OTHER BENEFITS

Summary Plan Description

Not Subject to ERISA

Please note that the benefits described in this section are not subject to ERISA.

Work worth doing isn't meant to be done 24/7. IQVIA invests in a broad range of other benefits designed to support you and your interests outside the workplace, helping you balance your personal and professional lives. These benefits include:

- Healthy You Employee Wellbeing Program
- Hinge Health
- Omada Diabetes Prevention
- Teladoc Medical and Mental Health
- Wellness Coach
- 24/7 Nurse Line
- Aetna Care Management Program

Aetna AbleTo Emotional Support

- Flu Shots
- Mercer Marketplace 365 HUB
- Time Off
- WorkLife Benefits
- Commuter Benefit Plan
- Statutory Benefits

In addition, you receive other statutory benefits such as Social Security, Medicare, Workers' Compensation and unemployment insurance. All of these benefits are described in this section.

For More Information

For additional information about each of these benefits, visit the IQVIA Benefits Marketplace website, or call or visit the websites listed in each section. Contact information is also available in the *Contacts* section.



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HEALTHY YOU EMPLOYEE WELL-BEING

Your health and well-being are important to IQVIA. We are focused on building and maintaining a culture of well-being, which means offering benefit programs that help you to take care of your wellbeing and stay healthy. We also give you the tools and resources you need to make the best decisions and take action steps for you and your family to better manage your health care expenses. IQVIA's employee well-being program, Healthy You, includes initiatives aimed at supporting you and your family across four pillars of well-being: Healthy Bodies, Healthy Minds, Healthy Finances, and Healthy Connections.

Here's how:

- U.S. Well-being IQ page (https://quintiles.sharepoint.com/sites/IQ/ Employee/Policies_Bnfts_Handbooks/Wellness/P ages/U.S.-Employee-Wellness.aspx) for details on well-being programs and activities Wellness Match Program (WMP)
- Mental Health Support Options
- Well-being newsletters with information, resources and tips
- Healthy Living Webinars
- Nutrition Counseling
- Healthy You Yammer Community
- Well-being Champions
- IQVIA Day for Volunteering
- Employee Resource Groups (ERGs)

The individual carriers may

offer/add/revise/remove other internal programs available to IQVIA employees. Those programs are managed and administered by the carriers. We encourage employees to visit the carrier websites for more information on additional programs that may be available to participating members.

Learn More About Healthy You

Go to

https://quintiles.sharepoint.com/sites/IQ/Employee /Policies_Bnfts_Handbooks/Wellness/Pages/U.S.-Employee-Wellness.aspx for everything you need to know to get started! Questions? HealthyYou@iqvia.com

HINGE HEALTH

Hinge Health provides support to help conquer back or joint pain without the use of surgery or drugs. The 12-week digital program delivers best practice, evidence-based care for musculoskeletal (MSK) conditions based on three core pillars:

- Exercise therapy
- Behavioral health
- Education

Once enrolled, you will be matched with the right program and care team to meet your needs:

- Prevention Program: An in-app experience with educational information to learn health habits, how to avoid risky behaviors, and exercises designed by physical therapists.
- Acute Program: An app experience paired with a dedicated physical therapist. You complete the exercises in your care plan and work with your dedicated physical therapist.
- Chronic Program: App and sensor technology paired with a dedicated physical therapist and health coach. You will receive a free tablet, sensors, and app that work together right out of the box. You will have 365-day access to a dedicated care team.

Visit **hingehealth.com/IQVIA** to learn whether you are eligible to participate and get started today.



OMADA DIABETES PREVENTION

Using behavioral medicine techniques, Omada is personalized to help participants lose weight and reduce their risk for a number of serious, preventable diseases, including type 2 diabetes and heart disease. With a personalized care plan, access to the latest technology, and daily support from your care team, you can create lasting change. No cost to Regular IQVIA employees who meet the eligibility criteria. Apply at https://go.omadahealth.com/iqvia

TELADOC MEDICAL AND MENTAL HEALTH

Speak to a doctor or therapist through confidential video, messaging, or phone chat 24/7, 365 days a year. Teladoc is available to those who elect an Aetna IQVIA medical plan and provides additional support for non-emergency medical issues or questions, when you are travelling and need medical care, or when your Primary Care Physician, Dermatologist, or Therapist is not available.

Use this convenient service for quick diagnosis and treatment of colds and flu, bronchitis, pink eye, sinusitis, rashes, upper respiratory infections, conjunctivitis, allergies, sprains and strains, as well as for acute or ongoing skin conditions such as psoriasis, skin infection, rosacea, and more. Appropriate deductibles and coinsurance apply. Learn more on www.teladoc.com/aetna.

WELLNESS COACH

Get one-on-one guidance and support from a wellness coach who can help you set goals, stick to them, and, most importantly, see results. Whether you want to reduce stress, eat healthier, lose weight, live tobacco free, sleep better, or focus on preventive health, you'll decide what's important to you and your coach will help you along the way. Log-in to your aetna.com or kaiserpermanente.org account to learn more.

24/7 NURSE LINE

Talk with a Registered Nurse anytime, for no cost. You could save yourself time and money by preventing a visit to the emergency room. The U.S. medical system can be hard to navigate - with Primary Care, Urgent Care, Pharmacies, Teladoc, and Emergency Department options, you may not always know where to go or who to see for your immediate concern. Aetna's nurse line is available 24/7 to guide you. If you have guestions about a health concern or need guidance on where to go for care, call 1-800-556-1555 and select the option to speak to a nurse. You can also email a nurse within your www.Aetna.com account who can send you links to health information. Nurses reply within 24 hours. Nurses with Aetna's nurse line cannot diagnose, prescribe, or give medical advice.

AETNA CARE MANAGEMENT

Get personalized care and support when you need it most

Whether you're managing a chronic condition or dealing with other complex health challenges, Aetna nurses can help. If you're identified for care management, a nurse can work with you to put together a plan, help you understand your benefits offerings, and answer your health-related questions – all at no cost to you.

- One-on-one personalized support: Clinical nurses collaborate with service teams (pharmacist, dietician, and social worker) to help you achieve your health goals and guide you to local resources. Whether you're struggling with emotional concerns or an advanced illness, they'll work with you and your family to provide guidance and support.
- Local support: Aetna's Pharmacist Panel can provide guidance and connect you to more resources. With CVS HealthHUB and MinuteClinic locations inside select CVS Pharmacy and Target stores, you have a broad range of services to keep you and your family healthy.
- Tools, tips and support centers: Through your Aetna member website, you'll be able to locate a doctor, review your personal health record, and watch informational health videos. And for specific health needs, you can explore member resources like the Cancer Support Center, the Maternity Support Center, and the Back and Joint Care Support Center.

To start using care management, go to www.aetna.com and log-in to your account.



AETNA ABLETO EMOTIONAL SUPPORT

AbleTo is part of Aetna's Behavioral Health Plan and is a personalized 8-week virtual emotional support programs that help reduce depression, stress, and anxiety. Get counseling and coaching combined by secure video or phone.

You'll work with two AbleTo specialists for eight weeks (16 sessions):

- Once a week with a licensed therapist, to address emotional challenges like depression, stress and anxiety that can come with a medical diagnosis.
- Once a week with a behavior coach, to identify health goals and develop an action plan.

Appropriate deductibles and coinsurance apply. To get started, call 1-855-773-2354.

FLU SHOTS

Employees and covered family members on IQVIA's medical plans receive a flu shot covered at 100% at an Aetna or Kaiser Permanente network pharmacy.

MERCER MARKETPLACE 365 HUB™

Imagine you've been told you need a medical procedure to treat a recently diagnosed condition. It's hard to know where to start. How will you find the best doctor, and what will it cost? Where can you get a second opinion? What if you need help resolving a complicated bill or claim issues?

If you enroll in an IQVIA medical plan, you may also choose to enroll in the Mercer Marketplace 365 HUB[™], a voluntary benefit that provides one-onone support — online and by phone — to help you improve the quality and cost of your care.

By enrolling in the 365 HUB at Mercer Marketplace 365, you will have year-round access to personal health advocacy services, price comparison tools, physician performance ratings, expert medical opinions and more.

Learn more about the 365 HUB, see costs and enroll when you visit the IQVIA Benefits Marketplace website.

FIND AN ADVOCATE

The 365 HUB has a team of registered nurses, medical directors and benefits and claims specialists who work alongside each other to help you. 365 HUB is available to you and your covered family members.

A personal health advocate with expert knowledge about your benefits will help you:

- Find the right doctor.
- Schedule appointments quickly.
- Resolve health care billing and insurance claims disputes.
- Secure elder care with confidence, including answering Medicare questions.
- Work seamlessly with insurance providers.
- Transfer medical records promptly and securely.

COMPARE PRICES

The cost of health care services can vary significantly, even within the same geographic area and health plan.

Health Cost Estimator+ is an easy-to-use online tool offered through the 365 HUB. You'll see what you can expect to pay for a medical procedure at different locations — based on the medical plan you're enrolled in — and can easily compare prices so you can make the right choice for your needs and budget.

COMPARE QUALITY

With the Mercer Marketplace 365 HUB, you can review the quality scores of doctors in your area based on your condition and need. Scorecards include:

- Physician performance scores.
- Quality analysis.
- Experience and outcomes ranking.
- Evaluations based on billions of doctor-patient interactions.

GET EXPERT MEDICAL OPINIONS

Don't hesitate to get another opinion, especially if it's a concerning or serious condition. The 365 HUB gives you and your covered family members access to world class specialists who will review your case and give you an expert opinion on your diagnosis and treatment plan. It's peace of mind at a time when you may need it most. 365 HUB accepts all cases, and sticks with you every step of the way.



TIME OFF

Time away from work is important for your physical and emotional well-being. It's why IQVIA provides paid time off during the year, including holidays, vacation, bereavement leave, military leave, and jury duty.

To learn more information about IQVIA' time off policies, it can be found in the employee handbook on the IQVIA intranet site.

COMPANY HOLIDAYS

Each year, IQVIA offers you ten company-wide holidays. Although the actual dates may vary slightly from year-to-year, company-wide holidays for the following year are announced in advance of January 1. Details are available in the employee handbook on the IQVIA intranet site.

PAID TIME OFF

Exempt Employees

IQVIA provides all exempt employees a discretionary paid-time-off plan. In general, most exempt positions are not eligible for overtime pay.

Employees who are exempt under the Fair Labor Standards Act (FLSA) have the opportunity to take Discretionary Leave, and will not accrue paid time off during the year. Exempt employees working less than 20 hours per week are not eligible for Discretionary paid time off. Discretionary leave provides eligible employees with time off for personal reasons, including vacation or any personal purpose.

Discretionary Leave may not be used in lieu of other types of leaves appropriate for a specific situation, including but not limited to, short term or long-term disability, Family Medical Leave (FML), military leave, jury duty, workers' compensation, sick time and/or bereavement leave.

Non-Exempt Employees

Non-exempt employees will be on a flat accrual vacation schedule.

Full-time employees working 37.5-40 or more hours per week

If you are a non-exempt full-time employee working 37.5 to 40 or more hours per week, you accrue 13.334 hours of vacation time on a monthly basis.

Part-Time Employees Working 30-<37.5 Hours Per Week

If you are a non-exempt part-time employee working 30<37.5 hours per week, you accrue 10.00 hours of vacation time on a monthly basis.

Part-Time Employees Working 20<30 Hours Per Week

If you are a non-exempt part-time employee working 20<30 hours per week, you accrue 6.67 hours of vacation time on a monthly basis.

Annual Carryover

California, Colorado, Montana, Nebraska, and Nevada Residents: Regular non-exempt full-time and part-time employees may accrue and carry over up to 1.5 times your annual accrual to the next calendar year. Once an employee reaches their 1.5 times annual accrual cap, they will stop accruing paid time off. After an employee uses accrued vacation hours and falls below the 1.5 times annual accrual maximum, their accrual will resume.

All other U.S. Residents: Regular non-exempt full-time and part-time employees in all other states will not be allowed to carry over hours into the next calendar year. Employees should plan to use paid time-off in the year in which it is accrued.

BEREAVEMENT

In the event of a death in your immediate family, IQVIA may provide special consideration of paid work absences. IQVIA will provide up to a total of five (5) days for immediate family. Immediate family is defined as your spouse/domestic partner, children/domestic partner's children, siblings, parents, grandparents, grandchildren and immediate in-laws/step relations (children, siblings, parents, grandparents, and grandchildren).

One (1) day is allowed for the death of extended family members. Extended family is defined as aunts, uncles, nieces, nephews, and first cousins.

If additional time off is needed, employees may also request to use accrued but unused Paid Time Off (if any) or Discretionary leave, as applicable. Note, use of vacation or discretionary time must be requested and approved by your manager in accordance with the Paid Time Off policy.



JURY DUTY

IQVIA supports all regular full-time and part-time employees who are called to serve jury duty.

If you are called to serve, you should give your supervisor as much advance notice as possible, along with an estimation of how long you expect to be out. During your absence, you are responsible for communicating with your manager on a regular basis.

To be compensated for your jury duty absence, an employee must submit a copy of the "Notice to Serve" document to his or her manager prior to the anticipated absence.

MILITARY LEAVE

IQVIA has different military leave policies based on the type of duty you are performing.

Active Duty Leave

If the leave is for active duty, you should contact Lincoln Financial at www.myLincolnportal.com or 800-213-5608 to open a Military Leave. Complete the "Active Duty Military Leave" found at the last page of the Military Leaves of Absence policy in the employee handbook on the IQVIA intranet site, along with a copy of the active duty orders, and submit them to Benefit.Services@IQVIA.com. Be sure to copy your manager. The Benefits Department will then reach out to you to discuss the leave.

- You receive your regular pay less military pay and authorized deductions for the first 6 months of Active Duty Military Leave.
- You are not eligible for holiday pay while on Active military leave.
- You are eligible for IQVIA Active military leave upon date of hire.

Temporary Duty Leave (U.S. Military Reserves or National Guard)

IQVIA will provide you with the leave necessary to fulfill an annual training duty in the United States Military Reserves or National Guard.

To be eligible for this type of military leave, the following guidelines apply:

- You are limited to a maximum of 15 days Temporary Duty leave in any calendar year.
- You are eligible for IQVIA Temporary Duty leave upon date of hire.

SICK TIME

Sick leave may be used for periodic illness or injury, or for the care of an immediate family member (parent, spouse or child) due to his or her illness or injury. Sick leave may also be used for doctor and dentist appointments, and must be taken in .25 hour increments for recording on the time reporting system using the appropriate sick leave attendance code. Sick days cannot be used indiscriminately.

You are responsible for notifying your supervisor of your absence as soon as possible on a sick day, and at least two hours before your expected start time. When a medical or dental appointment is scheduled, you should notify your supervisor as soon as the appointment has been made so that plans can be made to cover your work. Each day you are out sick (unless hospitalized or on an approved leave of absence) you are required to personally notify your supervisor before the beginning of the scheduled work day. For absences of three consecutive days or more, a physician's note substantiating your absence is required upon your return. IQVIA may require medical documentation for any employee absence. Physician's notes may not be completed by physicians that are family members of the employee requesting the leave as it might be perceived as a conflict of interest.

If, due to illness or injury, you are unable to return to work after the fifth (5th) consecutive business day; you are required to notify the IQVIA Disability carrier, Lincoln Financial at www.mylincolnportal.com or by phone at 800-213-5608 to file a disability claim. In the event the absence qualifies for Family Medical Leave (FML), the days absent will be counted towards the employee's FML entitlement.

If you are hospitalized overnight during paid time off, you will receive sick pay instead of vacation or discretionary pay (if eligible), but only with a supporting physician statement.

While sick time is made available to employees, it is not to be abused, and ultimately it is the employee's responsibility to ensure that their work duties are being performed as required, provided that IQVIA will comply with statutory leave rights such as those provided under the Family and Medical Leave Act (FMLA) or similar leave rights as provided by applicable law. Your supervisor is responsible for monitoring the number of sick days you take in any calendar year (January 1 – December 31).



Management will initiate a discussion with employees who have accumulated fifty (50) or more hours of sick time in a calendar year, to discuss the terms of this policy. Should you have a recurring health problem that may continue, information regarding other leave plans, such as FML, will be provided.

Excessive absenteeism occurs above eighty (80) hours of sick time, and may occur earlier, depending on the circumstances. The appropriate coding for sick time for absences above 80 hours will be decided on a case-by-case basis with Human Resources. These absences may be grounds for corrective action up to and including termination of employment. Managers should contact Employee Relations by opening a VIA ticket for assistance if an employee exceeds 80 hours of sick time in a calendar year.

WORKLIFE BENEFITS

IQVIA invests in a broad range of WorkLife benefits designed to support you and your interests outside the workplace. The IQVIA WorkLife offerings provide you with an array of helpful benefits and services, including the following:

ADOPTION ASSISTANCE

The Adoption Assistance Plan provides you with financial assistance for qualified adoption expenses. Unless otherwise required by state law, eligible expenses will be reimbursed up to a per-child maximum of \$5,000 and a lifetime maximum of \$10,000 per family.

Additional details on the on the IQVIA US Benefits Intranet page.

PERKSPOT DISCOUNT MALL

Through the IQVIA PerkSpot program, you can receive special offers and discounts from a variety of national retailers and service providers. Available features include discounts on personal services, entertainment, attractions, and shopping.

Visit http://iqvia.perkspot.com for more information.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

IQVIA offers the Aetna Resources For LivingSM employee assistance program (EAP), available at no cost to you and members of your household which include dependent children up to age 26, whether or not they live at home.

Services are confidential and available 24 hours a day, 7 days a week.

Emotional Well-being Support

You can access up to six counseling sessions per issue each year. You can also call 24 hours a day for in-the-moment emotional well-being support. Counseling sessions are available face to face, via televideo or online chat therapy. Services are free and confidential. Counselors are always available to help with a wide range of issues including:

- Relationship support
- LGBTQ+ support and resources
- Stress management
- Work/life balance
- Family issues
- Grief and loss
- Depression
- Anxiety
- Substance misuse
- Self-esteem and personal development
- Manager resources and services

Daily Life Assistance

Completing day-to-day needs can make it tough to know where to start. Call the EAP for personalized guidance and get help finding resources for:

- Child care, parenting and adoption
- Summer programs for kids
- School and financial aid research
- Care for older adults
- Caregiver support
- Special needs
- Pet care
- Home repair and improvement
- Household services and more

The EAP also offer care kits related to growing families, child care, caregiving and more.

Legal Services

You can get a free 30-minute consultation with a participating attorney for each new legal topic related to:

- General
- Family
- Criminal law



- Elder law and estate planning
- Divorce
- Wills and other document preparation
- Real estate transactions
- Mediation services

If you opt for services beyond the initial consultation you can get a 25% discount. Services must be related to you or an eligible household member. Work-related issues are not covered. Discount does not include flat legal fees, contingency fees and plan mediator services.

Financial Services

Simply call for a free 30-minute consultation for each new financial topic related to:

- Budgeting
- Retirement or other financial planning
- Mortgages and refinancing
- Credit and debt issues
- College funding
- Tax and IRS questions and preparation

You can also get a 25% discount on tax preparation services. Services must be for financial matters related to you or an eligible household member.

Other Services

- Identity theft services One-hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.
- Chat therapy Use your counseling sessions to connect with a counselor virtually. Share secure text messages with your counselor whenever you like. Your counselor will respond within one working day up to five days a week.

Online Resources

The EAP's website offers a full range of tools and

resources to help with emotional well-being, work/life balance and more. You'll find:

- Articles and self-assessments
- Adult care and child care provider search tool
- Stress resource center
- Video resources
- Live and recorded webinars
- Mobile app

Discount Center

Find deals on brand name products and services including electronics, entertainment, gifts and flowers, travel, fitness, nutrition and more.

myStrength

myStrength offers tools to improve your emotional health and help you overcome depression, anxiety, stress, substance misuse and/or chronic pain.

Contacting the EAP

To take advantage of the Resources For Living program or to speak with a counselor, call 1-833-721-2319 (TTY: 711) for unlimited 24/7/365 assistance.

You can also visit www.resourcesforliving.com for user friendly and practical EAP-related information that addresses emotional well-being, health and well-being, and daily living concerns. To log in to the site, enter the following information:

- User Name: IQVIA
- Password: EAP

Your calls and any counseling services are completely confidential to the maximum degree permitted by law.

EMPLOYEE REFERRAL

Under the Employee Referral program, if you refer a person to certain open positions at IQVIA who is eventually hired into a full-time regular position, you may be eligible to receive a referral incentive.

In general, only active, regular full-time and parttime employees are eligible to participate in the Employee Referral program. For more information, search for "Employee Referral" under the My HR/Hiring Talent tab on the IQ homepage.

IDENTITY THEFT PROTECTION

Identity protection through Allstate Identity Protection includes proactive identity and credit monitoring, which protects you against identity fraud. In addition, you have access to full-service identity restoration, in case of fraud. You must enroll in this voluntary benefit during Open Enrollment.



LEGAL ASSISTANCE PLAN

MetLife® Legal offers economical access to attorneys for legal services such as will preparation, estate planning and family law. You, your spouse and your dependents will have access to a nationwide network of 13,000 attorneys. When you enroll, legal advice is a phone call away, and representatives will help you find an attorney in your area. You must enroll in this voluntary benefit during Open Enrollment.

Additional details on the Legal Assistance Plan can be found in the employee handbook on the IQ intranet site.

LIFEKEYS SERVICES

To help you prepare for the future and deal with the death of a loved one, you have access to the Lincoln Financial Group's *LifeKeys* services.

LifeKeys services include:

- Online will preparation
- Information on important life matters through GuidanceResources Online, where you'll find articles, tutorials, videos, and "Ask the Expert" advice on a wide range of topics — including legal, financial, family, and career.
- Protection against identity theft
- Guidance and support for your beneficiaries

PET INSURANCE

Through Nationwide, you can purchase medical insurance coverage for your pet(s). Nationwide Pet Insurance covers a variety of medical problems and conditions related to accidents and illness (including cancer) for dogs, cats, birds, ferrets, rabbits, reptiles and other exotic pets. If you are a dog or cat owner, Nationwide's optional Pet WellCare Protection coverage also reimburses you for regular routine care expenses that are necessary to keep your pets healthy.

To learn more about protecting your pets and to obtain a free quote, contact Nationwide at 855 525-1458 or visit their website at http://www.petinsurance.com.

SUBSIDIZED CAFETERIAS

IQVIA provides subsidized meals in the cafeterias at some U.S. locations and is dedicated to providing healthy food options within the cafeteria and through its catering services.

EDUCATION ASSISTANCE

To help expand your knowledge and skills, and to help you take your career where you want it to go, IQVIA offers an Education Assistance program. You are eligible for the program if you are a regular, employee working at least 30 hours per week and have completed one or more years of continuous service with the company.

When you enroll in a job-related degree program or professional certification courses and/or exams, IQVIA will reimburse 75% of your expenses (including tuition, books and fees), to a maximum of \$5,250 per year. You must earn a C or better in each course to receive reimbursement.

IQVIA also offers Student Loan Coaching though EdAssist. Consult with EdAssist experts to develop repayment strategies that my reduce your monthly payments, allow you to repay your loan faster or evaluate consolidation and refinance options.

For detailed information on the Education Assistance program, it can be on the US Benefits page on the IQVIA intranet site.

SERVICE RECOGNITION

At IQVIA, we push the boundaries of human science and data science to solve problems differently. We believe in giving our best, recognizing the importance of teamwork and enjoying what we do. We recognize and celebrate you as you reach service milestones because your service matters to your colleagues, leaders, customers and the patients we ultimately serve.

Employee recognition can be given in many ways, such as saying thank you, giving praise or providing a public acknowledgement, such as through IQVIA's Impact Program. To celebrate long service, eligible employees who reach their 10year, 15-year, 20-year, 25+ year anniversaries will receive a Workday notification inviting them to direct an IQVIA donation to the charitable organization of their choice through the YourCause platform.

COMMUTER BENEFITS

Save on public transportation costs by making taxfree purchases on metro cards, bus passes, parking fees and more.

You decide how much to contribute, and the money is deducted from your paycheck automatically, on a tax-free basis. You can change your contribution anytime during the plan year.



- You can contribute from \$5 to \$280 per month for transit and/or from \$5 to \$280 per month for parking, pre-tax.
- You must enroll during Open Enrollment.

For More Information

Additional information about the Commuter Benefit Plan can be requested by contacting Mercer Marketplace at 888-264-9180 or http://accounts.mercermarketplace.com.

STATUTORY BENEFITS

In addition to your benefits as a IQVIA employee, don't forget that you also have access to the following:

- Medicare.
- Social Security.
- Workers' Compensation.
- Unemployment Insurance.

MEDICARE

The Medicare program is administered by the United States government and provides health insurance coverage for people age 65 and over (and certain others who meet special criteria). Medicare is partially financed through the payroll taxes deducted from each of your paychecks.

In general, you are eligible for Medicare if one of the following applies:

- You are age 65 or older, a U.S. citizen (or a permanent legal resident) for five continuous years, and you or your spouse (if married) have paid Medicare taxes for at least 10 years.
- You are under 65, disabled and have been receiving either Social Security benefits or disability benefits from the Railroad Retirement Board for 24 months or more.
- You suffer from end stage renal disease or need a kidney transplant.
- You are eligible for Social Security disability benefits as a result of amyotrophic lateral sclerosis (ALS, or Lou Gehrig's disease).

For more information about Medicare, visit the Medicare website at www.medicare.gov.

SOCIAL SECURITY

The Social Security program is administered by the United States government and provides monthly retirement income for eligible retirees (and certain others who meet special criteria). Social Security is partially financed through the payroll taxes deducted from each of your paychecks.

Your eligibility for full Social Security benefits depends on your age and birth year, although you may receive a reduced monthly benefit if you retire before your Social Security retirement age. You also may be eligible for Social Security benefits if you become disabled or if your spouse dies. The amount of Social Security benefit you are eligible to receive will depend on your (or your spouse's) lifetime earnings and your age when benefits begin.

For more information about Social Security, visit the Social Security Administration website at www.socialsecurity.gov.

WORKERS' COMPENSATION

Workers' Compensation is a form of insurance that compensates you if you are injured while employed. This compensation is provided if you voluntarily give up your right to sue for negligence following an accident. Depending on the type of Workers' Compensation you receive, payments can take the form of weekly amounts to replace lost wages, reimbursement or payment of medical expenses relating to your accident, or payments to your dependents in the case of your death.

Workers' compensation laws vary from state-tostate. For more information on the laws that apply to you, visit your state's website and search "Workers' Compensation."

UNEMPLOYMENT INSURANCE

Unemployment insurance is a type of insurance providing you with a minimum level of compensation if you become unemployed. This insurance is a federal-state program jointly financed through the payroll taxes deducted from each of your paychecks.

For most states you are limited to 26 weeks of unemployment compensation benefits. However, extended benefit programs may apply during certain economic conditions. For example, a temporary program may be passed at the federal or state level that extends benefits for a specified period of time.

Unemployment insurance laws vary from state-tostate. For more information on the laws that apply to you, visit your state's website and search "unemployment insurance."

