

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Summary Plan Description

The IQVIA' Accidental Death and Dismemberment (AD&D) Insurance Plan provides financial protection to you and your beneficiaries in the case of accidental bodily injury. Your basic employee coverage is provided by IQVIA to help offer financial protection for your beneficiaries if you have a covered accident or die. Voluntary AD&D coverage for you, your spouse, and/or dependent children may be purchased by you at group rates.

The AD&D Plan is provided through an insurance policy (SA3-850-292043-01) issued by Lincoln National Life Insurance Company, a Lincoln company (referred to as "Lincoln" throughout this document).

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

This section explains how the AD&D Plan works.

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AT A GLANCE

Feature	Basic Benefit	Voluntary Benefit
Coverage Levels	Two times your annual base salary, to a maximum of \$1,000,000	<ul style="list-style-type: none"> ■ For you: Purchase from one to five times base annual salary up to \$2,000,000 ■ For your spouse: 50% of your coverage ■ For your dependent children: 15% of your coverage. ■ For your spouse and child: 40% of your coverage for spouse, 10% of your coverage per dependent child
Enrollment	Automatic following your date of hire.	You must actively enroll yourself and/or your eligible dependents.
Tax Treatment of Benefit	Benefit payments to your dependents are not subject to federal income tax.	Benefit payments to you or your dependents are not subject to federal income tax.
Cost of Coverage	Provided by and fully paid for by IQVIA.	You pay the cost of any voluntary coverage through pre-tax payroll deductions.

If you have any questions about your coverage, contact the IQVIA Benefits Marketplace at 888-264-9180.

ANSWERS TO FREQUENTLY ASKED QUESTIONS

How much AD&D coverage is available under the plan?

There are two types of AD&D coverage under the plan—basic coverage and voluntary coverage.

IQVIA provides basic coverage to you at no cost. This amount is equal to two times your annual base salary, to a maximum of \$1,000,000.

You pay for any voluntary coverage you elect with after-tax dollars deducted from your paycheck. The maximum voluntary coverage you can elect varies. If the voluntary coverage is for:

- **You,** purchase from one to five times base annual salary up to \$2,000,000.
- **Your spouse,** 50% of your coverage.
- **Your dependent children,** 15% of your coverage per child.
- **For your spouse and child:** 40% of your coverage for spouse, 10% of your coverage per dependent child

How is my annual base salary determined and what happens if it changes at some point during the year?

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

If your annual base salary changes at any point during the year, your basic coverage amount will automatically increase or decrease as a result. This will be effective the same day as your salary change (if you are actively at work on that day) or the date you return to active work.

ELIGIBILITY AND ENROLLMENT

ELIGIBILITY

You are eligible for the AD&D 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 excluded.

Eligible Dependents

If you enroll in voluntary coverage, you also may enroll your eligible dependents in voluntary coverage. Your eligible dependents include:

- Your legal spouse.
- Your dependent children until the end of the month in which they turn age 26.
- Your unmarried dependent children of any age who live with you, are unable to support themselves, and who became physically or mentally incapacitated prior to age 26 and remain physically or mentally incapacitated.

For the definitions of spouse and dependent children, see the *Participating in the Health Care Plans* section.

IQVIA Couples

If both you and your spouse work for IQVIA, special provisions apply to your eligibility and enrollment in the AD&D Plan. If you, your spouse and/or your dependent children are eligible for coverage, you may not select duplicate coverage for yourselves or your eligible dependents. In other words, you each may enroll as individuals, or one of you may enroll and elect dependent coverage for your spouse, but none of you may be covered as both an employee and a dependent, nor may you or your spouse cover the same eligible dependents under the AD&D Plan. Under no circumstances can an eligible dependent be covered by more than one employee under the plan.

COST OF COVERAGE

Your cost under the AD&D Plan depends on the type of coverage you select:

- **Basic AD&D:** IQVIA pays the cost.
- **Voluntary AD&D:** You pay the cost for yourself and/or your eligible dependents. You can purchase coverage at group rates on a pre-tax basis through payroll deductions. The amount of your cost depends on the type of voluntary coverage you elect (for you, your spouse and/or eligible dependent children) and the covered amount.

Any contributions you make for voluntary coverage start when your coverage begins or the first pay cycle following your enrollment, whichever is later. Your contributions are automatically deducted from your pay in equal installments.

HOW TO ENROLL

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.

Basic Coverage

You are automatically enrolled in basic coverage when you are both eligible and actively at work.

Voluntary Coverage

How you enroll in voluntary coverage depends on when you are enrolling, as described in the following sections.

Enrolling for Coverage

You can enroll in the AD&D Insurance Plan online at the IQVIA Benefits Marketplace website from any computer that has internet access.

Generally, your elections remain in effect for the entire plan year (January 1 through December 31).

When First Eligible

The enrollment email you receive after you are hired will contain the materials you need to enroll in voluntary coverage for yourself and your eligible dependents. You will have 30 days from your hire date to enroll.

If you don't enroll in voluntary AD&D insurance coverage within this 30-day period, you will be enrolled in basic coverage only. However, you will have additional enrollment opportunities during open enrollment or if your needs change, as described in the following sections.

During Open Enrollment

Each year during the fall, IQVIA holds open enrollment. During this period, you can change your options and/or level of coverage for the coming plan year. Elections made during open enrollment generally take effect on the following January 1 and remain in effect until December 31 of that same year.

Mid-Year Enrollment Changes

After you enroll, your coverage under the AD&D Plan will remain in effect for the remainder of the calendar year. Generally, you can make changes only during the open enrollment period. However, because your needs may change when you experience certain life events (such as marriage, divorce, birth or adoption of a child, death of a dependent, etc.), you may be allowed to make mid-year enrollment changes in certain situations in accordance with Internal Revenue Code and as permitted by the plan administrator.

Changes to your coverage must be consistent with the qualified change in status. Depending on the status change, you may be able to enroll, change or drop optional life insurance coverage for yourself, your spouse or your eligible dependent child(ren).

Designating a Beneficiary

When you enroll in the AD&D Plan, you must name a beneficiary for your benefit in the event of your death. You may name any person (or persons) you wish to be the beneficiary who receives the benefit payment. Visit the IQVIA Benefits Marketplace website to review or change your beneficiary. You may change your beneficiary at any time.

If, at the time of your death, there is no named or surviving beneficiary, Lincoln will pay the benefits to the executor or administrator of your estate. Lincoln may, at its option, pay the benefits to a surviving relative in the following order: spouse, child, parent, sibling. Such payment will release Lincoln of all further liability to the extent of payment.

When you enroll your spouse and/or dependent children in voluntary coverage, you are automatically the beneficiary. If you and your eligible dependents die at the same time (or within 24 hours of your death), benefits under the AD&D Plan will be paid to your estate.

WHEN COVERAGE BEGINS

When your coverage begins for you or your covered dependents depends on when you became eligible to enroll or make a change under the AD&D Plan, as shown in the following table.

If You (or Your Dependents):	Your Coverage Begins:
Are a current participant in the AD&D Plan and make changes during open enrollment	The beginning of the following plan year (January 1).
Are a newly-hired or newly-eligible employee	The date of hire.
Have made a change to your election outside of your initial eligibility period or open enrollment, due to a qualified status change	The date you make the change.

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.

WHEN COVERAGE ENDS

Generally, AD&D 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 of the period for which you made any required contributions.
- The last day in which you are actively employed by IQVIA, unless your coverage is continued due to a covered layoff, leave of absence or due to an injury or sickness.
- The date you cease active employment due to a labor dispute, including any strike, work slowdown, or lockout.
- The date the plan is terminated.

BASIC AD&D

Your Annual Base Salary

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

Your basic AD&D coverage, provided to you by IQVIA, is equal to two times your annual base salary, rounded to the next highest \$1,000 (if not already a multiple of \$1,000). For example, if your annual base salary is \$40,400, your basic AD&D coverage amount is \$81,000. The minimum amount of basic coverage is \$10,000; the maximum amount is \$1,000,000.

IF YOUR PAY CHANGES

Your basic coverage automatically changes when your annual base salary changes. In other words, if your annual base salary increases or decreases, your benefit amount automatically increases or decreases on the same day, provided you are actively at work on that day.

If the change in your annual base salary becomes effective on a non-working day, your coverage amount will change on:

- That same day, provided you were actively at work on the last scheduled working day before that non-working day.
- The date you return to active work, if you were not actively at work on the date your annual base salary changed.

VOLUNTARY AD&D

IQVIA offers voluntary AD&D coverage for you and your eligible dependents at group rates. You can buy additional coverage for yourself as well as coverage for your spouse and/or your dependent children.

YOUR COVERAGE AMOUNTS

Employee-Only Coverage

Enroll Yourself to Enroll Your Dependents

Voluntary coverage for your eligible dependents is available only when you also elect voluntary coverage for yourself.

You may buy voluntary coverage in amounts from one to five times your base annual salary (rounded to the next higher \$1,000) up to \$2,000,000. The minimum coverage amount you may purchase is \$10,000.

Spouse Coverage

You may buy voluntary coverage for your spouse equal to 50% of your coverage.

Dependent Child Coverage

You may buy voluntary coverage for your eligible dependent children equal to 15% of your coverage.

If you and your spouse are both IQVIA employees, only one of you may elect voluntary coverage for a single dependent child. In other words, a dependent child may be enrolled in optional coverage by you, or by your spouse, but not both.

Spouse and Dependent Coverage

You can elect voluntary coverage for both your spouse and children equal to 40% of your coverage for your spouse and 10% of your coverage per dependent child.

COVERAGE REDUCTION AT AGE 65

On December 31 of the year in which you reach one of the following ages, your basic and voluntary AD&D coverage amount will be reduced based on your age, as shown in the following table.

If you are age:	Basic AD&D coverage will be reduced to:
65 to 69	65% of the coverage amount at age 64
70 or older	50% of the coverage amount at age 70

WHAT THE PLAN DOES NOT COVER

The AD&D Plan doesn't cover losses caused by, contributed to by, or resulting from:

- Suicide, or attempted suicide, while sane or insane.
- Self-inflicted injury while sane or insane.
- Active participation in a riot.
- Committing or attempting to commit a felony or misdemeanor.
- Controlled substances (as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970 and all amendments) that are voluntarily taken, ingested or injected, unless as prescribed or administered by a physician.
- Boarding, leaving or being in or on any kind of aircraft. However, this exclusion will not apply if you are a fare paying passenger on a commercial aircraft or traveling as a passenger in any aircraft that is owned or leased by or on behalf IQVIA.
- Service on full-time active duty in the Armed Forces of any country or international authority.
- The presence of alcohol in the covered person's blood which raises a presumption that the covered person was under the influence of alcohol and contributed to the cause of the accident. The blood alcohol level is governed by the jurisdiction of the state in which the accident occurred.
- Bacterial infection. This exclusion does not apply to you when the bacterial infection is due directly to an accidental cut or wound.
- War (declared or undeclared) or any act of war.

No benefit will be payable for any loss suffered as a result of accidental injury during any period of incarceration.

HOW BENEFITS ARE PAID

To claim an AD&D benefit, you or your beneficiary must notify the IQVIA Benefits Marketplace at 888-264-9180 of the covered individual's injury or death. IQVIA will confirm the beneficiary designation and assist in the completion and submittal of paperwork to Lincoln.

Once submitted, Lincoln will review the claim and any supporting documentation. If additional information is needed, the beneficiary of record will be contacted directly.

Lincoln will pay benefits immediately once an AD&D claim is approved. You or your beneficiary will be notified of Lincoln's decision as soon as it is made.

AD&D benefits are paid based on your (or your dependent's) coverage amount, depending on the type of loss, as shown below:

If, due to a covered accident, you lose...	You receive this percentage of your AD&D coverage amount...
Your life	100%
Both hands, both feet or entire sight in both eyes	100%
Speech and hearing in both ears	100%
One hand and one foot	100%
One hand or foot and sight of one eye	100%
One hand or one foot	50%
Speech or hearing in both ears	50%
Quadriplegia, paraplegia, hemiplegia, diplegia	50%
Monoplegia	25%
Sight in one eye	50%
The thumb and index finger of one hand	25%

The most Lincoln will pay for any combination of covered losses from any one accident is 100% of your covered amount.

If you or your eligible dependent become paralyzed within 365 days of a covered accident, the AD&D Plan will pay benefits as follows:

- **Monoplegia:** 25 percent of the coverage amount. Monoplegia is the total and irreversible paralysis of one arm or one leg.
- **Hemiplegia:** 50 percent of the coverage amount. Hemiplegia is the total and irreversible paralysis of upper and lower limbs on one side of the body.
- **Paraplegia:** 50 percent of the coverage amount. Paraplegia is the total and irreversible paralysis of both lower limbs.

- **Quadriplegia:** 100 percent of the coverage amount. Quadriplegia is the total and irreversible paralysis of both upper and lower limbs.

To be eligible for AD&D benefits, you must be covered by the plan, the loss must result from accidental bodily injury and the loss must occur within 365 days of a covered accident. In the event of death, benefits are paid to a beneficiary; otherwise, benefits are paid to you or your eligible dependent.

Defining AD&D Terms

For purposes of the AD&D Plan, loss means:

- **For an eye:** An entire and permanent loss of sight that is irrecoverable by natural, surgical or artificial means.
- **For a hand or a foot:** The limb is severed at or above the wrist or ankle.
- **For speech or hearing:** An entire and permanent loss of either speech or hearing that is irrecoverable by natural, surgical or artificial means.
- **For thumb and index finger:** The finger and thumb on the same hand are severed at or above the joint closest to the wrist.

Paralysis and severance is defined as follows under the AD&D Plan:

- **Paralysis:** Total loss of use of a limb. A physician must determine the loss of use to be complete and irrecoverable.
- **Severance:** Complete and permanent separation and dismemberment of the part of the body.

ADDITIONAL AD&D BENEFIT COVERAGE

In addition to the plan's basic and voluntary coverage amounts, additional benefits may be payable if you or your covered dependents experience certain types of covered losses. These additional benefits will depend on the type of coverage you have selected for you and/or your covered dependents.

Additional Benefits

Education Benefit

If you die as a result of a covered accident, the AD&D Plan will pay an additional benefit for any qualified dependent children up to age 26 who are enrolled as full-time students at an accredited post-secondary institution of higher learning at the time of death.

The amount payable to each eligible child will be \$2,500 per year. The maximum lifetime benefit per family is \$20,000.

Education benefits for an eligible child will end on the earliest of the following:

- The date your eligible child fails to furnish proof of eligibility to Lincoln upon request.
- The date your eligible child turns age 26.
- Four years.
- The date your dependent child attains a bachelor's degree.

Exposure and Disappearance Benefit

If you have unavoidable exposure to the elements as the result of a covered accident, and as a result experience the loss of a limb, speech, hearing or sight, the AD&D Plan will pay benefits to you as specified in "How Benefits are Paid" on page 154.

Lincoln will presume you suffered a loss of life and pay your basic AD&D benefit to your eligible beneficiary if all of the following apply:

- You are riding in a common public passenger carrier that is involved in an accident covered under the plan.
- As a result of the accident, the common public passenger carrier is wrecked, sinks, is stranded or disappears.
- Your body is not found within one year of the accident.

Repatriation of Remains Benefit

If you suffer a covered accidental death while at least 200 miles from home, an additional benefit will be paid for covered expenses (to a maximum of \$5,000) associated with the preparation and return your body to a mortuary of his or her choice.

Seat Belt and Air Bag Benefit

The seat belt and air bag provision of the AD&D Plan provides additional benefits if you:

- Die as a direct result of injuries sustained in a motor vehicle accident, whether as a passenger or driver of a private passenger car.
- Were properly wearing a seat belt or lap and shoulder harness at the time of the accident.

For the purposes of this benefit, a private passenger car is a validly registered four-wheel private passenger car (including a company-owned car), station wagon, jeep, pick-up truck or van that used only as a private passenger car.

The official police report of the covered accident must certify the proper use of the seat belt at the time of the accident, or the investigating officer(s) must certify, in writing, the proper use of the seat belt. This certification must be submitted with your or your beneficiary's claim to Lincoln.

No benefits under the plan will be paid if, as the driver of a motor vehicle, you did not hold a valid driver's license or if the official report reflects that you were not wearing the seat belt or the seat belt was worn incorrectly.

If you are eligible for the seat belt and air bag benefit, these amounts are payable only after basic and/or voluntary benefits have been paid from the plan. Contact Lincoln for details.

Seat Belt Benefit

The plan pays you a seat belt benefit equal to an additional 10 percent of your basic AD&D coverage amount up to \$25,000, if all of the following apply:

- The private passenger car that you were riding in was equipped with seat belts.
- The seatbelts were in actual use and properly fastened at the time of the covered accident. (An automatic harness seatbelt is not considered fastened unless a lap belt is also used.)
- The position of the seatbelts is certified in the official report of the covered accident (or by the investigating officer).
- If the covered person holds a valid driver's license.

Air Bag Benefit

The plan pays you an air bag benefit equal to an additional five percent of your basic AD&D coverage amount up to \$10,000 if the seat belt requirement was met, if the covered person was the driver with a valid driver's license, and the private passenger car was:

- Equipped with a single air bag (if you were driving alone).
- Equipped with an air bag for the driver and an air bag for the front passenger seat (if you were the driver or front seat passenger).
- Equipped with an air bag for the driver seat, an air bag for the front passenger seat and air bags for rear passenger seats (if you were the driver, front seat passenger or rear seat passenger).

Seat Belt Definition

Seat Belt means a combination lap and shoulder restraint system that must meet the Federal Vehicle Safety Standards of the National Highway Traffic Safety Administration and be installed by the manufacturer. A Seat Belt will include a lap belt alone, but only if the automobile did not have a combination lap and shoulder restraint system when manufactured. Seat Belt does not include a shoulder restraint alone.

TAX TREATMENT OF AD&D BENEFITS

In general, AD&D proceeds are not subject to federal income taxes. Some exceptions may apply. In addition, other taxes, such as estate taxes, may be applicable. You may want to consult with your tax advisor regarding the proper tax treatment of any payment you or your beneficiary receives.

WHEN BENEFIT PAYMENTS END

When benefit payment(s) end will depend on the amount your beneficiary is eligible to receive:

- **If the total claim is less than \$10,000,** Lincoln will pay your beneficiary in a single lump sum. No further payments will be made from the plan.
- **If the total claim is \$10,000 or more,** Lincoln will provide your beneficiary with a retained asset account containing the funds. A beneficiary may withdraw the entire amount immediately or may make smaller withdrawals over a period of time.

WHAT THE PLAN DOES NOT COVER

- War, declared or undeclared, or any act of war.
- Intentionally self-inflicted injuries, while sane or insane.
- Suicide, or suicide attempt, while sane or insane.
- Active Participation in a riot.
- Committing or attempting to commit a felony or misdemeanor.
- Disease, bodily or mental illness (or medical or surgical treatment thereof).
- Controlled substances (as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970 and all amendments) that are voluntarily taken, ingested or injected, unless as prescribed or administered by a physician.
- Serving full-time active duty in the Armed Forces of any country or international authority.
- Boarding, leaving or being in or on any kind of aircraft. However, this exclusion will not apply if the covered person is a fare paying passenger on a commercial aircraft or traveling as a passenger in any aircraft that is owned or leased by or on behalf of IQVIA.
- Hazardous sports, including but not limited to, motor sports (land or water), mountain climbing, skydiving, parachuting, bungee jumping, hang gliding and scuba diving.

ASSIGNMENT OF RIGHTS

The rights to your basic AD&D coverage are owned by you, unless one of the following applies:

- You have previously assigned these rights to someone else (known as an "assignee").
- You assign your rights under the plan to an assignee.

Lincoln will recognize an assignee as the owner of your basic AD&D coverage rights only if:

- The assignment is in writing, signed by you, in a form acceptable to Lincoln.
- A signed or certified copy of the written assignment has been received and registered by Lincoln.

Lincoln will not be responsible for the legal, tax or other effects of any assignment, or for any action taken under the plan's provisions before receiving and registering an assignment. Contact Lincoln for details.

CLAIMING BENEFITS

Questions on Your AD&D Claim

Call Lincoln at 888-713-2129 if you have general questions about your claim and/or the status of your claim.

To claim benefits, please contact IQVIA Benefits Marketplace at 888-264-9180 for assistance in completing the process. A valid claim form must be submitted for your AD&D claim to be reviewed for approval. Written notice of an AD&D claim must be sent to Lincoln within 60 days of your (or your eligible dependent's) covered accident or date of death.

Your Claim

Both you and IQVIA will receive notification of Lincoln's determination of your AD&D 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 AD&D 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.

