

Germany Benefits Harmonization

Frequently Asked Questions – People Leaders

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**
 - S&P Global Alpha GmbH
 - S&P Dow Jones Indices GmbH
 - IHS Global GmbH

- **Commencement of Group Personal Accident Insurance**
 - All S&P Global Ratings Limited (Niederlassung Deutschland)
 - S&P Global Alpha GmbH
 - S&P Global Germany GmbH colleagues

5. As a People Leader, how do I know which team members are impacted?

Please reach out to the Regional People Expert, David Acquistapace, with the names of your direct report(s) and he will provide the exact details.

6. Does my team member need to sign a contract amendment to agree to the benefits change?

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

7. 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.

8. 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.

9. When will my team member(s) receive their new Pluxee benefit card?

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

10. How will the group personal accident insurance be harmonized?

The group personal accident insurance will be provided to all colleagues, in all German entities, effective May 1 2025.

11. Who is the provider of the group personal accident insurance?

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

12. When will my team member(s) receive details from the vendor regarding their policy under the group personal accident insurance?

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

13. Where can a team member seek further support?

Team members should participate in the 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](#).

14. Who should I reach out to for support or assistance with queries from my direct reports?

You can reach out to the Regional People Expert, David Acquistapace.