

LONG-TERM DISABILITY PLAN

Summary Plan Description

The IQVIA Long-Term Disability Plan (LTD 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. As an eligible employee, you automatically receive LTD coverage and IQVIA pays the cost.

The LTD Plan is provided through an insurance policy (GF3-850-292043-01) issued by Lincoln National Life Insurance Company, a Lincoln company (referred to as "Lincoln" throughout this document).

The summary is intended to be a general description of the LTD benefits provided by the policy issued by Lincoln. If there is a conflict between this plan description and the LTD policy regarding services, exclusions, limitations or other provisions the LTD policy will be govern. The benefits described in this summary are subject to the terms and conditions of the LTD policy.

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

For More Information

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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AT A GLANCE

Note that in some cases, LTD benefits may be provided before your eligibility for Social Security disability benefits has been determined. In such cases, the claims administrator, Lincoln, will seek recovery or reimbursement of benefit overpayments from retroactive Social Security benefits.

Feature	Benefit
Monthly Benefit	<ul style="list-style-type: none"> 60% of your monthly earnings. Benefits may be reduced by deductible sources of income and other disability earnings.
Maximum/Minimum Monthly Benefit	<ul style="list-style-type: none"> Maximum: \$15,000. (You may be eligible to receive additional amounts if you participate in Lincoln's Rehabilitation Program.) Minimum: The greater of \$100 or 10% of your gross disability payment.
Tax Treatment of Benefit	Benefit payments are subject to federal and state income taxes.
Maximum Benefit Duration	The maximum duration of monthly benefit payments will vary depending on the age at which you became disabled.
Cost of Coverage	LTD coverage is fully paid for by IQVIA.

If you have questions about the LTD coverage, please contact the claims administrator, Lincoln, at 800-213-5608 or visit www.mylincolnportal.com (Company Code: IQVIA) .

ANSWERS TO FREQUENTLY ASKED QUESTIONS

What is long-term disability?

Long-term disability (LTD) benefits provide you with income protection if you are unable to work for an extended period of time due to injury or illness. While you are absent from work, LTD benefit payments replace 60% of your monthly earnings, to a maximum of \$15,000 per month.

To qualify for LTD benefits, you must be disabled under the terms of the plan, as described under "Definition of Disability" on page 129. You must also satisfy an "elimination period," or a period of time that must pass before LTD payments can begin.

LTD payments continue for as long as you remain disabled. Lincoln may request proof of your continued disability from time to time.

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

Benefit payments under the LTD 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 130. For a full list of benefit offsets that may apply, contact Lincoln at 800-213-5608 or visit www.mylincolnportal.com (Company Code: IQVIA).

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

No. Unlike life insurance coverage, your LTD 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 LTD 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 the IQVIA places of business or at another location where IQVIA business required you to travel.

COST OF COVERAGE

IQVIA pays the full cost of your LTD Plan coverage.

HOW TO ENROLL

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

WHEN COVERAGE BEGINS

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.

Your coverage begins the date you become eligible for the LTD Plan.

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 Leave of Absence

If you are on a leave of absence, IQVIA will continue to pay for LTD coverage for up to six months after the date of your leave began.

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

WHEN COVERAGE ENDS

Generally, LTD coverage ends on the earliest of the following:

- The date you no longer are in an eligible group.
- The date your eligible group is no longer covered.
- The last day you are actively employed by IQVIA (except if you are on a leave of absence).
- The date you cease active work due to a labor dispute, including any strike, work slowdown or lockout.

Your Elimination Period

The elimination period is a period of time that must pass following your disability date before LTD benefits can begin. Under this plan, your elimination period is the later of 180 days or the date your short-term disability payments end, if applicable.

If you return to work for any thirty or fewer days during the elimination period and cannot continue, Lincoln will count only those days that you are disabled or partially disabled to satisfy the elimination period.

HOW THE PLAN WORKS

Your Monthly Earnings

This is your monthly rate of pay (regular salary or wages), before taxes and before any deductions are made. Your monthly earnings do not include commissions, incentive pay, bonuses, overtime pay, shift differential or any other fringe benefit or extra compensation.

The LTD Plan will provide you with monthly benefit payments if you are continuously disabled beyond the later of 180 days or the date your short-term disability payments end, if applicable. This period is known as the elimination period. Benefit payments will begin after the elimination period has been satisfied and your claim has been approved by Lincoln.

Your LTD monthly benefit amount is equal to 60% of your monthly earnings, to a maximum of \$15,000. (However, you may be eligible for additional amounts if you participate in the "Rehabilitation Incentive Benefit" on page 132. The minimum monthly benefit you are eligible to receive is the greater of \$100 or 10% of your gross disability payment.

DEFINITION OF DISABILITY

What Is Your Occupation?

For the purposes of the LTD Plan, your occupation is the activity you regularly perform that serves as your source of income. It is not limited to the specific position you held with IQVIA. It may be a similar position, which entails substantially similar functions that could be performed with IQVIA or any other employer. To determine your qualification for benefits, Lincoln will look at your occupation as it's normally performed in the national economy.

If, as a result of sickness or injury, you are unable to perform the material and substantial duties of your own job on a full-time or part-time basis, you are considered disabled or partially disabled.

With respect to partial disability, you are considered partially disabled if you can perform one or more, but not all, of the duties for your job or all the duties of another job, and are earning between 20% and 80% of your pre-disability earnings.

After 24 months of payments, you are considered disabled or partially disabled when Lincoln determines that, due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

You must be under the regular care of a physician in order to be considered disabled. The loss of a professional or occupational license or certification does not, in itself, constitute a disability.

PROPORTIONATE LOSS MONTHLY CALCULATION WITH WORK INCENTIVE BENEFIT

For the first 12 months, the work incentive benefit will be an amount equal to your basic monthly benefit without any reductions from work earnings. The work incentive benefit will only be reduced, if the monthly benefit payable plus any earnings exceed 100% of your basic monthly earnings. If the combined total is more, the monthly benefit will be reduced by the excess amount so that the monthly benefit plus your earnings does not exceed 100% of your basic monthly earnings.

Thereafter, the amount of monthly benefit will be determined as follows:

(A divided by B) x C:

A = Your basic monthly earnings minus your earnings received while partially disabled. This figure represents the amount of lost earnings.

B = Your basic monthly earnings.

C = The monthly benefit plus the earnings you received while partially disabled.

If You are Disabled Due to Mental Illness or Substance Abuse

If you are disabled due to mental illness the lifetime benefit period is limited to 12 months of LTD benefit payments. Because this is a lifetime maximum, this limit will apply even if you have more than one disability period, and even if the disabilities are not continuous or not related.

How Is Mental Illness Defined?

Mental Illness means a psychiatric or psychological condition classified as such in the most current edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) regardless of the underlying cause of the Mental Illness. If the DSM is discontinued, Lincoln will use the replacement chosen or published by the American Psychiatric Association.

However, if you remain disabled, you can continue to receive benefit payments beyond 12 months if you meet one or both of the following conditions:

- If you remain in a hospital or institution for mental illness and/or substance abuse at the end of the period of 12 months, the monthly benefit will be paid during the confinement.
- If you are not confined in a hospital or institution for mental illness and/or substance abuse, but are fully participating in an extended treatment plan for the condition that caused disability, the monthly benefit will be payable for up to a period of 36 months.

In no case will you receive LTD benefit payments beyond your maximum benefit duration, as described in "When Benefit Payments End" on page 131.

HOW BENEFITS ARE PAID

LTD Overpayments

Any LTD overpayments must be paid back to Lincoln. The plan may offset your LTD benefits in order to recover any overpayments, including wrongful payments made to you in error.

Once your claim is approved by Lincoln, you will begin receiving LTD benefit payments provided you have completed your elimination period and you are still disabled.

Benefits are paid by Lincoln and will be mailed to your address, or paid via direct deposit.

Benefit Offsets by Other Sources of Income

- The amount for which you are eligible to receive under:
 - Workers' or Workmen's Compensation Laws;
 - Occupational Disease Law;
 - Title 46, United States Code Section 688 (The Jones Act);
 - Railroad Retirement Act;
 - Any governmental compulsory benefit act or law; or
 - Any other act or law of like intent.
- The amount of any disability benefits which you are eligible to receive under:
 - Any other group insurance plan provided by IQVIA;

- Any governmental retirement system as a result of your employment with IQVIA ; or
- Any individual insurance plan where the premium is wholly or partially paid by IQVIA. However, Lincoln will only reduce the monthly benefit if your monthly benefit under this policy, plus any benefits that you are eligible to receive under such individual insurance plan that exceed 100% of your basic monthly earnings. If this sum exceeds 100% of your basic monthly earnings, your monthly benefit under this policy will be reduced by the excess amount.
- The amount of benefits you receive under IQVIA's retirement plan as follows:
 - The amount of any disability benefits under a retirement plan, or retirement benefits you voluntarily elect to receive as payment under IQVIA's retirement plan; and
 - The amount you receive as retirement payments when you reach the later of age 62, or the normal retirement age as defined in the IQVIA retirement plan.
- The amount of disability and/or retirement benefits under the United States Social Security Act, the Canada Pension Plan, the Quebec Pension Plan, or any similar plan or act, which:
 - You receive or are eligible to receive; and
 - Your spouse, child or children receives or is eligible to receive because of your disability; or
 - Your spouse, child or children receives or is eligible to receive because of your eligibility for retirement benefits.
- Any amount you receive from any unemployment benefits.
- The amount of earnings you receive from any sick leave, salary continuation, employment or severance.

TAX TREATMENT OF LTD BENEFITS

Because IQVIA pays for your LTD 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: Mark

Mark works for IQVIA and is making \$36,000 a year (\$3,000 a month) when he becomes disabled. Under the LTD Plan, Mark is entitled to receive a total of \$2,000 a month (60% of monthly earnings) from all disability income sources. He does not participate in the Rehabilitation and Return to Work Assistance program, but receives \$600 a month from Social Security. Here's how his LTD benefit is calculated:

Total monthly LTD benefit (60% of monthly earnings)	\$1,800
Less monthly primary Social Security benefit	– \$600
Mark's monthly LTD benefit	\$1,200

Mark still receives \$1,800 a month: \$600 from Social Security and \$1,200 from the LTD Plan. The LTD benefit is taxable.

Note: This example assumes that Mark doesn't receive family Social Security benefits.

WHEN BENEFIT PAYMENTS END

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

- The date you are no longer disabled according to this policy.
- The date you fail to provide proof of continued disability or partial disability, or fail to cooperate in the administration of your claim.
- The date you refuse to appropriate available treatment, or to be evaluated at reasonable intervals.
- The date you are able to work on a part-time basis but choose not to.
- If you are working, the date your monthly disability earnings are more than 80% of your pre-disability monthly earnings.
- The date you reach the maximum benefit duration, as shown in the following table:

If you become disabled...	Your maximum benefit duration will be...
Before age 60	To age 65, but not less than five years
At age 60	60 months
At age 61	48 months
At age 62	42 months

If you become disabled...	Your maximum benefit duration will be...
At age 63	36 months
At age 64	30 months
At age 65	24 months
At age 66	21 months
At age 67	18 months
At age 68	15 months
At age 69 or older	12 months

- The date you are no longer disabled under the terms of the plan, unless you are eligible to receive assistance under the "Rehabilitation Incentive Benefit " on page 132.
- The date you fail to submit proof of your continuing disability to Lincoln.
- The date you die.

If You Die

If you die while receiving LTD benefit payments, your eligible survivor(s) will receive a lump-sum benefit equal to three times your last monthly benefit, if you had been considered disabled for 180 days. If you qualify for this lump-sum benefit but have no eligible survivor(s), payment will be made to your estate.

RECURRING DISABILITIES

If you have a recurring disability, Lincoln will treat your disability as part of your original claim and you will not have to complete another elimination period if both of the following apply:

- You were covered by the plan for the period between the end of your prior claim and your recurrent disability.
- Your recurrent disability occurs within six months from the end of your prior claim.
- Your claim is due to, or related to, the same causes as your original disability.

Your recurrent disability will be subject to the same terms as your prior claim and will be treated as a continuation of that disability.

Any disability which occurs six or more months after the date your prior claim ended will be treated as a new disability claim. The new claim will be subject to all of the plan's provisions, including the elimination period.

If you become entitled to payments under any other group long-term disability plan as a result of a new disability, you will not be eligible for payments under this plan.

WHAT IS NOT COVERED

The LTD Plan doesn't cover certain disabilities, including disabilities that are the result of:

- Intentionally self-inflicted injuries, while sane or insane.
- Active participation in a riot.
- Loss of professional license, occupational license or certification.
- Committing or attempting to commit a felony or misdemeanor.
- War (declared or undeclared) or any act of war.
- A pre-existing condition.

Pre-Existing Conditions

The LTD Plan does not cover disabilities caused by or related to pre-existing conditions. A pre-existing condition under the LTD Plan is:

- A condition for which you received medical treatment, consultation, care or services (including diagnostic measures), or you took prescribed drugs or medicines in the three months before your effective date of coverage under the plan.
- A disability that begins in the first 12 months after your effective date of coverage under the plan.

REHABILITATION INCENTIVE BENEFIT

Once you become disabled, Lincoln will determine whether you are eligible to participate in the Rehabilitation Program, designed to assist you in returning to work. You must be medically able to engage in a return to work program. Eligibility for the program will be at Lincoln's sole discretion.

If you are selected for the program, a rehabilitation and assistance plan will be developed for your specific needs. This plan may include at Lincoln's discretion (but is not limited to) the following services and benefits:

- physical therapy;
- occupational therapy;

- work hardening programs;
- functional capacity evaluations;
- psychological and vocational counseling;
- rehabilitative employment; and
- vocational rehabilitation services.

If you qualify for the program, you will be notified by Lincoln.

ADDITIONAL BENEFIT PAYMENT

If you are eligible for a Rehabilitation Incentive Benefit Lincoln will increase your monthly LTD benefit by 10%. The increased benefit will begin on the first day of the month after Lincoln receives written proof of your full participation in the Rehabilitation Program.

You will continue to receive this additional LTD benefit until you no longer participate in the Rehabilitation Program, the Rehabilitation program ends, or when your benefit ends.

DISABILITY BENEFITS TERMINATION

If you decline to fully participate in an approved Rehabilitation Program, benefits will terminate on the first day of the month following your decline to fully participate in the approved Rehabilitation Program. If Lincoln recommends rehabilitation, no benefit will be paid from the date the recommendation is made until Lincoln receives your written agreement to fully participate in the Rehabilitation Program.

WORK LIFE ASSISTANCE PROGRAM

Regardless of whether you are disabled, Lincoln offers a Work Life Assistance Program. Under the program, you can call and request assistance with almost any personal and professional issue, from finding day care or transportation for an elderly parent to helping deal with stress in the workplace. The program is designed to handle both everyday issues as well as offer crisis support.

SOCIAL SECURITY CLAIMANT ADVOCACY PROGRAM

Once you are receiving monthly benefit payments from the plan, Lincoln can assist you in applying for Social Security disability benefits. Receiving Social Security disability benefits may allow you to protect your retirement benefits, receive Medicare after 24 months, and enable your family to become eligible for Social Security benefits.

Lincoln can assist you in obtaining Social Security disability benefits by:

- Helping you find appropriate legal representation.
- Obtaining medical and vocational evidence in support of your application.

For program assistance, contact Lincoln.

CLAIMING BENEFITS

Questions on Your LTD 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.

During your short-term disability period, Lincoln will contact you to assist with a transition from short-term to long-term disability benefits. During this process, Lincoln will provide you with the required form(s), if any, and advise you on the steps required before you can begin receiving an LTD benefit.

PROOF OF YOUR CLAIM

When you transition from STD benefits to LTD benefits, you must send Lincoln written proof of your claim within 180 days after your elimination period ends. This proof of disability may be extended for up to one year in certain circumstances; contact Lincoln for details.

Your proof of claim must be provided at your own expense, and must show:

- The date your disability began.
- The cause and extent of your disability, including any restrictions or limitations that prevent you from performing your regular occupation.

- That you are under the regular care of a physician.
- The name and address of any hospital or institution where you received treatment, including all attending physicians.
- Documentation of your monthly earnings.

Lincoln may require that you provide additional information in order to satisfy your proof of claim. You and IQVIA will be notified if anything additional is required and will be given a specified time frame in which to supply this information.

It is your responsibility, not Lincoln's or IQVIA's, to ensure that all requested information is provided to Lincoln. If the appropriate information is not submitted, Lincoln will deny your claim in its entirety or stop sending additional benefit payments.

Your Claim

Both you and IQVIA will receive notification of Lincoln's determination of your LTD 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 LTD 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. Lincoln intends to pursue all appropriate legal remedies in the event of insurance fraud.

