

SHORT-TERM DISABILITY PLAN

Summary Plan Description

The IQVIA Short-Term Disability Plan (STD Plan) is designed to provide you with income protection if you're unable to work for an extended period of time because of an injury or illness, including pregnancy. As an eligible employee, you automatically receive STD coverage and IQVIA pays the cost.

IQVIA contracts with Lincoln National Life Insurance Company, a Lincoln company (referred to as "Lincoln" throughout this document) to provide the STD Plan to eligible employees.

This section explains how the STD Plan works, including your coverage if you qualify for benefits.

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AT A GLANCE

Feature	Benefit
Weekly Benefit	<ul style="list-style-type: none"> 100% of your base salary for the first four weeks, then 70% of your base salary for weeks five to 26. Benefits may be reduced by deductible sources of income and other disability earnings.
Tax Treatment of Benefit	Benefit payments are subject to federal and state income taxes.
Waiting Period	<ul style="list-style-type: none"> For disabilities due to sickness or illness, there is a seven-day elimination period. If you are out of work due to an illness for more than seven consecutive days, STD benefits may begin. For disabilities due to accidental bodily injury, there is no waiting period. Plan benefits will begin immediately.
Maximum Benefit Duration	26 weeks; if your disability lasts longer than 26 weeks, you may be eligible for the Long-Term Disability Plan. (See <i>Long-Term Disability Plans</i> for details.)
Cost of Coverage	STD coverage is fully paid for by IQVIA.

If you have any questions about your coverage, contact the IQVIA Benefits Marketplace at 888-264-9180. To check on the status of a claim, please call Lincoln at 800-213-5608 or visit www.mylincolnportal.com (Company Code: IQVIA).

ANSWERS TO FREQUENTLY ASKED QUESTIONS

What is short-term disability?

Short-term (STD) disability benefits provide you with income protection if you are unable to work for an extended period of time due to an injury or illness. While you are absent from work, STD benefit payments replace a percentage of your weekly earnings for a specified period of time.

STD benefits are paid at 100% of your base salary for weeks one through four of your disability. If your disability lasts longer than four weeks, your STD benefit is reduced to 70% of your base salary for weeks five through 26. STD benefits end after 26 weeks, but if your injury or illness continues you may be eligible to begin receiving benefits under the IQVIA Long-Term Disability Plan.

What happens to my STD benefit if I'm also receiving disability payments from another source?

Benefit payments under the STD Plan are reduced by other sources of income you receive (or are entitled to receive) as a result of your disability. This would include, but is not limited to, any Social Security or retirement plan disability benefits, benefits from another disability insurance plan for which you are eligible or payments you receive under a Workers' Compensation law, occupational disease law, or similar law.

A short list of these other sources of income, or "benefit offsets," can be found in "How Benefits Are Paid" on page 122.

If I leave IQVIA or retire, can my STD coverage be converted to an individual policy?

No. Unlike life insurance coverage, your STD coverage cannot be converted after you leave.

ELIGIBILITY AND ENROLLMENT

ELIGIBILITY

Your Regularly Scheduled Work Week

For eligibility purposes, your regularly scheduled work week is based on your regular work schedule, not the actual hours you work. If your regularly scheduled work week changes, your eligibility to participate in the disability plans may change.

You are eligible for the STD Plan if you are a regular, active employee of IQVIA working 30 or more hours per week within the United States. Temporary and seasonal employees are not eligible for the plan.

When determining your eligibility for benefits under the disability plans, if you were actively at work on your last scheduled working day, you will be deemed actively at work on a scheduled non-working day. In general, you are considered to be "actively at work" if you were performing all the regular duties of your job on a regular IQVIA workday before you became disabled. You will be considered actively at work if you were performing your duties either at one of IQVIA's places of business or at another location where IQVIA business required you to travel.

COST OF COVERAGE

IQVIA pays the full cost of your STD Plan coverage.

HOW TO ENROLL

You are automatically enrolled in the STD Plan when you are both eligible and actively at work.

WHEN COVERAGE BEGINS

Your coverage begins on the first day you become eligible for the STD Plan, provided you are actively at work. If you are not actively at work because of injury or illness on the date your coverage would become effective, your coverage will begin on the date you return to work.

Coverage during a Family or Medical Leave of Absence

If you are on a family or medical leave of absence, IQVIA will continue to pay for your STD coverage for up to 12 weeks (or longer, if required by law) after the date your leave began.

Your leave authorization must be in writing. If approved, your family or medical leave of absence will end when the earliest of the following occurs:

- Your leave ends before the agreed upon date.
- Your leave ends on the agreed upon date.
- You are no longer eligible for the plan.
- The plan terminates.

If you become disabled during this time, your STD benefit will be based on your monthly earnings in effect just prior to the date your leave began.

WHEN COVERAGE ENDS

Actively at Work

You will be considered to be "actively at work" if you are performing the material duties of your job on a regularly scheduled workday. You will be considered actively at work on a scheduled non-working day, if you were actively at work on your last scheduled working day.

Generally, your STD coverage ends on the earliest of the following dates:

- The date you are no longer working at least 30 hours per week.
- The date you cease to be actively at work due to a layoff, labor dispute, including a strike, work slowdown, or lockout.

With the exception of approved family and medical leave, you do not have coverage under the STD Plan if you are not actively at work. You do not have coverage under the plan if you are on any leave (other than an approved medical leave), or if you have been laid off or terminated from employment.

HOW THE PLAN WORKS

How Are Weekly Earnings Defined?

Weekly Earnings is defined as the basic weekly rate of pay immediately prior to your disability, before taxes and deductions. Basic weekly earnings does not include overtime, bonuses, and incentive pay, or non-cash compensation.

The STD Plan will provide you with weekly benefit payments, for a maximum of 26 weeks, if you are disabled due to an injury or illness and your disability has been certified by Lincoln.

If your disability is due to:

- **Sickness or illness**, STD benefit payments begin on the eighth consecutive calendar day of a certified absence. Once your claim is approved, IQVIA will provide a benefit to you equal to 100% of your weekly earnings for the first seven days of your absence.
- **Accidental bodily injury**, benefit payments will begin on the first day of an approved disability.

The maximum duration for which benefits may be payable is the first 26 weeks of your disability. This 26-week period includes the elimination period. If your disability extends beyond 26 weeks, you may be eligible for benefits under the Long-Term Disability Plan. See *Long-Term Disability Plans* for details.

- 100% of your base salary for the first four weeks, then 70% of your base salary for weeks five to 26.

STD coverage provides you with a weekly benefit of 100% of your weekly earnings for the first four weeks, then 70% of your weekly earnings for weeks five to 26.

If you are covered by your state's or commonwealth's short-term disability benefit laws (e.g.; California, Connecticut, Hawaii, New Jersey, New York, Rhode Island, Puerto Rico and Washington have state disability laws) and higher benefits are required by law than are provided by the IQVIA STD Plan, you will receive the greater amount. But, in no event will you receive more than 100% of your weekly earnings from all sources.

Your monthly benefit may be reduced by other deductible sources of income or disability earnings you are eligible to receive, as described in "How Benefits Are Paid" beginning on page 122.

DEFINITION OF DISABILITY

You are considered disabled or partially disabled if, due to an injury or illness, all of the following apply:

- You are unable (or have a limited ability) to perform the material duties of your regular job at IQVIA due to your disability.
- You have a 20% or more loss in your weekly earnings due to your disability.
- You are under the regular care of a physician.

The loss of a professional or occupational license or certification does not, by itself, constitute a disability.

To be considered disabled, you must be under the regular care of a physician. During the course of your leave, Lincoln may require that you be examined by a physician and/or vocational expert of their choice or you may be asked to interview with a Lincoln representative about the status of your disability. Examinations or interviews may be requested by Lincoln at any time and at any frequency.

If You Are Disabled and Working

If you are disabled but return to work on a part-time or limited duty basis during your disability, you'll continue to receive monthly payments from the plan. Your disability benefit will be reduced if the combination of work earnings and disability benefit exceed 100% of your pre-disability weekly earnings.

If You Are Pregnant

Special rules apply if you are eligible to receive STD benefits due to pregnancy. These rules differ depending on the delivery of your child.

- **If you have a regular delivery**, you are considered disabled for a minimum of six weeks (beginning on your delivery date), unless you return to work during that six-week period.
- **If you have a Caesarean section**, you are considered disabled for a minimum of eight weeks (beginning on your delivery date), unless you return to work during that eight-week period.

HOW BENEFITS ARE PAID

If your disability claim is approved, benefits will be paid semi-monthly as long as you continue to meet the definition of disability.

Benefits are paid by IQVIA and will be deposited directly into your account, as reflected on IQVIA's payroll records.

Benefit Offsets by Other Sources of Income

STD Overpayments

Any STD overpayments must be repaid. The plan may offset your STD benefits in order to recover any overpayments, including wrongful payments made to you in error.

Your STD benefits will be reduced by compensation you or your family receive (or are eligible to receive) from certain other sources as a result of your disability. This includes, but is not limited to, benefits received from:

- State disability income benefits including statutory benefits provided by the state of California, Connecticut Hawaii, New Jersey, New York, Rhode Island, Puerto Rico, and Washington .
- The United States Social Security Act, the Civil Service Retirement System, the Railroad Retirement Act, the Jones Act, the Canada Pension Plan, the Quebec Pension Plan or similar plan or act that you or your family are eligible to receive because of your disability.
- Any governmental law or program (whether federal, state or local) that provides disability or unemployment benefits as a result of your employment with IQVIA.
- Any amount of earnings you receive from any form of employment including severance.

If you are paid other income benefits in a lump sum, this lump sum will be pro-rated over the period of time it would have been paid if not paid in a lump sum or (if such period of time cannot be determined) over a period of 26 weeks.

The Plan Administrator may make a retroactive allocation of any retroactive other income benefit payments.

TAX TREATMENT OF STD BENEFITS

Because IQVIA pays for your STD coverage, any benefit payments you receive are subject to federal and state income taxes. You may want to consult with your tax advisor regarding the proper income tax treatment of your benefit payments.

Up Close and Personal: Marie

Marie works for IQVIA and is making \$52,000 a year (\$1,000 a week) when she becomes disabled due to an accidental injury. Under the STD Plan, Marie is entitled to receive a total of \$1,000 a week from all disability income sources. Here's how her STD benefit is calculated:

Marie's earnings for weeks 1-4 (100% of weekly earnings)	\$1,000
Marie's earnings for weeks 5 - 26 (70% of weekly earnings)	\$700

If Marie received any benefit offsets during her disability, these amounts would be deducted from her STD payments.

WHEN BENEFIT PAYMENTS END

Your benefit payments will end on the earliest of the following dates:

- The end of the maximum benefit duration (26 weeks).
- The date your partial disability earnings exceed 80% of your basic weekly earnings.
- The date you are no longer considered disabled (including the first date you are capable of working in your regular occupation on a part-time basis but choose not to).
- The date you fail to provide:
 - Proof of disability, and evidence of continuing disability.
 - Proof that you are under the appropriate care and treatment of a doctor.
 - Any other material information related to your disability which may be requested.
- The date you fail to attend a requested medical examination, or the date you refuse to be examined or interviewed by a physician or plan representative when requested by IQVIA and Lincoln.
- The day you die.
- The date the plan is terminated.

NEW OR RECURRING DISABILITIES

If your period of disability is extended by a new cause while you are receiving payments from the plan, STD benefits will continue while you remain disabled provided both of the following apply:

- Your STD benefits do not continue beyond the end of the original 26-week maximum benefit duration.
- The plan's exclusions apply to the new cause of disability.

If you are disabled, return to work for less than 14 days, and become disabled again due to the same or related condition, you will not have to satisfy a new elimination period. If your return to work was for 14 days or more, or if you become disabled due to a new and unrelated condition, you will need to satisfy a new elimination period. See "When Coverage Ends" on page 121 for details.

WHAT IS NOT COVERED

The STD Plan doesn't cover certain disabilities or pay benefits for:

- Sickness or injury for which Workers' Compensation benefits are paid (or may be paid), if duly claimed.
- Injury, sickness, mental illness or pregnancy when you are not being treated by a physician.
- Disability caused or contributed to by war or act of war (declared or not), or as a result of military service.
- Disability caused or related to elective or cosmetic surgery.
- Disabilities caused by your commission of, or attempting to, commit a felony or misdemeanor.
- Participating in a riot.
- Disability caused or contributed to by an intentionally self-inflicted injury.
- Injury sustained as a result of doing any work for pay or profit for another employer.

CLAIMING BENEFITS

Questions on Your STD Claim

Call Lincoln at 800-213-5608 or visit www.mylincolnportal.com (Company Code: IQVIA) if you have general questions about your claim and/or the status of your claim.

In order to receive STD benefits, you, your supervisor or your physician must contact Lincoln by the third day of your absence. (If notice cannot be given within three days, it must be given as soon as possible after that.) A representative of Lincoln will assist the caller through the claim process and gather the appropriate information.

You can report a claim by calling 800-213-5608 or visit www.mylincolnportal.com (Company Code: IQVIA). First time users will be required to register when they access the site. Please enter IQVIA as the Company Code. After your claim is established you can return to the site to check on the status of your claim.

PROOF OF DISABILITY

If required, written proof of your disability must be sent to Lincoln within 14 days after the start of the period for which you are owed a payment from the plan. From time to time, Lincoln may require further written proof that you are still disabled.

If proof is not given by the time it is due, it will not affect your claim if:

- It was not possible to give proof within the required time.
- Proof is given as soon as possible, but no later than one year after it was due (unless you are not legally competent to provide such proof).

Lincoln has the right to require, as part of the proof of loss:

- Your signed statement identifying all other income benefits.
- Proof satisfactory to Lincoln that you and your dependents have duly applied for all other income benefits that may be available.

In addition, Lincoln may require you to be examined to determine if you are disabled. Any such examination will be made as often as reasonably required by Lincoln. At all times, Lincoln reserves the right to determine if your proof of loss is satisfactory.

Your Claim

Both you and IQVIA will receive notification of Lincoln's determination of your STD claim. In the event that your claim is not approved, you will be provided the reason(s) for the denial and the process for appealing your claim.

FRAUDULENT CLAIMS

It is a crime to knowingly attempt to injure, defraud or deceive Lincoln with an STD claim, or to provide information that you know is false, incomplete or misleading. In such cases, Lincoln will deny your claim and you may be subject to prosecution and punishment under state and/or federal law. IQVIA intends to pursue all appropriate legal remedies in the event of insurance fraud.