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**S&P Global**



**2019 BENEFITS AT A GLANCE**

# Welcome to S&P Global

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At S&P Global, we are committed to providing our people with a comprehensive, competitive benefits package that supports their health and financial needs while helping to make their work life experience more rewarding.

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Some of your benefits, including Medical, Dental, Vision, Flexible Spending Account (FSA) and Supplemental Life Insurance, require that you enroll within 30 days of your first day as an active, benefits-eligible employee. If you miss the 30-day window, you won't be able to enroll in these benefits until the next annual open enrollment period (unless you have a qualifying event such as marriage or the birth or adoption of a child). The benefits elections that you make during this 30-day period will become effective retroactive to your start date.

Other benefit offerings, such as the 401(k) Savings and Profit Sharing Plan and the Commuter Benefit, and some of your voluntary benefits such as home, auto and pet insurance, are not tied to this "first 30 days" enrollment deadline.

This Benefits at a Glance will serve as an introduction to many of the plans, programs and services offered to eligible S&P Global employees.



Medical coverage is a key component of your benefits package. S&P Global offers three primary medical plan options, each designed to meet specific needs and preferences.

# Medical

S&P Global provides medical coverage through three primary plan options: the **Core Health Savings Account (HSA) Medical Option**, the **Standard HSA Medical Option** and the **Standard PPO Medical Option**.

There are a number of common plan provisions among these medical options.

For example, all options:

- ▶ Provide in-network and out-of-network coverage
- ▶ Cover most preventive care at 100% in-network
- ▶ Require you to meet an annual deductible
- ▶ Include mental health and substance abuse benefits and prescription drug coverage

But there are also some key differences. For example, under the Core HSA Medical Option, you pay the lowest per-paycheck contributions and the highest annual deductible than both the Standard HSA Medical Option and the Standard PPO Medical Option. However, unlike the Standard PPO Medical Option, prescription drug expenses under both HSA Medical Options apply toward your annual deductible.

## The Core Health Savings Account (HSA) & the Standard HSA Medical Options

Both the Core and Standard HSA Medical Options provide comprehensive coverage at a per-paycheck contribution cost that is lower than the Standard PPO Medical Option. These “consumer-directed” plans are paired with an HSA Bank Account. If you enroll in one of the HSA Medical Options, you will have the opportunity to establish an HSA Bank Account through OptumHealth Bank, where you can make pre-tax per-paycheck contributions and where S&P Global will also make an annual contribution, up to IRS limits (see below). The HSA Bank Account can be used to help pay for eligible health care expenses now and in the future. That includes costs for services that fall under the deductible, such as office visits, prescriptions, hospital services, mental health services and more.

Once you meet your in-network annual deductible (which will vary depending on the plan option you select and if you are covering eligible dependents), you are covered at 80% for most in-network care. Once you meet your annual out-of-pocket (OOP) maximum, coverage is at 100%.\*

\* 100% of allowed charges when receiving care out-of-network.

## 2019 HSA Bank Account Contributions\*

COVERAGE LEVEL	ANNUAL S&P GLOBAL CONTRIBUTION**	YOUR MAXIMUM PRE-TAX CONTRIBUTION*	
		Up To Age 55	Age 55 and Older
Employee Only	\$750	\$2,750	\$3,750
Employee + 1 or Family	\$1,500	\$5,500	\$6,500

\* The IRS imposes a limit on how much can be contributed to your HSA each year from you and your employer combined. The limits for 2019 are \$3,500 for those under 55 if you cover only yourself or \$7,000 if you cover any family members under the HSA Medical Option.

\*\* This funding is prorated by enrollment month for new enrollees.



All medical options—the HSA Medical Options and the Standard PPO Medical Option—are administered by UnitedHealthcare.

# Medical

## Core HSA Medical Option

What the Plan Pays	IN-NETWORK	OUT-OF-NETWORK*
Preventive Care	100%	55%
<b>Your 2019 Annual Deductible</b>		
• Employee Only	\$3,000	\$6,000
• Employee + Spouse or Child(ren)	\$6,000	\$12,000
• Family	\$6,000	\$12,000
Office Visits	75%	55%
Most Other Care	75%	55%
Emergency Room Visits	75%	75%
<b>Out-of-Pocket Maximums</b>		
• Employee Only	\$4,000	\$8,000
• Employee + Spouse or Child(ren)	\$8,000	\$16,000
• Family	\$10,000	\$20,000

\* Percentage paid based on allowed charges after the deductible is met.

## Standard HSA Medical Option

What the Plan Pays	IN-NETWORK	OUT-OF-NETWORK*
Preventive Care	100%	60%
<b>Your 2019 Annual Deductible</b>		
• Employee Only	\$1,500	\$3,000
• Employee + Spouse or Child(ren)	\$3,000	\$6,000
• Family	\$3,000	\$6,000
Office Visits	80%	60%
Most Other Care	80%	60%
Emergency Room Visits	80%	80%
<b>Out-of-Pocket Maximums</b>		
• Employee Only	\$2,250	\$4,000
• Employee + Spouse or Child(ren)	\$4,500	\$8,000
• Family	\$6,750	\$12,000

\* Percentage paid based on allowed charges after the deductible is met.



All medical options—the HSA Medical Options and the Standard PPO Medical Option—are administered by UnitedHealthcare.

# Medical

## The Standard PPO Medical Option

Under the Standard PPO Medical Option, you will pay a percentage of the cost (coinsurance) for most medical services you receive after satisfying an annual deductible (see below for specifics).

What the Plan Pays	IN-NETWORK	OUT-OF-NETWORK*
Preventive Care	100%	60%
Your 2019 Annual Deductible		
• Employee Only	\$600	\$1,200
• Employee + Spouse or Child(ren)	\$1,200	\$2,400
• Family	\$1,200	\$2,400
Office Visits	80%	60%
Most Other Care	80%	60%
Emergency Room Visits	80%	80%

\*Percentage paid based on allowed charges after the deductible is met.

## 2019 Annual Out-Of-Pocket Maximum By Salary

SALARY	IN-NETWORK			OUT-OF-NETWORK		
	EMPLOYEE ONLY	EMPLOYEE + SPOUSE OR CHILD(REN)	FAMILY	EMPLOYEE ONLY	EMPLOYEE + SPOUSE OR CHILD(REN)	FAMILY
< \$55,000	\$1,300	\$2,600	\$3,900	\$2,600	\$5,200	\$7,800
\$55,000–\$84,999	\$1,900	\$3,800	\$5,700	\$3,800	\$7,600	\$11,400
\$85,000–\$129,999	\$2,700	\$5,400	\$8,100	\$5,400	\$10,800	\$16,200
\$130,000–\$199,999	\$3,800	\$7,600	\$11,400	\$7,600	\$15,200	\$22,800
≥ \$200,000	\$4,500	\$9,000	\$13,500	\$9,000	\$18,000	\$27,000



Prescription drug benefits are an integral part of your health care coverage. All medical options cover prescription drugs.

# Prescription Drug

The S&P Global prescription drug benefit is administered by Express Scripts for all three S&P Global medical options.

Prescriptions may be filled at a retail pharmacy or through mail-order, and coverage is based on the type of prescription drug you are filling.

Under the three medical options, you pay the same percentage of the cost of each covered prescription you fill, but there are some key differences in the way the Standard PPO Medical Option and both HSA Medical Options cover prescription drug expenses. In addition, your prescription drug expenses count toward your annual out-of-pocket maximum (OOP maximum), and are covered at 100% after the annual OOP maximum is met.\*

With the Standard PPO Medical Option, you are not required to meet the annual medical deductible before coverage begins. You pay coinsurance, up to the per-prescription maximum. While prescription drug expenses count toward your annual out-of-pocket maximum, they do not count toward your medical deductible under the Standard PPO Option.\*

With both HSA Medical Options, the annual medical deductible applies before coverage for prescription drugs begins (except for certain preventive medications as classified by Express Scripts).

Prescription drug expenses count toward your medical deductible under both HSA plans. Once you meet the medical deductible, you pay the coinsurance for that medication. However, there is no per-prescription maximum.

## Standard PPO Medical Option and the HSA Medical Options

Benefit Overview:	THE PLAN PAYS*	YOUR PER-PRESCRIPTION MAXIMUM**
<b>Up to 30-Day Supply***</b> At a participating retail pharmacy	Tier 1: 90% Tier 2: 70% Tier 3: 50%	Tier 1: \$50 Tier 2: \$75 Tier 3: \$100
<b>Up to 90-Day Supply***</b> Through mail-order or at a participating network pharmacy	Tier 1: 90% Tier 2: 70% Tier 3: 50%	Tier 1: \$100 Tier 2: \$150 Tier 3: \$200

\* If you choose a brand-name prescription drug when a generic equivalent is available, you will pay your generic drug coinsurance plus the difference in cost. Please note the cost differential between the generic coinsurance and brand name prescription drug does not count toward the out-of pocket maximum or the per-prescription maximum.

\*\*Applies to Standard PPO Medical Option only. Per-prescription maximums are not permitted under high deductible health plans like the Core and Standard HSA Medical Options, as per IRS guidelines.

\*\*\*After three fills (original prescription and two refills) for a maintenance drug at a retail pharmacy, you must use the mail-order program or fill at a participating network retail pharmacy that fills three-month supplies for all subsequent refills of the same prescription. Otherwise, you will pay the full cost at a non-participating retail pharmacy.





You must be enrolled in a S&P Global medical plan to receive mental health and substance abuse benefits. EAP services are available to all eligible employees and their families, even if you do not have medical coverage with S&P Global.

# Mental Health & Employee Assistance

## Mental Health and Substance Abuse Benefits

When you enroll in one of the Health Savings Account (HSA) Medical Options or the Standard PPO Medical Option, you and your covered family members will automatically receive mental health and substance abuse benefits through Optum Behavioral Solutions.

Both plans provide in-network and out-of-network benefits. If you use an in-network provider, your share of the cost, or your coinsurance, is based on the negotiated network rate for the service. If you use a non-network provider, your coinsurance is based on the reasonable and customary (R&C) amount for the service. You are also responsible for any amount over the R&C amount.

## Employee Assistance Program (EAP)

You must be enrolled in a medical plan to be eligible for mental health and substance abuse benefits. However, Employee Assistance Plan (EAP) services are available to eligible employees and their family members regardless of whether they are enrolled in an S&P Global medical plan.

The EAP provides free, confidential assessment and referral services to all eligible employees and their family members. It is designed to help resolve personal issues that may affect your health, family life or work life.

Through the EAP, you and your family members can access up to five sessions per issue each year (over the phone or in person) with an EAP counselor at no cost to you. If continued support is required after five sessions, your EAP counselor will facilitate ongoing care (e.g., to a therapy or treatment program) in conjunction with your other S&P Global medical coverage, if applicable.

## Mental Health and Substance Abuse Plan Highlights

	CORE HSA OPTION		STANDARD HSA AND PPO OPTIONS	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Outpatient Therapy*	75%	55% of R&C	80%	60% of R&C
Inpatient Mental Health*	75%	55% of R&C	80%	60% of R&C

\* Medical deductible applies.



Dental care is an important part of your overall health and wellbeing. S&P Global offers two dental plan options.

# Dental

S&P Global offers you the choice of two dental plan options, both of which are administered by Aetna: the **DMO Dental Option** and the **Dental Preferred Provider Organization (PPO) Option**.

The DMO Option provides coverage through a network of dentists and other dental care providers when coordinated by a primary care dentist. Under this option, benefits are only payable if the dental provider participates in the Aetna DMO network.

The PPO Option provides in-network and out-of-network coverage for a variety of dental services, though you pay less when using a participating network provider. An annual deductible applies before the plan provides benefits for most covered non-preventive care.

## Dental Plan Options Highlights

BENEFIT FEATURES	THE DMO OPTION*	THE PPO OPTION**
Out-of-Network Coverage	You only receive benefits if you use DMO network providers	You can go to any dental care provider to receive coverage
Annual Deductible	No deductible	You pay \$75 deductible for each covered person (\$150 family maximum)
Maximum Annual Benefit (excluding orthodontic services)	None	\$2,000 per covered person
Diagnostic & Preventive Care, including: routine exams, cleanings and x-rays	Plan pays 100%	Plan pays 100% with no deductible
Basic Services, including: fillings, most extractions and root canal therapy (except molars)	Plan pays 100%	Plan pays 80% after the deductible
Major Restorative Services, including: bridges, dentures	Plan pays 60%	Plan pays 60% after the deductible
Orthodontic Services	Plan pays 50% and no lifetime maximum (limited to one full treatment plan per eligible member)	Plan pays 50% with no deductible (lifetime maximum of \$2,000 per eligible member)

\* To receive these benefits, dental services must be performed by a participating provider.

\*\* Percentage paid based on reasonable and customary charges when seeking services from an out-of-network provider.





# Vision

A vision plan can help you save money on eye care services and supplies. S&P Global offers vision coverage through VSP.

Administered by Vision Service Plan (VSP), the **vision plan** provides coverage for annual eye exams, eyeglass lenses, frames and contact lenses. It offers both

in-network and out-of-network coverage, although you pay less when you receive care and obtain services from a VSP participating provider.

## Vision Plan Highlights

SERVICE	BENEFIT	FREQUENCY (from last service)
<b>Exam</b> Includes tests to determine the need for corrective lenses	Paid in full	Once every calendar year
<b>Eyeglass lenses</b> Single vision, bifocal, trifocal or lenticular	Paid in full	Once every calendar year*
<b>Frames</b> In place of contact lenses	Covered up to \$200. If you choose a frame valued at more than \$200, the plan provides a 20% discount on the cost in excess of \$200.	Once every <u>other</u> calendar year
<b>Contact lenses</b> In place of lenses and frames	Covered up to \$200. Your allowance applies to the cost of your contacts, exam, and your contact lenses. You'll receive 15% savings off the cost of your contact lenses from a VSP network doctor.	Once every calendar year*

\* You may either purchase eyeglasses or you may purchase contacts in lieu of lenses and frames in a single calendar year. If you purchase contacts in lieu of lenses and frames, you will not be eligible for a frame benefit for two calendar years.

**If you choose a non-VSP provider, VSP will reimburse you up to the following amounts:**

Eye exam	Up to \$50 reimbursement
Single vision lenses	Up to \$50 reimbursement
Bifocal lenses	Up to \$75 reimbursement
Trifocal lenses	Up to \$100 reimbursement
Frames	Up to \$70 reimbursement
Elective contact lenses	Up to \$105 reimbursement



# Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are a tax-advantaged way for you to pay for eligible out-of-pocket health care and dependent care expenses. S&P Global offers three types of FSAs.

- ▶ **Health Care FSA** (if you participate in the Standard PPO Medical Option)
- ▶ **Limited Purpose FSA** (only available if you participate in one of the HSA Medical Options)
- ▶ **Dependent Day Care FSA**

## Health Care Flexible Spending Account

If you enroll in the Standard PPO Medical Option (or choose to waive medical coverage) you can contribute to a Health Care FSA. The Health Care FSA allows you to pay for qualified out-of-pocket health care expenses for you and your eligible dependents on a pre-tax basis. In 2019, you can contribute up to the IRS limit of \$2,700 on a pre-tax basis per calendar year (with an annual minimum of \$100).

Every dollar you contribute to an FSA lowers your taxable income. That's because your contributions are deducted from your paycheck before federal, state, and Social Security taxes are calculated.

**A wide range of health care expenses are eligible for reimbursement, such as:**

- ▶ Your out-of-pocket plan costs, like deductibles and coinsurance
- ▶ Prescription drugs
- ▶ Eyeglasses
- ▶ Medical equipment

## Limited Purpose Flexible Spending Account

The Limited Purpose FSA is only available to employees who are enrolled in one of the HSA Medical Options and can be used for the reimbursement of qualified vision and dental expenses for you and your eligible dependents.

You may contribute up to \$2,700 on a pre-tax basis per calendar year (with an annual minimum of \$100).

## Dependent Day Care Flexible Spending Account

The Dependent Day Care FSA allows you to pay for care for your eligible dependents' daycare expenses. Through the Dependent Day Care FSA, you can reduce your taxable income by contributing up to \$5,000 (including any Company match as described below) if you are married and file joint federal income tax returns (\$2,500 if you are married and filing separately). *If you earn less than \$85,000 per year, S&P Global will contribute \$1 for every \$1 you contribute to the Dependent Day Care FSA, up to \$1,000.*

## Important points about FSAs:

FSAs have a "use it or lose it" rule—any money in your FSA(s) that is not used by the cut-off date(s) will be forfeited. Also, when you enroll during the plan year, your contributions will be prorated based on when in the calendar year you enroll.



Disability benefits provide replacement income if you are unable to work due to an illness, injury or other disability. S&P Global provides short-term and basic long-term disability at no cost to you.

# Disability

S&P Global provides you with two types of disability coverage at no cost:

- ▶ **Short-Term Disability (STD)**
- ▶ **Basic Long-Term Disability (LTD)**

**Short-Term Disability** – provides a benefit that is equal to a percentage of your compensation for up to 26 weeks. (Workers' Compensation may provide income if an employee is disabled due to a job-related illness or injury and would offset any STD benefit paid by the company.)

**Basic Long-Term Disability** – should your disability continue for more than 26 weeks, you would then be eligible for long-term disability benefits, fully paid for by S&P Global. The Basic LTD plan will pay a benefit of 50% of your monthly compensation (up to a maximum monthly benefit of \$10,000) less applicable taxes.

## Supplemental LTD

S&P Global also offers employees the opportunity to purchase Supplemental LTD coverage. Supplemental and Basic LTD coverage combined provides income replacement of 66 $\frac{2}{3}$ % of your monthly compensation up to a maximum of \$20,000 per month. Your premium is based on the amount of coverage purchased.



S&P Global provides you with basic life insurance at no cost to you and offers additional life and accident coverage options to help keep your family financially secure in case the unexpected happens.

# Life and Accident

## Life Insurance

S&P Global provides basic life insurance coverage at no cost to you, equal to your annual salary up to a maximum of \$100,000. You also have the option to purchase supplemental life insurance at affordable group rates. Your supplemental life insurance options include:

### Employee Supplemental Life Insurance

Elect additional coverage of one to eight times your annual earnings, rounded to the next \$500, up to a maximum of \$2,500,000. If you elect coverage of up to \$300,000, you are not required to provide Evidence of Insurability (EOI). If your coverage exceeds \$300,000, you will be required to provide EOI for that portion above \$300,000.

### Spousal Life Insurance

Elect coverage in \$10,000 increments, up to \$250,000 or the amount of insurance you have for yourself, whichever is less. (EOI is required.)

### Children's Life Insurance

Elect coverage for all your dependent children equal to \$5,000 or \$10,000 for each child (age six months or older, but under age 23).

## Accident Insurance

Accidental Death & Dismemberment (AD&D) Insurance pays the full benefit amount in case of accidental death. A partial benefit is paid for certain losses under coverage. These benefits are paid in addition to benefits from the life insurance and travel accident plans. The following are options for yourself and your family:

**Employee AD&D** – If you are under age 70, you may elect coverage equal to one to 10 times your annual earnings, rounded to the next \$10,000, up to a maximum of \$750,000.

**Spousal AD&D** – If you purchase AD&D coverage for yourself, you may elect coverage for your spouse under age 70 of up to \$300,000, in \$25,000 increments. Spousal coverage cannot exceed the amount of your own coverage.

**Dependent AD&D** – If you purchase AD&D coverage for yourself, you may elect coverage equal to either \$10,000 or \$20,000 for each eligible child.



It's never too early to start planning for your financial future. To support you in this endeavor, the S&P Global 401(k) Savings and Profit Sharing Plan offers a generous Company match, immediate vesting and profit sharing. Please review the Invest In You 401(k) guide for additional information.

# 401(k) Savings and Profit Sharing

## 401(k)

As a new employee of S&P Global, you are eligible to participate in the **401(k) Savings and Profit Sharing Plan of S&P Global, Inc. and Its Subsidiaries\*** and can invest up to 25% of your eligible pay (up to the first \$280,000\*\* in eligible pay), subject to the annual maximum of \$19,000 for 2019. S&P Global will contribute an amount equal to 100% up to the first 6% of eligible pay you contribute each pay period as tax-deferred and/or Roth contributions. If you are age 50 or older, then you can make additional pre-tax and/or Roth "catch-up" contributions that help you save more.

The plan also features:

- ▶ Immediate vesting
- ▶ A variety of investment choices
- ▶ Online investment tools and resources

## Profit Sharing

S&P Global may also make a discretionary contribution to your retirement income through profit sharing. Each year, profits permitting, S&P Global may make a contribution to the Plan. The portion allocated to your account depends on your eligible pay. You will be 100% vested in the profit sharing contributions after you have completed five years of continuous service.

## A Note About 401(k) Account Contributions

Within your first few weeks at S&P Global, you will receive information about contributing to your 401(k) account.

If you do not actively elect a contribution rate (including a 0% rate if you don't want to contribute) after 60 days, you

will automatically be enrolled at a 3% pre-tax contribution rate, allocated to the appropriate Target Date Retirement Fund. If you are automatically enrolled on or after January 1, 2019 and take no action, your contribution will automatically increase by 1% each January (beginning January 1, 2020) until your contribution percentage reaches the pre-tax contribution of 6% of eligible pay. If you are automatically enrolled on or after October 1 of a year, the automatic increase begins on the second January 1 after enrollment. Please note that you will not initially receive the full Company match through automatic enrollment. You only receive the full Company match when you elect (or are automatically increased to) a contribution rate of 6% or more.

## Supplemental 401(k) Savings & Profit Sharing Plan

The Supplemental 401(k) Savings and Profit Sharing Plan (the "Supplemental 401(k) Plan") provides you with the opportunity to defer up to 25% of your eligible pay above the IRS limit (\$280,000 for 2019) and receive a Company matching contribution up to the first 6% of your eligible pay you defer (your deferrals above 6% are not matched). The Supplemental 401(k) Plan also has a profit-sharing feature where the Company may make a discretionary supplemental profit-sharing contribution to your account based on Company performance.

\* On March 26, 2018, the Standard & Poor's 401(k) Savings and Profit Sharing Plan for Represented Employees was merged into the S&P Global 401(k) Plan.

\*\* 2019 IRS annual compensation limit.





In addition to many core benefits, S&P Global provides you with access to a number of other benefits in support of your total wellbeing—health, financial and life.

# Beyond Your Basic Benefits

## Back-Up Care Advantage Program (child, adult & elder care)

This program can help if there's an unexpected disruption in your normal care-giving arrangements for your child or adult/elder dependent family members. You have access to 15 days of low-cost backup child and elder care, whether the caregiver comes to your home or you elect center-based care (child only).

## College Coach Program

This program provides impartial insight from former educators and senior admissions and financial aid officers who can help you and your child navigate the college admissions process while planning out the best way to pay for college. You can access live webinar events and interactive videos and receive individualized advice from college coach experts during one-on-one sessions.

## Employee Stock Purchase Plan

You can purchase S&P Global common stock through payroll deductions, without having to pay brokerage or commission fees.

## Scholarship Program

The scholarship program is offered by S&P Global to eligible children of employees and makes available scholarships of \$5,000 per year.

## Adoption Assistance Program

S&P Global supports parents financially through the adoption process. Employees who are adopting a child(ren) may apply for financial assistance for reimbursement of eligible expenses (e.g., adoption fees, court costs, legal fees) incurred during the adoption process. The adoption reimbursement is \$25,000.

## Commuter Benefit

Under the **Commuter Benefit**, you can set aside a combination of pre- and post-tax earnings to help reduce the cost of your daily commute. In addition to the tax savings, you can choose to order your transit passes, railway tickets or vouchers directly online for home delivery and pay for your coverage through convenient payroll deductions.

## Tuition Reimbursement

S&P Global encourages you to pursue educational interests and goals by providing financial assistance through Tuition Reimbursement. To qualify, the course or degree program must be directly related to your current job. Applications are reviewed on a course-by-course basis and must meet eligibility requirements. The tuition reimbursement amount is \$20,000 annually.





In addition to many core benefits, S&P Global provides you with access to a number of other benefits in support of your total wellbeing—health, financial and life.

# Beyond Your Basic Benefits

## Voluntary Benefits

Through MetLife **Auto & Home**, you have access to discounted rates for property/casualty insurance—including auto, homeowners, renters, personal excess liability and more. You can pay for your coverage through after-tax payroll deductions, monthly deductions from your checking account or direct billing.

**Critical Illness**, also available through MetLife, provides a lump-sum benefit upon diagnosis of a covered condition such as a heart attack, stroke or cancer. (Certain limitations may apply.)

MetLife also offers a **Group Legal Plan** where you can gain access to a network of attorneys who can advise you on a wide range of legal matters.

Additionally, MetLife offers a **VPI Pet Insurance Plan** that offers two different levels of pet insurance to help protect your wallet in case your pet becomes ill.

**InfoArmor** offers identity theft and credit fraud protection, as well as access to trained experts who manage the process of identity restoration.

## 401(k) Advisory Services

Through Aon Hewitt Financial Advisors L.L.C., participants in the 401(k) Savings and Profit Sharing Plan of S&P Global and Its Subsidiaries have access to decision support, financial education and 401(k) investment advisory services.

## Health Advocate

When you enroll in a S&P Global medical plan, you will have access to Health Advocate to help you navigate the health care system. Health Advocate can help in resolving billing and claim issues, finding a medical provider, etc.

## The S&P Global Wellbeing Program

You can be reimbursed 100% up to \$500 annually for eligible wellbeing activities, programs and services.

## Virtual Visits

The Virtual Visits service (through UnitedHealthcare) allows you to connect with a physician from a mobile device or computer. Physicians can diagnose and treat a wide range of non-emergency medical conditions and, in most states, prescribe medication.



Taking time for you is essential for achieving work-life balance. S&P Global provides you with a generous vacation allowance, numerous company-paid holidays and more!

# Take Time For You

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## Paid Time Off

Regular employees are granted paid vacations based on length of service.

As a new employee, you are eligible for four weeks of company paid vacation and three floating holidays (prorated according to your start date). In addition, S&P Global provides paid time off for most major U.S. holidays.

## Flexible Work

We support our team members' productivity and work-life fulfillment by offering flexible work options such as telecommuting and flex work schedules.

## Birthday Celebration Day

Employees are eligible to take one paid day off each calendar year for their birthday.

## Wellbeing Day

Employees are eligible to take one paid day off each calendar year for a Wellbeing Day. This day can be used to focus on activities related to your wellbeing, such as annual checkups, preventive screenings and personal care.

## Parental Leave

Employees are eligible to take up to 18 weeks of paid Parental Leave upon the birth, adoption, surrogacy or foster care placement of a child.

## Care Leave

Employees are eligible to take up to two paid weeks per calendar year to care for a parent, grandparent or spouse/domestic partner. Care Leave may be used for providing care to a parent, grandparent or spouse/domestic partner in the event of a serious health condition or for other caretaking needs.

## Discounts and Perks

Take advantage of the various discounts available to you for arts, culture, entertainment, goods and services, fitness and more!

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## S&P Global

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