tools simplify management, putting order to complex tasks that often arrive without warning. You'll also receive ongoing, personalized guidance from an experienced Care Coach who can help facilitate in-home needs assessments and coordinate specialized referrals.

**Bright Horizons:** [877-242-2737](tel:877-242-2737) or [clients.brighthorizons.com/deutschebank](https://clients.brighthorizons.com/deutschebank). When signing up for the first time, you will need to provide your employee ID number when prompted for your "dbID".





# Additional resources

## Support for breastfeeding parents

The Deutsche Bank medical plan provides coverage for up to 6 lactation consultant visits per year, as well as the rental or purchase of breastfeeding equipment; contact Aetna Member Services for details. While you're in the office, you have access to private and comfortable facilities that are equipped with hospital grade breast pumps and supplies. If you plan to breastfeed while working, contact one of the Deutsche Bank Health and Wellbeing Centers for more information about receiving your personal lactation kit, the procedures for using the room, and any other questions. While on approved business travel, you may be eligible for reimbursement for the cost of shipping breast milk home; submit an inquiry via HR Help for details.

**Aetna Member Services:** [800-963-0955](tel:800-963-0955)

**Deutsche Bank Health and Wellbeing Centers:** [212-250-9226](tel:212-250-9226) or [904-645-4060](tel:904-645-4060)

## Discounts and community online engagement

Perks at Work goes beyond saving you money on things like clothing and childcare services, it provides you and your household family members the opportunity to engage in 100+ live and on-demand online classes, such as tips on parenting to family yoga instruction.

**DB Perks:** [perksatwork.com](https://perksatwork.com)

## Other wellbeing resources

Find additional Deutsche Bank health and wellbeing resources by reviewing:

- [Resources for You and Your Family Video](#)
- [US Wellbeing Hub](#)

You can also search for benefits information on HR Connect using the “What are you looking for?” feature at the top of the page.

This booklet is designed to provide you with a summary of the benefits plans offered to active Deutsche Bank employees in the US who regularly work a minimum of 20 hours per week. This is only a summary document and should be used in conjunction with the individual summary plan descriptions and legal plan documents. If there is a difference between the information in this guide and the plan documents, the plan documents will govern. For more information about these benefits, please refer to HR Connect.

This summary does not create a contract between Deutsche Bank and any employee or former employee. Deutsche Bank reserves the right to discontinue or terminate any plan, to modify the plans, to provide different cost sharing between the company and participants, and to reduce, amend or modify the plans in any respect.