

Germany Benefits Harmonization

April 7, 2025

Agenda

- Harmonization overview
- Q&A session

Harmonization Overview

- Harmonization aims to provide equitable benefits to all colleagues across our German entities. We create consistency and equity by ensuring that all colleagues receive the same benefits,
- What will be harmonized?
 - Pluxee Restaurant Vouchers (Pluxee, previously known as Sodexo)
 - Group Personal Accident Insurance
- Effective date: May 1, 2025

Harmonization Overview



Pluxee Restaurant Vouchers

Replace Pluxee Restaurant Vouchers with Pluxee Benefit Cards for all impacted colleagues and move excess values into salary ensuring total compensation remains the same, effective May 1, 2025.

Details

- Impacts colleagues in the following legal entities:
 - IHS Global GmbH
 - S&P Global Alpha GmbH
 - S&P Dow Jones Indices GmbH
- The additional value of the current Pluxee Restaurant Cards, above €50, will be converted into salary. The value will be grossed up to ensure your total compensation remains the same. The salary change will be effective May 1 and will be visible in May payroll.
- Commencing May 1, 2025, all colleagues will receive Pluxee Benefit Cards valued at €50.

Please note all S&P Global Ratings Limited (Niederlassung Deutschland) and S&P Global Germany GmbH colleagues are already receiving the Pluxee Benefit Cards.

Please ensure your home address is up to date on Workday until 17th April 2025.

Harmonization Overview



Personal Accident Insurance

Extend the Personal Accident Insurance to all colleagues in Germany providing AD&D coverage in the case of disability or death caused by an accident.

Details

- The policy is provided by Zurich and covers the following details:
 - **Accident Death benefit:** insured benefit amounts to 1.5 times the annual base salary, capped at a maximum of €750,000
 - **Disability Benefit:** 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:** 24-hour worldwide coverage for accidents occurring in both occupational and recreational settings.
- Commencing May 1, 2025, all colleagues will receive the Personal Accident Insurance benefit.

Next steps

April 2025

- Distribution of Comms to all local colleagues with FAQ
- Information Session
- Pluxee Benefit Cards distributed to colleagues who are newly eligible.
- If you are office based, you will receive an email when your card is ready for collection. You will receive your card, a pin and an additional FAQ.
- If you are virtual, you will receive your card, pin and FAQ in the post, directly to your home address as specified in Workday.

May 2025

- Pluxee Benefit Cards charged for all colleagues
- Commencement of personal accident insurance policy for colleagues who are newly eligible. No further action required.

June 2025

- Benefits Refresher Session (June 3, 2025) - meeting invitation will be distributed closer to the event

Key tools to support our people

 Information sessions

 Office Hours

 Emails

 Instructions

 FAQs

If you have any further questions, please head to the [mySolutions](#) portal.

Q&A