

# German Benefits Harmonization

## Frequently Asked Questions - Local Colleagues

### 1. What is the purpose of this benefits harmonization?

The purpose of benefits harmonization is to bring equity and consistency to our benefit offerings for our German entities.

### 2. When will the benefits harmonization be effective?

Benefits harmonization will be effective May 1, 2025.

### 3. What will be harmonized?

Pluxee Benefit Cards and Group Personal Accident Insurance will be provided to all colleagues across all German entities.

### 4. Which team members will be impacted by the benefits harmonization?

Please see below an overview of the impacted colleagues split by legal entity:

- **Pluxee Restaurant Card > Pluxee Benefit Cards**
  - IHS Global GmbH
  - S&P Dow Jones Indices GmbH
  - S&P Global Alpha GmbH
  
- **Commencement of Group Personal Accident Insurance**
  - All S&P Global Ratings Limited (Niederlassung Deutschland)
  - S&P Global Germany GmbH colleagues
  - S&P Global Alpha GmbH

### 5. Do I need to sign a contract amendment to agree to the benefits change?

No, you do not need to sign a contract amendment. The change will come into effect automatically on May 1, 2025.

### 6. How will the meal vouchers be harmonized?

Effective April 31, 2025, colleagues currently receiving Pluxee Restaurant Vouchers will no longer receive them. Instead, the additional value above €50 will be converted into salary effective May 1, 2025. Please note total compensation will remain the same. Commencing May 1, 2025, all colleagues will use their Pluxee Benefit Cards valued at EUR 50.

### 7. What are Pluxee benefit cards?

Pluxee Benefit Cards are prepaid cards that can be used to pay for meals and other eligible welfare-related expenses. Colleagues can use these cards in their region at various, eligible restaurants, cafes, gas stations and grocery stores, making it convenient to pay for food and restaurants.

### **8. How can I enroll?**

All colleagues will be automatically enrolled. There is no action required from you.

### **9. When will I receive my Pluxee Benefit Card?**

The cards will be delivered to your local office at the end of April, and you will receive an email with details of when/where you can pick it up at your office location. You will receive an email when your card is ready for collection. You will receive your card, pin and additional FAQs from Pluxee. If you work fully virtually, your card and PIN will be posted to your home address in two separate mailings by end of April.

### **10. When will I be able to use the card?**

The card will be activated on May 1 pre-loaded with the monthly amount of EUR 50.

### **11. How can I pay with the Pluxee card?**

As with other card payment systems, you pay with the Pluxee Benefits Card in combination with a personal 4-digit PIN. You will receive your PIN separately from your welcome letter. Please memorise your PIN and keep it separate from your card. The PIN will be requested the first time you use your card at a retailer and occasionally for security purposes.

### **12. Can I overpay with my Pluxee card?**

No, that is not possible. This is a pre-paid debit card. If you don't have a sufficient amount left for your purchase, you can't pay with the card.

### **13. Which restaurants/stores accept the Pluxee Benefit Cards?**

The list of places accepting Pluxee Benefit Cards can be found [here](#).

### **14. I see there's a Pluxee app – what is the benefit of this app?**

You can check your card balance in real time, track transactions, find points of acceptance and exclusive offers in your region. Also, you can pay conveniently with Google Pay or Apple Pay - directly via your smartphone or smartwatch.

### **15. Where can I check my current Pluxee card amount?**

Via the Pluxee App and online via the Pluxee website.

### **16. How long is my amount valid? Will the amount vest at any time?**

There is no vesting time. The amount is valid until you retire/leave the organization.

### **17. What happens if I lose my card?**

Please log a ticket on the [mySolutions Portal](#) to report this as soon as you determine it has been lost. A replacement card will be issued to you.

### **18. Where can I find more information about the Pluxee benefits card?**

You can find more information on their homepage here: [Pluxee Benefits Card » steuerfreier Sachbezug für Mitarbeitende](#). You can contact Pluxee through their [customer service portal](#).

**19. Who is the provider of the group personal accident insurance?**

The provider of the group personal accident insurance is Zurich Gruppe Deutschland.

**20. How much will I pay for the insurance?**

The insurance is fully funded by the employer.

**21. How can I enroll in the group personal accident insurance?**

All colleagues will be automatically enrolled. There is no action required from you.

**22. Will I receive details from the vendor regarding my policy under the group personal accident insurance?**

The policy details can be located on our Benefits site [here](#) under 'Support and Resources'.

**23. What benefits are covered under the group personal accident insurance policy?**

- **Accidental Death Benefit:** In the unfortunate event of death due to an accident, the insured benefit amounts to 1.5 times the annual base salary, capped at a maximum of €750,000.
- **Disability Benefit:** In cases of disability caused by an accident, the benefit is set at 1.5 times the annual base salary, with a maximum coverage amount of €1,250,000. The specific amounts paid for disability are determined according to the dismemberment schedule outlined in the insurance contract.
- **Worldwide Coverage:** The insurance provides 24-hour worldwide coverage for accidents occurring in both occupational and recreational settings.

**24. Does the group personal accident insurance also cover my family members?**

No, your family members are not covered. This benefit provides coverage for employees only.

**25. How can I make a claim under the group personal accident insurance policy?**

If you want to make a claim, please log a ticket via [MySolutions Portal](#). The claim will be submitted to our external broker, Profion GmbH, for processing.

**26. Who do I contact for further support?**

Please attend the upcoming information session. All benefits-related materials and resources are available on our Benefits site [here](#). If you have further questions or need assistance, please log a ticket on the [mySolutions Portal](#).