

LIFE EVENTS AND YOUR BENEFIT PLANS

Summary Plan Description

IQVIA’s benefits are designed to be flexible and to help you adapt to the life changes you encounter. Certain events in your life can affect your eligibility for benefits and may offer you the opportunity to make changes to your coverage. This section can help you make the most of the benefits available to you when these changes occur.

Changes to your benefits can be made by logging on to the IQVIA Benefits Marketplace website. For planned events such as a marriage or a new baby, it’s a good idea to review your benefit options ahead of time, so you can make informed decisions when the event occurs.

In addition, please note the following:

- Most benefit changes that result from life status changes (sometimes known as “qualified status changes” or “life events”) must be made within 30 days of the event.

- Because the IQVIA disability plans (short-term and long-term) are company-paid plans, the life events described in this section do not apply to those plans. See the *Disability Coverage* section for more information.

For More Information

For details about eligibility for certain benefits, when you can change your coverage, and how you pay for coverage, see the individual plan sections of this Benefits Handbook. For information about your legal rights under ERISA, general information on claims review and appeal procedures, and other important administrative details, see the *Administrative Information* section.

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IF YOU GET MARRIED

Getting married is considered a life status change or life event, meaning that you can make certain adjustments to your benefits. If you don't enroll or make changes to certain benefits within 30 days of getting married, you must wait until the next annual enrollment period or until you have another life event to enroll or make changes.

If you move or change your name, remember to update your personal information in IQVIA Workday. If you change your name, you also need to notify the Social Security Administration.

The following table outlines how your coverage is affected if you get married.

Benefit Plans	How Coverage Is Affected	Things to Consider
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> You may add coverage for a spouse and, if applicable, dependent children. You must enroll your spouse and/or dependent children within 30 days of the event. If you plan to enroll under your spouse's plan and drop your IQVIA coverage, you must do so within 30 days of the event. Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See "Special Enrollment Rights" in the <i>Participating in the Health Care Plans</i> section for details. 	<ul style="list-style-type: none"> Determine whether your spouse will be covered under the Health Care Plans, or if you will be covered under his/her plans. Decide if you and your spouse will maintain separate coverage. If you have children, decide who will cover the children.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> If you get married, you can enroll or increase your Health Care FSA and Dependent Care FSA contributions within 30 days of the event. Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See "Special Enrollment Rights" in the <i>Participating in the Health Care Plans</i> section for details. 	<ul style="list-style-type: none"> Determine what expenses your spouse or dependent children may have that will not be covered by the Health Care Plans, and decide if you want to establish or change your Health Care FSA. If you have children who will be in daycare, decide if you want to establish or change your Dependent Care FSA.
Life and Accident Plans	<ul style="list-style-type: none"> You can purchase or increase optional life or voluntary AD&D coverage for yourself, your spouse and dependent children. The 30-day limit does not apply. You can add your new spouse or dependent children as beneficiaries. The 30-day limit does not apply. 	<ul style="list-style-type: none"> You may be required to submit evidence of insurability if you are enrolling for the first time or want to increase optional life/voluntary AD&D coverage.
401(k) Plan	<ul style="list-style-type: none"> There is no 30-day limit; you can change your 401(k) Plan elections at any time. Review your beneficiary designation. Your spouse will automatically become the beneficiary of your 401(k) Plan. If you want to choose someone other than your spouse as your beneficiary, he or she will be required to have the beneficiary designation form notarized for written consent. 	<ul style="list-style-type: none"> If you're currently contributing less than the maximum, you might want to consider saving more. If you're eligible and not currently participating, consider enrolling.

Benefit Plans	How Coverage Is Affected	Things to Consider
Other Benefits	<ul style="list-style-type: none"> ■ Other benefits such as the Employee Assistance Program (EAP), Healthy You (employee well-being), Supplemental Medical Plans (Critical Illness, Accident and Hospital Indemnity insurance), Identity Theft, Legal Assistance, Adoption Assistance, and Education Assistance are always available to you. ■ If you are an eligible employee, you can make changes to your Commuter Benefits at any time. ■ If you are eligible to participate in a Health Savings Account (HSA), you can make changes at any time. 	<ul style="list-style-type: none"> ■ Let your spouse know that he/she can take advantage of the Employee Assistance Program (EAP). ■ For Commuter Benefits, if your commuting expenses will change, decide if you want to establish, drop, or change your coverage.

IF YOU BECOME A PARENT

Becoming a parent through birth or adoption of a child is considered a life status change or life event, meaning that you can make certain adjustments to your benefits. If you don't enroll or make changes to certain benefits within 30 days of becoming a parent, you must wait until the next annual open enrollment or until you have another life event to enroll or make changes.

The following table outlines how your coverage is affected when you become a parent.

Benefit Plans	How Coverage Is Affected	Things to Consider
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> ■ If you plan to add coverage, you must enroll your new child within 30 days of the birth, placement for adoption, or adoption for coverage to be effective. ■ Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See "Special Enrollment Rights" in the <i>Participating in the Health Care Plans</i> section for details. 	<ul style="list-style-type: none"> ■ Determine whether your child will be covered under your IQVIA Health Care Plans or your spouse's plans. ■ If you are adopting a child, consider enrolling him/her in coverage.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ■ You can enroll or increase Health Care FSA, Combination FSA and/or Dependent Care FSA contributions within 30 days of the event. ■ Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See "Special Enrollment Rights" in the <i>Participating in the Health Care Plans</i> section for details. 	<ul style="list-style-type: none"> ■ Determine what expenses your child may have that will not be covered by the health plans, and decide if you want to enroll or increase your Health Care or Combination FSA. ■ If your child is under age 13 and will be in daycare, decide if you want to enroll or increase your Dependent Care FSA.
Life Insurance AD&D Plans	<ul style="list-style-type: none"> ■ You can purchase or increase optional life/voluntary AD&D coverage for yourself, your spouse and dependent children. The 30-day limit does not apply. ■ You can add your new spouse or dependent children as beneficiaries. The 30-day limit does not apply. 	<ul style="list-style-type: none"> ■ You may be required to submit evidence of insurability if you want to purchase or increase optional life/voluntary AD&D coverage.

Benefit Plans	How Coverage Is Affected	Things to Consider
401(k) Plan	<ul style="list-style-type: none"> There is no 30-day limit – you can change your 401(k) Plan elections at any time. Review your beneficiary designations. If you are married, your spouse is automatically the beneficiary of your 401(k) Plan. If you want to add your dependent child as primary beneficiary, your spouse will be required to have the beneficiary form notarized for written consent. 	<ul style="list-style-type: none"> Evaluate whether you're taking full advantage of the 401(k) Plan – review your contributions and investment choices.
Other Benefits	<ul style="list-style-type: none"> Other benefits such as the Employee Assistance Program (EAP), Healthy You (employee well-being), Supplemental Medical Plans (Critical Illness, Accident and Hospital Indemnity insurance), Identity Theft, Legal Assistance, Adoption Assistance, and Education Assistance are always available to you. If you are an eligible employee, you can make changes to your Commuter Benefits at any time. If you are eligible to participate in a Health Savings Account (HSA), you can make changes at any time 	<ul style="list-style-type: none"> Let your dependents know that they can take advantage of the Employee Assistance Program (EAP). For Commuter Benefits, if your commuting expenses will change, decide if you want to establish, drop, or change your coverage.

IF YOU BECOME LEGALLY SEPARATED OR DIVORCED OR YOUR MARRIAGE IS ANNULLED

Legal separation, divorce, or annulment are all considered life status changes or life events, meaning that you can make certain adjustments to your benefits. If you don't enroll or make changes to certain benefits within 30 days of the event, you must wait until the next annual open enrollment or until you have another life event to enroll or make changes.

If you move or change your name, remember to update your personal information in IQVIA Workday. If you change your name, you also need to notify the Social Security Administration.

The following table outlines how your coverage is affected by legal separation, divorce, or annulment.

Benefit Plans	How Coverage Is Affected	Things to Consider
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> If you're not currently enrolled because you have other coverage, you can enroll yourself and/or your dependent children in the Health Care Plans as long as you do so within 30 days of the event. If you're currently enrolled in the Health Care Plans, you can change your coverage level or cancel coverage for your former spouse. Your spouse's coverage ends on the day your divorce, separation or annulment is finalized. Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See "Special Enrollment Rights" in the <i>Participating in the Health Care Plans</i> section for details. 	<ul style="list-style-type: none"> Evaluate whether you need to change your coverage level – for example, from employee + spouse to employee only. Decide if your spouse will continue coverage through COBRA. Information on COBRA will be mailed to you following the removal of your former spouse from coverage.

Benefit Plans	How Coverage Is Affected	Things to Consider
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ■ You can decrease or stop your Health Care FSA and/or Dependent Care FSA contributions within 30 days of the event. ■ You may use the Health Care FSA to reimburse yourself for the eligible expenses of a dependent even if they do not live with you, if you are legally required to pay their health care expenses. ■ Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See “Special Enrollment Rights” in the <i>Participating in the Health Care Plans</i> section for details. ■ You cannot reduce your Health Care or Dependent Care FSA election to less than the amount you have already had deducted from your check to date during the year. 	<ul style="list-style-type: none"> ■ Evaluate whether you should continue or drop your Health Care FSA contributions. ■ Evaluate whether you should continue or drop your Dependent Care FSA contributions. ■ Remember to submit health care expenses that were incurred while your former spouse was still eligible for coverage.
Life and Accident Plans	<ul style="list-style-type: none"> ■ You may increase or decrease coverage for yourself. ■ You must cancel coverage for your former spouse. ■ You may want to reconsider your beneficiary designations. The 30-day limit does not apply. 	<ul style="list-style-type: none"> ■ You may be required to submit evidence of insurability if you want to increase your optional life/voluntary AD&D coverage. See the <i>Life Insurance</i> section for details. ■ Determine whether you need to change your coverage – for example, stop participating in optional life or voluntary AD&D coverage for certain dependents.
401(k) Plan	<ul style="list-style-type: none"> ■ There is no 30-day limit – you can change your 401(k) Plan elections at any time. ■ Review your beneficiary designation. 	<ul style="list-style-type: none"> ■ You may be required to provide a benefit for your former spouse through a qualified domestic relations order (QDRO), if agreed to by both parties through the court. ■ If you’re currently contributing less than the maximum, you might want to consider saving more. ■ If you’re eligible and not currently participating, consider enrolling.
Other Benefits	<ul style="list-style-type: none"> ■ Other benefits such as the Employee Assistance Program (EAP), Healthy You (employee well-being), Supplemental Medical Plans (Critical Illness, Accident and Hospital Indemnity insurance), Identity Theft, Legal Assistance, Adoption Assistance, and Education Assistance are always available to you. ■ If you are an eligible employee, you can make changes to your Commuter Benefits at any time. ■ If you are eligible to participate in a Health Savings Account (HSA), you can make changes at any time. 	<ul style="list-style-type: none"> ■ For Commuter Benefits, if your commuting expenses will change, decide if you want to establish, drop, or change your coverage.

IF YOU TAKE AN APPROVED LEAVE OF ABSENCE (LOA)

If you plan to take a non-disability leave of absence (LOA), speak with Employee Benefits regarding the types of leave available and the eligibility requirements for each.

The following table outlines how your coverage is affected by taking an LOA.

Benefit Plans	How Coverage Is Affected
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> ■ If you are on a short-term unpaid LOA, your medical, prescription drug, dental and vision plan coverage will continue and your missed deductions will be recouped when you return to work. ■ If you are on a long-term unpaid LOA, you can continue your medical, prescription drug, dental and vision plan coverage by paying the full IQVIA non-subsidized monthly premiums. ■ If you are on an approved Leave, you can continue your medical, prescription drug, dental and vision plan coverage. ■ If you are on a paid leave, your premiums will continue to be deducted from your paycheck. ■ If you are on a short-term unpaid leave, IQVIA will pay the premiums for employee and/or family coverage during your leave. (You must be enrolled in family coverage at the time of your application to continue that coverage during your leave.) Your missed deductions will be recouped when you return to work. If you are on an unpaid leave for longer than four weeks, you will be required to pay the full IQVIA non-subsidized monthly premiums directly to Employee Benefits during the leave.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ■ If you are on an approved paid LOA, contributions will continue to be deducted from your paycheck for the Health Care and Dependent Care FSA. ■ If you are on an approved unpaid LOA, all contributions will be recouped from your pay. ■ You may continue to submit claims to the Dependent Care FSA for expenses incurred during the remainder of the calendar year.
Life and Accident Plans	<ul style="list-style-type: none"> ■ If you are on an approved LOA, your company-paid insurance (except business travel accident coverage) will continue. You may continue optional life/voluntary AD&D coverage for you and/or your dependents by paying the premium. If you do not maintain your coverage during your leave, or if you don't make the required payments, coverage will be canceled. Evidence of insurability may be required to reinstate benefits. ■ Your pre-leave coverage will be reinstated when you return to work.
401(k) Plan	<ul style="list-style-type: none"> ■ Contributions to your 401(k) account will be discontinued while you are on LOA, and resume when you return to work. ■ You may continue to make investment fund changes, and your account balance will change based on investment performance. ■ If you are on an approved military leave of absence, you may continue contributions based on the actual pay received from the company according to the military leave policy in effect. ■ When you return from military leave, you may make up the missed contributions to your account up to the statutory limits. ■ If you have an outstanding loan, contact Fidelity at 800-835-5097 to discuss your payment options.
Other Benefits	<ul style="list-style-type: none"> ■ Other benefits such as the Employee Assistance Program (EAP), Healthy You (employee well-being), Supplemental Medical Plans (Critical Illness, Accident and Hospital Indemnity insurance), Identity Theft, Legal Assistance, Adoption Assistance, and Education Assistance may continue depending on your type of leave. <ul style="list-style-type: none"> ▫ If you are on a short-term LOA, your other benefits will continue. ▫ If you are on a long-term unpaid LOA, your other benefits will be suspended until you return to work. (This does not apply to the EAP.)

IF YOU BECOME DISABLED

If you become disabled, notify your supervisor and call Lincoln immediately at 800-213-5608. In addition, you must notify the IQVIA Benefits Marketplace by calling 888-264-9180. If you are injured on the job, you must also call IQVIA Risk Management at 800-526-7094.

The following table outlines how your benefits coverage is affected by becoming disabled. See the *Disability Coverage* section for more information.

Benefit Plans	How Coverage Is Affected
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> ■ If you are receiving short-term disability (STD) benefits, your health care coverage remains in effect. Your premium will be deducted from your STD payments. ■ If you are receiving long term disability (LTD) benefits, you may continue your health care coverage if you are still employed by IQVIA by paying your portion of the premium. If you separate from employment, you will be offered COBRA continuation coverage.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ■ If you are receiving STD benefits, contributions will continue to be deducted for your Health Care FSA and/or Dependent Care FSA.
Life and Accident Plans	<ul style="list-style-type: none"> ■ If you are receiving STD benefits, all current coverage remains in effect. Any applicable premiums for optional life/voluntary AD&D coverage will be deducted from your STD payments. Business travel accident coverage ends on the day you become disabled. ■ If you are receiving LTD benefits, your life insurance coverage may continue up to age 70 without any premium contribution as outlined in the continuation of coverage during disability provision. ■ You and/or your dependents may convert to an individual policy within 30 days of when your coverage ends.
401(k) Plan	<ul style="list-style-type: none"> ■ If you are receiving STD or LTD benefits, your 401(k) contributions will not be deducted from your pay. ■ You may elect to roll over your account value at the LTD effective date or have the account paid to you. Lincoln must determine that you are disabled and you must be coded as "terminated" before any distribution may be processed. ■ If you have the account paid to you (not rolled over), you should consult a tax advisor for tax consequences on the distribution. ■ Check with Lincoln to evaluate the impact of a 401(k) payout on your LTD benefit, if any.
Other Benefits	<ul style="list-style-type: none"> ■ The continuation of benefits such as the Employee Assistance Program (EAP), Healthy You (employee well-being), Supplemental Medical Plans (Critical Illness, Accident and Hospital Indemnity insurance), Identity Theft, Legal Assistance, Adoption Assistance, and Education Assistance depends on your type of disability leave. <ul style="list-style-type: none"> ▫ If you are on STD, your Education Assistance benefits are suspended until you return to work; your other benefits will continue ▫ If you are on LTD, your Adoption Assistance and Education Assistance will be suspended until you return to work. (This does not apply to the EAP, Healthy You, Identity Theft, or Legal Assistance.)

IF YOU BECOME TERMINALLY ILL

If you become terminally ill and need to take a leave of absence, notify your supervisor and call Lincoln immediately at 800-213-5608. In addition, you must notify the IQVIA Benefits Marketplace by calling 888-264-9180.

The following table outlines how your benefits coverage is affected by becoming terminally ill.

Benefit Plans	How Coverage Is Affected	Things to Consider
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> Your coverage will not be affected if you are able to continue to work. If you are receiving short-term disability (STD) benefits, your health care coverage remains in effect. Your premium will be deducted from your STD payments. 	<ul style="list-style-type: none"> Check to see if you are covered for hospice care.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> Your coverage will not be affected if you are able to continue to work. If you are receiving STD benefits, contributions will continue to be deducted for both accounts. 	
Life and Accident Plans	<ul style="list-style-type: none"> Review your beneficiary designations, and make changes as necessary. The 30-day limit does not apply. 	<ul style="list-style-type: none"> If you qualify, Lincoln allows you access to up to the lesser of 80% of your life insurance benefit or \$250,000 (AD&D is not included). At your death, any remaining benefits will be paid to your beneficiary. There are no restrictions as to how you spend the money. You may want to consult with a tax advisor before choosing this option.
401(k) Plan	<ul style="list-style-type: none"> Review your beneficiary designations. 	
Other Benefits	<ul style="list-style-type: none"> Other benefits such as the Employee Assistance Program (EAP), Healthy You (employee well-being), Supplemental Medical Plans (Critical Illness, Accident and Hospital Indemnity insurance), Identity Theft, Legal Assistance, Adoption Assistance, and Education Assistance are always available to you while you are actively at work or on STD. Education Assistance will be suspended until you return to work. If you are on LTD, Adoption Assistance will also be suspended while you are out. If you are an eligible employee, you can make changes to your Commuter Benefits at any time. 	<ul style="list-style-type: none"> The Employee Assistance Program (EAP) can provide resources and bereavement counseling for your eligible dependents. For Commuter Benefits, if your commuting expenses will change, decide if you want to establish, drop, or change your coverage.

IF YOU DIE WHILE ACTIVELY EMPLOYED

If you die, your beneficiary should notify IQVIA as soon as possible. To receive benefits, your beneficiary will need to complete a claim form and submit a certified death certificate. IQVIA can help your beneficiary complete the necessary claim forms and any additional information required by the insurance company.

The following table outlines how benefits coverage for your dependents is affected.

Benefit Plans	How Coverage Is Affected
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> ■ The company will provide medical, prescription drug, dental and vision coverage for your eligible dependents through COBRA at no cost to them until the end of the month in which your death occurs. After this, your eligible dependents will be offered COBRA continuation coverage.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ■ Your eligible dependents may submit expenses incurred prior to your death.
Life and Accident Plans	<ul style="list-style-type: none"> ■ Your beneficiary(ies) will be paid a life insurance benefit and, if applicable, an AD&D benefit. ■ Your dependents may convert their life and accident coverage to an individual policy within 30 days of your death.
401(k) Plan	<ul style="list-style-type: none"> ■ Your 401(k) account will become fully vested. ■ Your beneficiary(ies) will receive information about their payout options. Among the options they may choose are: <ul style="list-style-type: none"> ▫ A lump sum as soon as practical after your death. ▫ A deferred lump sum distribution payable no later than the last day of the 5th calendar year immediately following your death. ▫ Annual or quarterly installment payments over a period not to exceed your beneficiary's life expectancy.
Other Benefits	<ul style="list-style-type: none"> ■ The Employee Assistance Program (EAP) can provide resources and bereavement counseling for your eligible dependents. ■ Your dependents may submit Commuter Benefits expenses you incurred prior to your death (180 day limit).

IF A DEPENDENT DIES

A dependent dying is considered to be a life status change or life event, meaning that you can make certain adjustments to your benefits. If you don't enroll or make changes to certain benefits within 30 days, you must wait until the next annual open enrollment or until you have another life event to enroll or make changes.

If a dependent dies, notify IQVIA and make any necessary changes to your personal information on the IQVIA Benefits Marketplace website.

If you have optional life insurance coverage, you will need to complete a claim form and submit a certified death certificate. IQVIA can help you complete the necessary claim forms and any additional information required by the insurance company.

The following table outlines how your coverage is affected if a dependent dies.

Benefit Plans	How Coverage Is Affected	Things to Consider
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> ■ If you're not currently enrolled and your spouse dies, you can enroll yourself and/or your dependent children as long as you do so within 30 days of the event. ■ If you're currently enrolled in IQVIA coverage, you can change your coverage level or cancel coverage for that dependent. ■ Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See "Special Enrollment Rights" in the <i>Participating in the Health Care Plans</i> section for details. 	<ul style="list-style-type: none"> ■ Evaluate whether you need to change your coverage level – for example, from employee + spouse to employee only.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ■ You can enroll, increase or decrease your Health Care FSA and/or Dependent Care FSA contributions within 30 days of the event. ■ Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See "Special Enrollment Rights" in the <i>Participating in the Health Care Plans</i> section for details. ■ You cannot reduce your Health Care FSA election to less than the amount you have already been reimbursed. 	<ul style="list-style-type: none"> ■ Evaluate whether you should continue, drop, or change your Health Care FSA contributions. ■ Evaluate whether you should continue, drop, or change your Dependent Care FSA contributions. ■ Remember to submit health care expenses that were incurred by your dependent prior to his/her death.
Life and Accident Plans	<ul style="list-style-type: none"> ■ You can change your coverage. The 30-day limit does not apply. ■ You may want to reconsider your beneficiary designations. The 30-day limit does not apply. 	<ul style="list-style-type: none"> ■ Determine whether you need to change your coverage – for example, stop participating in the optional life/voluntary AD&D coverage. ■ You may be required to submit evidence of insurability if you want to increase your coverage.
401(k) Plan	<ul style="list-style-type: none"> ■ There is no 30-day limit – you can change your 401(k) Plan elections at any time. ■ Review your beneficiary designation. 	
Other Benefits	<ul style="list-style-type: none"> ■ Other benefits such as the Employee Assistance Program (EAP), Healthy You (employee well-being), Supplemental Medical Plans (Critical Illness, Accident and Hospital Indemnity insurance), Identity Theft, Legal Assistance, Adoption Assistance, and Education Assistance are always available to you. ■ If you are an eligible employee, you can make changes to your Commuter Benefits at any time. 	<ul style="list-style-type: none"> ■ The Employee Assistance Program (EAP) can provide resources and bereavement counseling for you and your eligible dependents. ■ For Commuter Benefits, if your commuting expenses will change, decide if you want to establish, drop, or change your coverage.

IF YOU LEAVE IQVIA

The following table outlines what happens to your benefits coverage when you leave IQVIA.

Benefit Plans	How Coverage Is Affected	Things to Consider
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> ■ Coverage ends on the last day of the month in which you leave IQVIA.* ■ You can continue coverage for 18 months through COBRA. You will be required to pay the full cost of coverage plus a 2% administrative fee. 	
Flexible Spending Accounts	<ul style="list-style-type: none"> ■ Participation ends on the day you leave IQVIA.* ■ You can elect to continue participation in the Health Care FSA through the end of the year on an after-tax basis through COBRA. You will be required to pay the full cost of coverage plus a 2% administrative fee. ■ You may not continue your Dependent Care FSA when you leave IQVIA. ■ You may submit dependent care expenses incurred through the remainder of the calendar year. 	<ul style="list-style-type: none"> ■ Remember to submit health care expenses incurred prior to your termination date within 90 days of your separation.
Life and Accident Plans	<ul style="list-style-type: none"> ■ Coverage ends on the last day of your employment with IQVIA.* ■ You can elect to continue coverage by converting to an individual policy. You must purchase this coverage within 30 days after your company-sponsored coverage ends. 	

Benefit Plans	How Coverage Is Affected	Things to Consider
401(k) Plan	<ul style="list-style-type: none"> ■ If your 401(k) account balance is less than \$1,000, it will be paid out as a lump sum. You may roll it over to an Individual Retirement Account (IRA) or another tax-qualified employer plan without taxes being withheld. If you do not roll it over, there may be tax liabilities for which you will be responsible. ■ If your account balance is greater than \$1,000, you may choose to receive the full value of your account balance in a lump sum, or you may keep your account in the Plan until age 70-1/2. ■ Outstanding loans must be paid back after you leave IQVIA, unless you set-up ACH repayments directly with Fidelity within 30 days of termination to continue loan payments. If payments are not continued, the loan will automatically be defaulted and become taxable income in the year of default. ■ You may roll your balance over to an Individual Retirement Account (IRA) or another tax-qualified employer plan without taxes being withheld. If you do not roll it over, there may be tax liabilities for which you will be responsible. ■ You will not be able to make any further contributions, but you may continue to change investment funds within the Plan. ■ Review your beneficiary designation. If you are married, your spouse is always your beneficiary. If you want to choose another beneficiary, your spouse will be required to provide notarized written consent. Call Fidelity at 1-800-835-5097 for beneficiary forms or log on to their website at http://www.401k.com. 	<ul style="list-style-type: none"> ■ If you are “Early Retirement” eligible, i.e., at least age 55 with 5 or more years of service, you may keep your account in the Plan until age 70-1/2. ■ If you are “Early Retirement” eligible, i.e., at least age 55 with 5 or more years of service, you may elect installment payments directly from the Plan to be paid over a specific time period or over your lifetime or joint lifetimes with your spouse, if married. This is provided you have terminated employment with IQVIA.
Other Benefits	<ul style="list-style-type: none"> ■ All other benefits will end on your last day of work. 	<ul style="list-style-type: none"> ■ Remember to submit any Commuter Benefits expenses you incurred before your last day of work (180 day limit).

* If you receive a severance package upon termination, the date your benefits end may differ depending on the terms of your separation.

IF YOU RETIRE

Remember to notify IQVIA at least two months before you plan to retire. COBRA will be offered at retirement for medical, dental and vision coverage.

The following table outlines what happens to your benefits coverage when you retire.

Benefit Plans	How Coverage Is Affected	Things to Consider
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> ■ Coverage ends on the last day of the month in which you retire.* ■ You can continue coverage through COBRA. You will be required to pay the full cost of coverage plus a 2% administrative fee. ■ You can apply for Medicare if you are age 65 or older. 	
Flexible Spending Accounts	<ul style="list-style-type: none"> ■ Participation ends on the day you leave IQVIA.* ■ You can elect to continue participation in the Health Care FSA through the end of the year on an after-tax basis through COBRA. You will be required to pay the full cost of coverage plus a 2% administrative fee. ■ You may not continue your Dependent Care FSA when you retire. 	<ul style="list-style-type: none"> ■ Remember to submit health care expenses incurred prior to your retirement date within 90 days of your last day of work. ■ You may submit dependent care expenses incurred through the remainder of the calendar year.
Life and Accident Plans	<ul style="list-style-type: none"> ■ Coverage ends on the last day of your employment with IQVIA*. ■ You can elect to continue coverage by converting to an individual policy. You must purchase coverage within 30 days after coverage ends. 	

Benefit Plans	How Coverage Is Affected	Things to Consider
401(k) Plan	<ul style="list-style-type: none"> ■ If your 401(k) account balance is less than \$1,000, it will be paid out as a lump sum. You may roll it over to an Individual Retirement Account (IRA) or another tax-qualified employer plan without taxes being withheld. If you do not roll it over, there may be tax liabilities for which you will be responsible. ■ If your account balance is greater than \$1,000, you may choose to receive the full value of your account balance in a lump sum, or you may keep your account in the Plan until age 65. ■ Outstanding loans must be paid back after you retire from IQVIA, unless you set-up ACH repayments directly with Fidelity within 30 days of termination in order to continue loan payments. If payments are not continued, the loan will automatically be defaulted and become taxable income in the year of default. ■ You may roll your balance over to an Individual Retirement Account (IRA) or another tax-qualified employer plan without taxes being withheld. If you do not roll it over, there may be tax liabilities for which you will be responsible. ■ You will not be able to make any further contributions, but you may continue to change investment funds within the Plan. ■ Review your beneficiary designation. If you are married, your spouse is always your beneficiary. If you want to choose another beneficiary, your spouse will be required to provide notarized written consent. Call Fidelity at 800-835-5097 for beneficiary forms or log on to their website at http://www.401k.com. 	<ul style="list-style-type: none"> ■ If you are “Early Retirement” eligible, i.e., at least age 55 with 5 or more years of service, you may keep your account in the Plan until age 70-1/2. ■ If you are “Early Retirement” eligible, i.e., at least age 55 with 5 or more years of service, you may elect installment payments directly from the Plan to be paid over a specific time period or over your lifetime or joint lifetimes with your spouse, if married. <p>This is provided you have terminated employment with IQVIA.</p>
Other Benefits	<ul style="list-style-type: none"> ■ All other benefits will end on your last day of work. 	<ul style="list-style-type: none"> ■ Consider accessing the Employee Assistance Program (EAP) to help you prepare for retirement. ■ Remember to submit any Commuter Benefits expenses you incurred before your last day of work (180 day limit).

* If you receive a severance package upon termination, the date your benefits end may differ depending on the terms of your separation.

IF A DEPENDENT CHILD IS NO LONGER ELIGIBLE FOR COVERAGE

A dependent child losing eligibility for coverage is considered a life status change or life event, meaning that you can make certain adjustments to your benefits. If you don't make changes to certain benefits within 30 days, you must wait until the next annual open enrollment or until you have another life event to make changes.

The following table outlines how coverage is affected when a dependent child is no longer eligible for coverage.

Benefit Plans	How Coverage Is Affected	Things to Consider
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> ■ If you're currently enrolled in IQVIA coverage, you can change your coverage level or cancel coverage for that dependent. Your child can continue coverage through COBRA. You will be required to pay the full cost of coverage plus a 2% administrative fee. ■ Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See "Special Enrollment Rights" in the <i>Participating in the Health Care Plans</i> section for details. 	<ul style="list-style-type: none"> ■ Evaluate whether you need to change your coverage level – for example, from employee + spouse to employee only.
Flexible Spending Accounts	<ul style="list-style-type: none"> ■ You can decrease or stop your Health Care FSA and/or Dependent Care FSA contributions within 30 days of the event. ■ Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See "Special Enrollment Rights" in the <i>Participating in the Health Care Plans</i> section for details. ■ You cannot reduce your Health Care FSA election to less than the amount you have already been reimbursed. 	<ul style="list-style-type: none"> ■ Evaluate whether you should continue, drop, or change your Health Care FSA contributions. ■ Evaluate whether you should continue, drop, or change your Dependent Care FSA contributions. ■ Remember to submit health care expenses that were incurred by your dependent prior to his/her losing coverage.
Life and Accident Plans	<ul style="list-style-type: none"> ■ You can change your coverage as long as you do so within 30 days of the event. ■ You may want to reconsider your beneficiary designations. The 30-day limit does not apply. 	<ul style="list-style-type: none"> ■ Determine whether you need to change your coverage – for example, stop participating in optional life/voluntary AD&D coverage. ■ You may be required to submit evidence of insurability if you want to increase your coverage.

IF YOUR SPOUSE HAS A CHANGE IN EMPLOYMENT

A spouse's change in employment resulting in you or your dependents gaining or losing coverage under another plan is considered a life status change or life event, meaning that you can make certain adjustments to your benefits. If you don't enroll or make changes to certain benefits within 30 days, you must wait until the next annual open enrollment or until you have another life event to enroll or make changes.

The following table outlines what happens to benefits coverage if your spouse has a change in employment.

Benefit Plans	How Coverage Is Affected	Things to Consider
Health Care Plans (including medical, dental, vision and prescription drug coverage)	<ul style="list-style-type: none"> ■ If you plan to add coverage for a spouse and, if applicable, dependent children, you must enroll your spouse, and/or children within 30 days of the event. ■ If you plan to enroll under your spouse's plan and drop your IQVIA coverage, you must do so within 30 days of the event. ■ Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See "Special Enrollment Rights" in the <i>Participating in the Health Care Plans</i> section for details. 	<ul style="list-style-type: none"> ■ Determine whether your spouse will be covered under the Health Care Plans, or if you will be covered under his/her plans. ■ Decide if you and your spouse will maintain separate coverage. ■ If you have children, decide who will cover the children.
Flexible Spending Accounts	<ul style="list-style-type: none"> ■ You can enroll, increase, decrease or stop your Health Care FSA and Dependent Care FSA contributions within 30 days of the event. ■ Your coverage change must be consistent with your life status change, unless you qualify for certain special enrollment rights. See "Special Enrollment Rights" in the <i>Participating in the Health Care Plans</i> section for details. ■ You cannot reduce your Health Care FSA election to less than the amount you have already been reimbursed. 	<ul style="list-style-type: none"> ■ Determine what expenses your spouse or children may have that will not be covered by the health plans, and decide if you want to establish, drop, or change your Health Care FSA. ■ If you have children who will be in daycare, decide if you want to establish, drop, or change your Dependent Care FSA.
Life and Accident Plans	<ul style="list-style-type: none"> ■ You can purchase or increase optional life and/or voluntary AD&D coverage for yourself, your spouse and eligible dependent children, if any, as long as you do so within 30 days of the event. ■ You can add your spouse or children as beneficiaries. The 30-day limit does not apply. 	<ul style="list-style-type: none"> ■ You or your spouse may be required to submit evidence of insurability if you want to increase your coverage.
401(k) Plan	<ul style="list-style-type: none"> ■ There is no 30-day limit – you can change your 401(k) Plan elections at any time. ■ Review your beneficiary designation. 	<ul style="list-style-type: none"> ■ If you're currently contributing less than the maximum, you might want to consider saving more. ■ If you're eligible and not currently participating, consider enrolling.
Other Benefits	<ul style="list-style-type: none"> ■ Other benefits such as the Employee Assistance Program (EAP), Healthy You (employee well-being), Supplemental Medical Plans (Critical Illness, Accident and Hospital Indemnity insurance), Identity Theft, Legal Assistance, Adoption Assistance, and Education Assistance are always available to you. ■ If you are an eligible employee, you can make changes to your Commuter Benefits at any time. 	<ul style="list-style-type: none"> ■ Let your dependents know that they can take advantage of the Employee Assistance Program (EAP). ■ For Commuter Benefits, if your commuting expenses will change, decide if you want to establish, drop, or change your coverage.