

BUSINESS TRAVEL ACCIDENT (BTA) INSURANCE PLAN

Summary Plan Description

The IQVIA Inc. Business Travel Accident (BTA) Insurance Plan provides financial protection to you and your dependents in the case of death or accidental bodily injury while you are traveling on company business. Your coverage is provided by IQVIA.

The BTA Plan is provided through an insurance policy issued by CHUBB.

This section explains how the BTA Plan works.

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AT A GLANCE

| Feature | Benefit |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Coverage Levels | Coverage amounts differ depending on the individual: <ul style="list-style-type: none"> ■ Coverage for you: Three times your annual salary (to a maximum of \$1,000,000). ■ Coverage for your spouse: \$100,000. ■ Coverage for your dependent child(ren): \$25,000 per child. |
| Enrollment | Automatic following your date of hire. |
| Tax Treatment of Benefit | 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. |

If you have any questions about your coverage, contact the Claims administrator, CHUBB at 800-336-0627.

ANSWERS TO FREQUENTLY ASKED QUESTIONS

What is business travel accident coverage?

Business travel accident (BTA) coverage provides you with income protection if you or your covered dependents are involved in a covered accident while traveling on company business.

Are my dependents covered under the BTA Plan?

In general, your eligible dependents are not covered under the BTA Plan. However, if a covered dependent dies or has a covered accident while traveling with you while you are on company business (including a relocation trip), he or she is eligible for benefits.

ELIGIBILITY AND ENROLLMENT

ELIGIBILITY

You are eligible for the BTA Plan if you are a regular, active employee of IQVIA or Q² Solutions, working within the United States.

Eligible Dependents

Your eligible dependents are eligible for the plan if they die or are injured while they are traveling with you on company business or on a relocation trip. Your eligible dependents include:

- Your legal spouse.

- Your unmarried dependent children under age 19 (or age 19 to 25 who are full-time students).
- 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 19 (or age 25 if a full-time student) and remain physically or mentally incapacitated.

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

COST OF COVERAGE

IQVIA pays the cost of BTA coverage.

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.

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

Your eligible dependents are automatically enrolled in BTA coverage on the day your coverage becomes effective. However, no BTA benefits will be paid to any eligible dependent who is not traveling with you while you are on company business at the time of his or her death or accidental bodily injury.

Beneficiary

In the event of your death, any benefits will be made in a single lump sum as follows:

- To your spouse, if living at the time of your death.
- If not living, to your surviving children (in equal shares).
- If none survives, to your surviving parents (in equal shares).
- If neither survives, to your surviving brothers and sisters (in equal shares).
- If none survives, to your estate.
- You are automatically the beneficiary for any BTA benefits payable as a result of death or accidental bodily injury to an eligible dependent. If you and your eligible dependents die at the same time (or within 24 hours of your death), benefits under the BTA Plan will be paid to your estate.

WHEN COVERAGE BEGINS

Your coverage, and coverage for your eligible dependents begins on the day you become eligible. 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, BTA coverage ends on the earliest of the following:

- The date you and your covered dependents no longer are in an eligible group.
- The date your eligible group is no longer covered.
- The last day of the policy month in which you are actively employed by IQVIA or Q² Solutions, unless your coverage is continued due to a covered layoff, leave of absence or due to an injury or sickness.
- The date the plan is terminated.

WHAT THE PLAN PROVIDES

BTA coverage is provided to you 24 hours a day for accidents sustained anywhere in the world during business travel for the company (including short term assignments up to 180 days). Coverage begins when you (and your covered dependents) leave your home or place of permanent employment, whichever occurs last and continues until you return to your home or place of permanent employment, whichever is first (unless you make a detour for personal reasons). Travel to and from work, vacations, and leaves of absence are not covered.

BTA coverage amounts differ by covered individual:

- **Coverage for you:** Three times your annual base salary (to a maximum of \$1,000,000).
- **Coverage for your spouse:** \$100,000.
- **Coverage for our dependent child(ren):** \$25,000 per child.

In total, the plan has an aggregate limit of \$16,000,000 per aircraft accident. In other words, if multiple covered individuals die as the result of an aircraft accident, an on-premises bomb scare, terrorist attack, or act of war, the total coverage payable from the plan will be capped at \$16,000,000. If this limit is met as the result of an aircraft accident, on-premises bomb scare, a terrorist attack or act of war, amounts payable to eligible beneficiaries may be reduced and divided proportionally.

WHAT THE PLAN DOES NOT COVER

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

- Suicide, attempt at suicide, intentionally self-inflicted injury, or attempt at intentionally self-inflicted injury.
- A covered accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- Acts of declared or undeclared war, except as provided under the bomb scare, explosion, terrorism and war risk benefit described in "Additional BTA Benefit Coverage" beginning on page 163.

- Sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food. Further exceptions as provided under the out of country emergency accident and sickness benefit described in “Additional BTA Benefit Coverage” beginning on page 163.

HOW BENEFITS ARE PAID

To claim a BTA benefit, you or your beneficiary must notify Employee Benefit Services of your injury or death. IQVIA or Q² Solutions will confirm the beneficiary designation and assist in the completion and submittal of paperwork to CHUBB.

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

CHUBB will pay benefits immediately once a BTA claim is approved. You or your beneficiary will be notified of CHUBB’s decision as soon as it is made.

How BTA coverage is paid depends on the type of loss, as shown in the following chart. For benefits to be paid, the loss must occur within one year of the covered accident.

| If, due to a covered accident, you lose... | You receive this percentage of your BTA coverage amount... |
|--------------------------------------------|------------------------------------------------------------|
| Your life | 100% |
| One member* | 50% |
| Two or more members | 100% |
| The thumb and index finger of one hand | 25% |

* Member means loss of hand or foot, loss of sight, loss of speech, loss of hearing.

If you or an eligible dependent suffer more than one loss in any one accident, only the largest eligible percentage for any one injury will be paid.

If you or your eligible dependent becomes paralyzed within 365 days of a covered accident, the BTA Plan will pay benefits as follows:

- **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:** 75 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 BTA benefits, the loss must occur within 365 days of the date of the covered accident. In the event of death, benefits are paid to a beneficiary; otherwise, benefits are paid to you or your eligible dependent.

Defining BTA Terms

For purposes of the BTA Plan, loss means:

- **For an eye:** An entire and permanent loss of sight in one eye that is irrecoverable by natural, surgical or artificial means.
- **For a hand or a foot:** The limb is actually severed at or above the wrist or ankle, respectively.
- **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 actually severed at or above the metacarpophalangeal joints.

Paralysis and severance is defined as follows under the BTA 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 BTA BENEFIT COVERAGE

In addition to the plan's coverage amounts, additional benefits may be payable if you experience certain types of covered losses, as described in the following sections.

Bereavement and Trauma Counseling Benefit

The plan will pay for medically necessary bereavement and/or trauma counseling to help you and/or your covered dependents recover from a death or accidental injury. The plan pays for counseling expenses incurred within one year of the date of the accident, to a maximum of \$150 per session for 10 sessions. This limit applies to all counseling sessions for you and/or your immediate family members resulting from the same accident.

On Premises Bomb Scare, Explosion, Terrorism and War Risk Benefit

The plan pays benefits if you suffer a covered injury or loss of life due to a bomb scare, explosion or act of terrorism while working for IQVIA or Q² Solutions while on premises at your regular place of employment. In addition, plan coverage includes loss of life or injury due to act(s) of declared or undeclared war while traveling on business outside of your home country or your country of permanent assignment.

Coma Benefit

The plan will pay a monthly coma benefit based on your BTA coverage amount, provided you sustain an injury that results in a coma within 31 days of a covered accident and the coma lasts at least 31 consecutive days. (No benefits will be paid during this 30-day period.)

The monthly coma benefit is equal to one percent of your BTA coverage amount, less any amount paid (or payable) under the plan as a result of the same accident. This amount will be paid for each month that the covered individual is in a coma until the comatose condition has ended, up to a maximum of 11 months. Thereafter, a lump sum of 100% of the remaining principal sum will be paid.

For the purposes of this benefit, "coma" and "comatose" mean a profound stupor or state of complete and total unconsciousness, as the result of a covered Accident.

Emergency Medical Evacuation

If you or a covered dependent requires an emergency medical evacuation while traveling on company business, at least 100 miles from place of permanent residence, the full cost of the evacuation will be covered by the plan. This is provided that United Healthcare Global (UHCG), in consultation with your attending physician, determines that it's medically necessary to evacuate you to the nearest treatment facility where appropriate treatment may be administered.

Contact UHCG at 713-430-7409 for more information about how to access services.

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 BTA Plan will pay benefits to you as specified in "How Benefits are Paid" on page 162.

CHUBB will presume you suffered a loss of life and pay your BTA benefit to your eligible beneficiary if all of the following apply:

- You are in a vehicle that disappears, sinks, or is stranded or wrecked on a trip covered by this policy; and
- Your body is not found within one year of the covered accident.

Alternative Commuting Benefit

The plan provides benefits if you suffer a covered loss while utilizing an automobile or other means of transportation due to a strike or breakdown of one or more public transportation systems that you typically use. (Ordinary, everyday commuting to and from your regular work place is not covered under the plan.)

Home Alterations and Vehicle Modification Benefit

If you or your eligible dependent has a disability (complete and irrecoverable loss of sight of both eyes, speech, hearing in both ears, or any two limbs hands or feet) resulting from a covered accident and within one year of the covered accident that requires a special housing adaptation or special vehicle to accommodate the disability, this will be covered up to \$75,000.

Out of Country Emergency Accident and Sickness Benefit

If you or a covered dependent has an accidental injury or become ill while traveling outside of your country of residence, the plan will provide the following benefits:

- **Hospital admission expenses:** Up to \$10,000.
- **Total medical expenses:** Up to \$100,000.

This benefit is in addition to any other type of medical benefits payable through your IQVIA or Q² Solutions coverage.

Rehabilitation Benefit

If you or your covered dependent requires medically necessary rehabilitative services following a covered accidental injury, the plan will pay covered expenses to a maximum of \$100,000.

This benefit is in addition to any other type of medical benefits payable through your IQVIA or Q² Solutions' coverage.

Repatriation of Remains Benefit

If you and/or a covered dependent die while at least 100 miles from home, an additional benefit will be paid for covered expenses associated with the preparation and return of the body to a mortuary of your (or your survivor's) choice.

Seat Belt and Air Bag Benefit

The seat belt and air bag provision of the BTA 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 properly functioning, factory-installed seat belt or lap and shoulder harness at the time of the accident.

For the purposes of this benefit, an automobile means a self-propelled, private passenger motor vehicle with four or more wheels that is a type both designated and required to be licensed for use on the highway of any state or country. Automobile includes, but is not limited to, a sedan, station wagon, sport utility vehicle, or a motor vehicle of the pickup, van, camper, or motor home type. Automobile does not include a mobile home or any motor vehicle that is used in mass or public transport.

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 CHUBB.

If an official report is not available or it is unclear, a default payment of \$2,500 will be paid.

If you or a covered dependent are eligible for the seat belt and air bag benefit, these amounts are payable only after BTA coverage amounts have been paid from the plan.

Seat Belt Benefit

The plan pays you a seat belt benefit equal to an additional 10 percent of your BTA coverage amount (to a maximum increase of \$75,000) 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).

Air Bag Benefit

The plan pays you an air bag benefit equal to an additional 10 percent of your BTA coverage amount (to a maximum increase of \$25,000) if the seat belt requirement was met 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).

Travel Assistance Services

In addition to accident coverage while you are traveling on company business, the BTA Plan also offers an array of travel-related services. Through the United Health Care Global program, you can get travel assistance services 24 hours a day when you are traveling on company business more than 100 miles or more from your home or work location.

The United Health Care Global program can provide assistance with a wide range of problems or emergencies that may occur while traveling on company business. Covered services include:

- Pre-departure services (required documentation and immunizations, weather and travel hazards, etc.).

- Personal security assistance.
- Emergency medical assistance.
- Emergency travel services.
- Emergency legal assistance.
- Lost baggage/passport advice.

Contact UHCG at 713-430-7409 for more information about the program and how to access services. You can access UHCG online services at <https://members.uhcglobal.com>. To set up/use a username and password:

1. Select "Create User."
2. Under "Policy Number," enter IQVIA ID number 335841.
3. Create a unique username and password and accept the User Agreement.
4. Click "Register Now," complete final information and click "Finish."
5. Be sure to retain your username and password for future Global Intelligence Center access when not on the IQVIA network.

TAX TREATMENT OF BTA BENEFITS

In general, BTA 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

CHUBB will provide you or your beneficiary with a retained asset account containing the funds. You or your beneficiary may withdraw the entire amount immediately or may make smaller withdrawals over a period of time.

CLAIMING BENEFITS

Questions on Your BTA Claim

Call 800-336-0627 if you have general questions about your claim and/or the status of your claim.

To claim benefits, please contact Claims administrator, CHUBB at 800-336-0627 for assistance in completing the process. A valid claim form must be submitted for your BTA claim to be reviewed for approval. Written notice of a BTA claim must be sent to CHUBB within 60 days of your covered accident or date of death.

Your Claim

Both you and IQVIA will receive notification of CHUBB's determination of your BTA 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 CHUBB with a BTA claim, or to provide information that you know is false, incomplete or misleading. In such cases, CHUBB will deny your claim and you may be subject to prosecution and punishment under state and/or federal law. CHUBB intends to pursue all appropriate legal remedies in the event of insurance fraud.

