

# ABOUT THIS HANDBOOK

## Summary Plan Description

This Handbook describes the benefit plans and programs available to eligible U.S. employees of IQVIA. For this purpose, you are a “U.S. employee” if you are paid through the U.S. payroll system of IQVIA or one of its U.S.-based subsidiaries.

### For More Information

For details about eligibility for benefits, see the “Eligibility” subsections in each of the *Participating in the Health Care Plans, COBRA, Savings and Spending Accounts, Short-Term Disability, Long-Term Disability, Life Insurance, Accidental Death & Dismemberment, Business Travel Accident Insurance, and 401(k)* sections.

Some of the benefits described in this Benefits Handbook are subject to the Employee Retirement Income Security Act of 1974 (ERISA) and some are not. The following benefits described in this Benefits Handbook are subject to ERISA:

- Medical (including prescription drug coverage and EAP )
- Dental
- Vision
- Flexible Spending Accounts
- Short-Term Disability
- Long-Term Disability
- Life Insurance
- Accidental Death and Dismemberment
- Business Travel Accident Insurance
- Adoption Plan

- Legal Assistance Plan
- 401(k) Savings

For those benefits that are subject to ERISA, this Benefit Handbook serves as your summary plan description (SPD), as required by Department of Labor regulations.

While the Severance Plan is also subject to ERISA, it is not included in this Benefits Handbook. You can access the Severance Plan SPD on the IQVIA company intranet, IQ.

### For More Information

For more information about your legal rights under ERISA, see the *Administrative Information* section.

The following benefits described in this Benefits Handbook are not subject to ERISA:

- Health Savings Account (HSA)
- Supplemental Medical Plans (Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance)
- Time Off
- WorkLife (including Identity Theft Program, Pet Insurance, and Education Assistance)
- Commuter Benefits
- Statutory Benefits

This Benefits Handbook is intended to help you use each plan’s benefits most effectively. The Benefits Handbook also alerts you to actions or situations that could limit the benefits you and your eligible family members might receive.

The descriptions in the IQVIA Benefits Handbook provide you with most of the information you'll need to know about the IQVIA employee benefits plan. However, these descriptions provide only a summary of these benefits and don't cover all the details. Additional details are provided in the official plan documents, including:

- Insurance contracts, policies or certificates of coverage; and
- The trust agreement pursuant to which the assets of the 401(k) plan are held.

Every effort has been made to ensure that the information in this Benefits Handbook is complete and accurate. However, if there is an inconsistency between any of the terms of the official plan documents or any SPD within this Benefits Handbook, or legal compliance requirements under the Employee Retirement Income Security Act of 1974 (ERISA) or any other federal law, the plan will be enforced consistent with the plan documents. In the event of a conflict between the plan documents and any oral representation concerning plan benefits or legal compliance requirements, the plan also will be enforced consistent with the plan documents.

Notwithstanding any other provision in this Benefits Handbook, IQVIA intends to operate the Plan in compliance with the transparency, surprise billing and other applicable requirements in the relevant provisions of the Consolidated Appropriations Act, 2021 ("CAA") and the Transparency-In-Coverage Regulations as they become effective, based on a good faith, reasonable interpretation of the statute, existing regulations and other official guidance. As additional, final guidance becomes available and applicable, IQVIA will modify this Benefits Handbook accordingly and/or provide a Summary of Material Modifications.

### About the Benefit Plans

IQVIA reserves the right to amend, modify, suspend or terminate any plan, in whole or in part, subject to applicable legal and contractual agreements, at any time and for any reason, regardless of your status at the time of the change. For more information, see the *Administrative Information* section of this Benefits Handbook.

### Updated Information

This Benefits Handbook describes the benefits, terms and conditions of the plans effective January 1, 2022.

Because the benefits described in this summary may change, IQVIA will provide you with updated information as required by law.

### About Your Employment

This Benefits Handbook is for your information only; it is not a binding contract, nor does it impose any legal obligation upon IQVIA. The plans and the benefits described in this Benefits Handbook do not imply or create a contract or guarantee of continued employment between IQVIA and any individual. Employment with IQVIA is "at will" and may be terminated by either party at any time, with or without cause or notice, except as provided by the terms of any applicable collective bargaining agreement. This provision applies to all employees regardless of their hire date.

Participation in the IQVIA benefits does not give you a right to any benefit to which you are not eligible under the terms of the underlying plan document.

### If You Have Questions

If you have any questions about this summary or any provision of your benefit plans, refer to the individual plan contact information located in the *Administrative Information* section.