

**Important Notice Regarding Changes to  
The Dun & Bradstreet Corporation Employee Benefit Plans**

**Summary of Material Modifications**

February 2025

This Notice is a summary of material modifications (SMM) to The Dun & Bradstreet Corporation (D&B) employee benefit plans which are subject to ERISA (collectively the “Plans”). A complete list of the Plans can be found at [benefits website](#).

This SMM amends and updates the summary plan description (SPD) for the Plans to reflect changes to the Plans for those participants affected by Hurricane Helene (including Tropical Storm Helene) or Hurricane Milton. You should keep this SMM together with your SPD and other documents related to the Plans. This SMM must be read together with the SPD. If you have any question about this SMM or you need an additional copy of the SPD for any of the Plans, you should contact the Dun & Bradstreet Benefits Center at Fidelity at 1.877.362.8953 (or 1.888.343.0860 for the hearing impaired) or <http://netbenefits.fidelity.com>.

While this SMM applies to all of the Plans, certain portions of this SMM apply only to certain Plans. Additionally, this SMM only applies to participants and beneficiaries affected by Hurricane Helene (including Tropical Storm Helene) or Hurricane Milton. Therefore, you should review this SMM carefully to determine what portions, if any, apply to you.

**Extension of ERISA and COBRA Deadlines**

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The U.S. Department of Labor, the Internal Revenue Service, and the Department of Treasury have announced an extension of various ERISA and COBRA deadlines and time periods which ordinarily apply to employee benefit programs. Under this new rule, certain deadlines and time periods for taking the actions described in this SMM have been suspended for individuals who resided, lived or worked in areas affected by Hurricane Helene (including Tropical Storm Helene) or Hurricane Milton.

The period during which these deadlines and time periods are suspended is referred to as the “Relief Period.” For those who resided, lived, or worked in one of the disaster areas in Florida impacted by Hurricane Helene or Hurricane Milton, the relief period begins September 23, 2024 for those impacted by Hurricane Helene and October 5, 2024 for those impacted by Hurricane Milton and ends on May 1, 2025. If you resided, lived or worked in another disaster area, your Relief Period may be different.

For questions regarding these extended deadlines or other eligible disaster areas/Relief Periods, you should contact the Dun & Bradstreet Benefits Center at Fidelity at 1.877.362.8953 (or 1.888.343.0860 for the hearing impaired) or <http://netbenefits.fidelity.com>.

**1. Extension of the Claims and Appeals Deadlines for All D&B ERISA Plans (Retirement and Welfare Benefit Plans)**

All of the D&B Plans subject to ERISA will disregard the Relief Period described above when determining whether a participant or beneficiary (or an authorized representative) has timely filed a claim for benefits or an appeal of an adverse benefit determination under the Plan’s claims procedures. This means that the time period for filing a claim or an appeal under the Plan’s claims procedures will be suspended during the Relief Period and will begin running again once the Relief Period ends. This extension does not apply to any benefit plans which are not subject to ERISA, like the dependent care flexible spending account plan.

## **2. Extension of COBRA Continuation Coverage Deadlines**

The D&B health plans will disregard the Relief Period when determining whether a qualified beneficiary has timely satisfied the following deadlines relating to COBRA continuation coverage:

- *Notice of Initial COBRA Qualifying Event:* The 60-day deadline for notifying the Plan Administrator of an initial COBRA qualifying event, such as divorce or a dependent aging out of the plan;
- *COBRA Coverage Election:* The 60-day deadline for electing COBRA continuation coverage;
- *COBRA Premium Payment:* The 45-day (initial payment) and 30-day (ongoing payments) deadline for paying for COBRA continuation coverage; and
- *Notice of Second Qualifying Event or Disability Determination:* The 60-day deadline for notifying the COBRA administrator of a second qualifying event or a disability determination.

This means that the time period for taking any of the COBRA-related actions described above will be suspended during the Relief Period and will begin running again once the Relief Period ends. However, you may want to elect coverage as soon as possible to avoid a delay in the payment of claims. Please keep in mind that you will be required to make up each of the missed payments.

Questions regarding COBRA elections and premium payments should be directed to Dun & Bradstreet Benefits Center at Fidelity at 1.877.362.8953 (or 1.888.343.0860 for the hearing impaired) or <http://netbenefits.fidelity.com>.

## **3. Extension of HIPAA Special Enrollment Deadlines**

The D&B Medical Plan will disregard the Relief Period when determining whether you have timely enrolled yourself and/or your dependent in the Medical Plan following a HIPAA special enrollment event. A HIPAA special enrollment event may include acquisition of a new dependent on account of marriage, birth or adoption, loss of eligibility for other group health coverage or other health insurance coverage, including coverage under Medicaid and the Children's Health Insurance Program (CHIP), and eligibility for premium assistance through Medicaid or a CHIP plan.

This means that the time period for enrolling in the Medical Plan following a HIPAA special enrollment event will be suspended during the Relief Period and will begin running again once the Relief Period ends. Special enrollment rights do not apply to the dental, vision or FSA plans, and this extension does not apply to regular election changes as a result of a change in status that is not a special enrollment period. Also, the coverage is not retroactive, except in the case of enrollment of a newborn or adopted child, so you may not want to delay enrollment in the Medical Plan.

## **4. Extension of External Review Deadlines**

The D&B Medical Plan will disregard the Relief Period when determining whether a participant has timely requested external review of a denied claim or perfected a request for external review. To perfect a request for external review, the participant may be required to provide additional information to the reviewer. The SPD for the Medical Plan provides information regarding how and when you may file a request for external review. This means that the time period for requesting (or perfecting a request) for external review will be suspended during the Relief Period and will begin running again once the Relief Period ends.

*Nothing in this SMM makes you eligible for a Plan unless the official documents provide for such eligibility or benefits. No benefits will be paid or provided unless and until the Plan Administrator determines, in its sole discretion, that you are entitled to such benefits. While D&B currently intends to continue the Plans, D&B reserves the right to amend, modify or terminate the Plans at*

*any time. Nothing in this SMM should be construed as a promise or guaranty of future benefits or of any level or number of benefits, or as a promise or guaranty of employment or future employment for any duration.*