

MDM

Benefits Enrollment for New Employees

Effective July 1 to December 31, 2026





Benefits at a Glance





Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Welcome to MDM's Benefits

We strive to make MDM USCo Technology, LLC (MDM) an amazing place to work so all our employees can be their best selves every day. This is one of the reasons we offer a wide array of benefits to help you manage your health, save for the future and promote a positive work-life balance.

Review this guide to understand your benefits options: from comprehensive health and well-being plans to extensive protection, financial and work-life resources. Once you've invested the time to learn about your benefits options, you can make informed decisions.

Benefits at a Glance

Get the coverage you need with benefits offerings in four key areas:

HEALTH AND WELL-BEING

Stay proactive about your health with:

- Medical and Prescription Drug coverage
- Dental coverage
- Vision coverage
- Health Care Accounts

PROTECTION INSURANCE

Get income replacement for unexpected life events:

- Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Disability Insurance



FINANCIAL WELL-BEING

Plan for your future with the:

- Dun & Bradstreet 401(k) Plan
- Personalized Planning & Advice (PP&A)

ADDITIONAL BENEFITS

Manage everyday life with these helpful benefits:

- Dependent Care Flexible Spending Account (FSA)
- Aetna Resources for LivingSM



Explore Your Benefits
Click [here](#) to find plan details, required documents, and helpful resources online.



Eligibility





Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Health and Well-being, and Protection Insurance Eligibility

YOUR ELIGIBILITY

Full- and part-time employees, regularly scheduled to work 20 or more hours a week, are eligible to participate in Health and Well-being, and Protection Insurance programs.

YOUR DEPENDENTS' ELIGIBILITY

If you're eligible, your dependents may be, too. Eligible dependents generally include:

Your legal spouse (not including your divorced spouse) or domestic partner.

- To cover your domestic partner, you and your partner must:
 - Be at least 18 years old,
 - Share a committed and exclusive relationship for at least six months,
 - Not be married to another person,
 - Not be related by marriage or blood, which would otherwise prohibit legal marriage in the state of residence, and
 - Live together in the same household.

Your dependent children until the end of the year in which they turn 26 which include.

- Biological children
- Adopted children
- Stepchildren
- Foster children
- Children placed in your care by court order/ legal guardianship



For details about each plan's eligibility, review the Summary Plan Descriptions.

VERIFYING YOUR DEPENDENTS

We conduct dependent eligibility verifications each year (in February and July) through our contracted partner, HMS-Gainwell. This ensures that any newly added dependents for medical, dental and vision coverage meet plan requirements and helps our plans remain compliant. Covering a dependent who does not meet the eligibility criteria, intentionally or unintentionally, may result in disciplinary action, up to and including termination of employment.

If you enroll a dependent in an MDM medical, dental or vision plan, you'll receive a letter in the mail from HMS-Gainwell asking you to submit documents (such as birth or marriage certificates) for each enrolled dependent. Please ensure you submit verification by the required deadline so your dependents maintain coverage. If you don't submit documentation within the time frame, your dependents will be removed from coverage on the first of the month following the deadline.

[Click here](#) to learn more about the Dependent Eligibility Verification process. If you have questions regarding the verification of your dependents, please call HMS-Gainwell at 1-877-362-8953 (select Health & Insurance, Dependent Verification) Monday through Friday, 8 A.M. to 8 P.M. ET.



Enrollment





Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Enrollment

Follow these steps to complete your benefits enrollment.

ACCESS FIDELITY NETBENEFITS®

1. Complete Your Onboarding

Ensure you can enroll in benefits and receive your first paycheck in a timely fashion by entering the following information in Workday®:

- First and last name
- Home address
- Date of birth
- Gender
- Social Security number

You'll receive access to Workday within 24 hours of your hire date. Your Workday username and password are the same as your Dun & Bradstreet network login.

2. Watch for an Email from Fidelity

Once your record is complete in Workday, your information will be passed to Fidelity (within 5–7 business days). You'll receive an email from Fidelity to your Dun & Bradstreet email address notifying you that you can enroll. If you don't receive this email within 10 business days of completing your information in Workday, please navigate to the [Workday Help Center](#).

3. Create a Username and Password

Go to netbenefits.com/dnb, click on "Register Now," and follow the on-screen instructions to set up your [Fidelity NetBenefits](#) username and password.

If you have a Fidelity ID from a prior employer or personal account, you can use that username and password.



HEALTH AND WELL-BEING, AND PROTECTION INSURANCE

When you're ready to enroll in your Health and Well-being, and Protection Insurance, here's what you need to do:

Enroll

Log on to [Fidelity NetBenefits](#) and click on "Review Your Checklist," then click on "Enroll Now" located under "Set up your health and insurance benefits."

Confirm Your Elections

Carefully review the final confirmation page; ensure you have the right coverage and dependents were added to each plan. Print a copy for your records as proof of enrollment—you will not receive a paper copy in the mail. If any information is incorrect, call Dun & Bradstreet's Benefits Center at Fidelity (1-877-362-8953).

Please note, once you save your elections, you will not be able to re-enter the system to make changes. If you need to make changes and are still within your new hire enrollment window, call Dun & Bradstreet's Benefits Center at Fidelity (1-877-362-8953).



Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Payroll Deductions

Deductions for the benefits you elected will begin the next available pay period and will not be retroactive to your hire date.

Timing

You have 31 days from the date Fidelity receives your information to make your Health and Well-being and Protection Insurance elections. Coverage is retroactive to your first day of employment.

If you don't enroll within 31 days, you will only be enrolled in Company-paid Life Insurance, and you'll have to wait until the next Open Enrollment window to enroll in Health and Well-being benefits, unless you experience a qualified change in status during the year.



401(K) PLAN

Follow these steps to enroll in the 401(k) plan:

1. Review the contribution types and investment options.
2. Log on to [Fidelity NetBenefits](#), click on "Dun & Bradstreet 401(k) Plan" and then the "Contributions" tab and "Investments" tab to make your elections. Be sure to print your confirmation page for your records.

You'll be asked to choose:

- Contribution amount – The percentage of your pay you want to contribute
- [How you want to save](#) – Through before- or after-tax payroll deductions, Roth 401(k) contributions or a combination of all three
- Investment options – The investment options in which you want to invest your contributions

401(k) Plan Auto-enrollment

You must make a contribution election for the 401(k) plan within the first 60 days of your start date.

If you do not make a contribution election in that time, you'll be automatically enrolled in the plan at a 3% contribution rate on a before-tax basis. Your contributions will be invested in the appropriate target-date fund based on your age. You'll also be enrolled in the Annual Increase program, which increases your contribution by 1% annually—up to a maximum of 7%.

If you don't want to participate in the 401(k) plan, you must change your contribution rate in [Fidelity NetBenefits](#) to 0% within 60 days of your hire date.



Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

IDENTIFICATION CARDS

The ID cards for the new plans will be available approximately 14 business days after the date you elect coverage through Fidelity.

Cigna (Medical)

The combined digital ID card for the medical and prescription plan is available on the [member portal](#) or Cigna mobile app.

You must first register using your name and Social Security number to download and print a copy of the ID card for your records.

Delta Dental (Dental)

Your ID card is available on the [member portal](#) or the Delta Dental of Florida mobile app.

You must first register using your name and Social Security number to print or request a copy of the ID card be mailed directly to your dentist.

EyeMed (Vision)

You will receive a welcome kit in the mail, including two copies of your new ID cards. You can download additional ID cards [online](#) or the EyeMed mobile app. You may use your D&B log in and password to access the new ID cards.

WEX (HSA and FSA)

If you elect to contribute to an HSA or FSA, you'll receive a debit card to conveniently access your funds. If you need additional cards, you can order them online for yourself, spouse or any dependent over 18 within 12–14 business days of enrolling.

Health Care on the Go

Access your ID cards and manage your health benefits on your smartphone or mobile device. Download these useful apps:

- [Cigna \(Medical\)](#)
- [Delta Dental \(Dental\)](#)
- [EyeMed \(Vision\)](#)
- [WEX \(HSA and FSA\)](#)

You will be able to use these apps within 7–10 business days after you have enrolled in coverage.





Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

MID-YEAR CHANGES TO YOUR HEALTH CARE AND WELL-BEING BENEFITS OPTIONS

You may make changes to your medical, dental, vision, Health Care FSA and/or Dependent Care FSA elections only if you have a qualified IRS change in status event, including:

- Marriage or divorce
- Birth, adoption or placement for adoption
- Death of a dependent
- Change in spouse’s employment
- Termination of other employer’s coverage

You must notify Dun & Bradstreet’s Benefits Center at Fidelity within 31 days from the date of the event to make changes. Refer to the Summary Plan Descriptions for details on allowable changes under each plan.

BENEFICIARIES

If you enroll in any of the following plans, be sure to name your beneficiaries:

- Company-paid Life Insurance
- Supplemental Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- 401(k) plan

A beneficiary is the person who will receive the benefit in the event of your death. Designate beneficiaries on [Fidelity NetBenefits](#). Select “Profile” (top right of homepage), then click on “Beneficiaries.”





Health and Well-being





Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Health and Well-being

Manage your health and save for future health care costs with MDM's Health and Well-being plans.

MEDICAL

MDM's medical plans provide comprehensive coverage, including doctor visits, hospital services and behavioral health services. Preventive care, such as physical exams and immunizations, is free of charge in both plans. There are no exclusions for pre-existing conditions. Both plans also include comprehensive prescription drug coverage.

- **Cigna Open Access Plan Health Savings Account (OAP HSA)** – Take advantage of lower monthly premiums and a company-funded contribution to your Health Savings Account (HSA) when you enroll.
- **Cigna Open Access Plan (OAP)** – Pay a fixed co-pay for primary care and specialist office visits (in-network).



WORKING SPOUSE OR DOMESTIC PARTNER (DP) SURCHARGE

If your spouse/domestic partner has access to medical coverage through his/her employer and you choose to cover him/her under the MDM medical plan, you will need to pay a surcharge of \$200 per month (\$100 per pay period).

The surcharge will be waived if you certify that one of the following circumstances applies:

- Your spouse/domestic partner is not employed or is self-employed.
- Your spouse/domestic partner works at MDM.
- Your spouse/domestic partner is employed but not eligible for medical coverage through his/her employer.
- Your spouse's/domestic partner's employer charges 100% of the cost of coverage.
- Your spouse/domestic partner is covered by COBRA, Medicare or Medicaid.

The surcharge applies only to medical coverage. You will need to recertify each year. Certification is completed online through Fidelity [NetBenefits](#). If certification is not completed, the surcharge will automatically be applied to your premium.

Should the availability of medical coverage change for your spouse/domestic partner at any time during the year, you MUST report this change within thirty-one (31) days to Fidelity [NetBenefits](#), and the surcharge will be added or removed as appropriate. The spouse surcharge may be terminated on the first of the month following timely notification.

For additional information, please review these [FAQs](#).



Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Choose Your Plan

Review this table to compare in-network costs for each plan. [Click here](#) to view both in- and out-of-network costs.

In-network Comparison of Coverage and Costs

	OAP HSA	OAP
Provider Network	Cigna Open Access Plan Health Savings Account (OAP HSA)	Cigna Open Access Plan (OAP)
Semi-monthly Payroll Contributions Effective July 1, 2026		
You Only	\$54.30	\$120.20
You + Spouse/DP	\$112.60	\$249.60
You + Child(ren)	\$102.00	\$225.00
You + Family	\$161.30	\$356.00
Annual Deductible¹		
Single	\$2,500	\$2,000
Family	\$5,000	\$4,000
Annual Out-of-pocket Maximum (Includes deductible, co-insurance, co-pays and prescription drug expenses)		
Single	\$5,500	\$5,500
Family	\$11,000	\$11,000
Individual in Family ²	\$10,600	\$5,500
Medical Services		
Preventive Care Services	No cost	No cost
Primary Care Office Visits	20% co-insurance after deductible	\$35 co-pay
Specialist Office Visits	20% co-insurance after deductible	\$60 co-pay

¹When more than one person is covered, the entire family deductible must be met before co-insurance applies for all covered participants.

²When covering more than one person, the individual in-network out of pocket maximum is capped at \$10,600 before the plan pays eligible claims at 100% for the individual who reaches this cap. Once the entire family out-of-pocket maximum is met by the remaining members, the plan begins to pay 100% of the allowed amount for covered services for all other members.

(Continued on next page)

 Benefits at a Glance

 Eligibility

 Enrollment

 Health and Well-being

 Protection Insurance

 Financial Well-being

 Additional Benefits

 Contacts

In-network Comparison of Coverage and Costs (continued)

	OAP HSA	OAP
Provider Network	Cigna Open Access Plan Health Savings Account (OAP HSA)	Cigna Open Access Plan (OAP)
Medical Services (continued)		
Inpatient Hospital	20% co-insurance after deductible	20% co-insurance after deductible
Outpatient Surgery	20% co-insurance after deductible	20% co-insurance after deductible
Lab/X-ray/Scans	20% co-insurance after deductible	20% co-insurance after deductible
Emergency Room	20% co-insurance after deductible	\$250 co-pay
Prescription Drugs (Express Scripts, LLC)³		
Retail (30-day supply)		
Generic	20% co-insurance after deductible ⁵	\$5 co-pay
Preferred Brand	20% co-insurance after deductible ⁵	\$15 co-pay
Non-preferred Brand	20% co-insurance after deductible ⁵	\$30 co-pay

³Deductible does not apply to medications on the Express Scripts Preventive Therapy Drug List (as applicable).

⁴Specialty medications on the plan's formulary and exclusively dispensed by Accredo will be subject to a 30% co-insurance. However, members enrolled in the Save on SP program (if applicable) will have a \$0 out-of-pocket co-pay for eligible specialty medications.

⁵The OAP does not have a deductible for the pharmacy benefits, and covered pharmacy expenses apply only to OOP max only.



Finding an In-network Provider

[Click here](#) to locate a doctor in the OAP or OAP HSA. Enter the name of your doctor or facility, or the type of health care professional you need.



Understand How Your Medical Costs Work

[Click here](#) to understand key health insurance costs you experience and how they work together.



Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

DENTAL PLAN

Caring for your teeth is about more than just a bright smile. Did you know that good dental care reduces your risk for heart attacks, diabetes and even cancer? Enroll in the Dental PPO and get access to a nationwide network of dentists. You don't need to be enrolled in a medical plan to enroll in the dental plan.



Find an In-network Dentist

Visit deltadentalins.com to click on "Find a Dentist" under "Online Tools" and select the Delta Dental PPO Plus Premier network.



Summary of Coverage and Costs

Semi-monthly Payroll Contributions Effective July 1, 2026		
You Only	\$8.87	
You + Spouse/DP	\$30.60	
You + Child(ren)	\$33.00	
You + Family	\$48.60	
	Delta Dental PPO Dentists	Delta Dental Premier & Non-participating Dentists ¹
Annual Deductible	None	Single \$50/Family \$150
Preventive and Diagnostic Routine Exams, Cleanings	Once you meet the annual deductible, the plan pays 100% of eligible charges.	Once you meet the annual deductible, the plan pays 100% of eligible charges.
Basic Care Fillings, Root Canals	The plan pays 90% of negotiated fees, no deductible.	Once you meet the annual deductible, the plan pays 80% of eligible charges.
Major Care Crowns, Bridgework	The plan pays 60% of negotiated fees, no deductible.	Once you meet the annual deductible, the plan pays 50% of eligible charges.
Orthodontia (Comprehensive treatment for adults and children. Adult orthodontia covered in only PPO and Premier networks.)	The plan pays 50% of negotiated fees up to separate \$1,500 lifetime maximum, no deductible.	Once you meet the annual deductible, the plan pays 50% of eligible charges up to a separate \$1,500 lifetime maximum.
Annual Maximum Benefit (Excludes preventive care and orthodontia lifetime maximum.)	\$1,500 per covered family member	\$2,000 per covered family member

¹Subject to reasonable and customary charges.



Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

VISION PLAN

Enroll in the EyeMed Vision Plan for extensive benefits, paired with discounts on prescription eyeglasses, contact lenses and access to doctors and retailers across the country.

More extensive medical-related vision services, including treatment for pink eye and glaucoma, are covered under the medical plans.



Lookin' Good

Visit the [EyeMed](#) website or download [the app](#) to find a provider and review your benefits.

Summary of Coverage and Costs

Semi-monthly Payroll Contributions Effective July 1, 2026	
You Only	\$4.38
You + Spouse/DP	\$8.25
You + Child(ren)	\$8.68
You + Family	\$12.76
In-network	
Routine Eye Exam	\$0 co-pay
Frames	\$150 allowance; 20% off balance over \$150
Standard Plastic Lenses	\$10 co-pay
Standard Progressive Lenses	\$35 co-pay
Contact Lenses	
• Conventional	\$150 allowance; 15% off balance over \$150
• Disposable	\$150 allowance; plus balance over \$150
• Medically Necessary	\$0 co-pay; paid-in-full
Additional Pairs Benefit	40% discount off complete pair of eyeglass purchases and 15% discount off conventional contact lenses once the funded benefit has been used

[Click here](#) to review a full list of covered services both in- and out-of-network.



Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Health Care Accounts

When you enroll in a health care account, the money you contribute is taken out of your paycheck on a before-tax basis—you save even before you head to the doctor.

WHICH ACCOUNT IS RIGHT FOR YOU?

There are several differences between the Health Savings Account (HSA) and the Health Care FSA (HCFSA), including your flexibility in contributing and the ability to keep your unused balance. HSAs are not available to everyone, so be sure to review IRS eligibility restrictions carefully as there could be tax implications. Review detailed plan differences in the table below:

Here are the key differences between the HSA and HCFSA for 2026:

	HSA	HCFSA
Availability	OAP HSA Members Only	OAP Members Only
Dun & Bradstreet Contribution	<ul style="list-style-type: none"> • \$500¹ for You Only • \$1,000¹ for You + Dependents 	None
Contribution Limit	Maximum: <ul style="list-style-type: none"> • \$4,400 for You Only • \$8,750 for You + Dependents • Additional \$1,000 if age 55 or older (Includes employee and employer contributions) 	Maximum: <ul style="list-style-type: none"> • \$3,400
Changing Contribution Amounts	Changes allowed any time during the year.	Changes only allowed during Open Enrollment or with a qualified life status change.
Carry Over	Unused funds will carry over to the following year.	Unused funds are lost.
Investment	Earn interest on deposited funds. You can also invest in mutual funds offered. Earnings are tax-free if used for qualifying medical expenses.	Cannot invest or earn interest.
IRS Restrictions	You cannot contribute to an HSA if: <ul style="list-style-type: none"> • You're enrolled in a medical plan that is not an HSA-qualified plan • Your spouse contributes to an HCFSA • You are enrolled in Medicare or are receiving Social Security • You are eligible to be claimed as a tax dependent on someone else's tax return 	You cannot contribute to an HCFSA if: <ul style="list-style-type: none"> • You're enrolled in the CDHP • Your spouse is contributing to an HSA

¹Employer contribution is reduced for those newly enrolling on or after April 1. Percentage of contribution is based on the quarter you join the plan: Q2 75% (\$375/\$500); Q3 50% (\$250/\$500); Q4 25% (\$125/\$500)

[Click here](#) to view a detailed comparison table.



Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Swipe to Cover Health Care Costs

If you enroll in either health care account, you will receive a WEX debit card that makes paying for eligible expenses convenient. When you use the card, expenses are deducted directly from your health care account. As with all health care expenses, remember to keep good records of your transactions to ensure you can support that the expense was eligible.

Avoid Debit-card Deactivation

FSA debit card transactions may require you to provide documentation. If you need to provide documentation, you'll receive an email from WEX. If you don't provide timely documentation, your FSA debit card will be deactivated until you submit the necessary documentation. To learn more about this process, [click here](#).

Keep in mind that any balance remaining in an FSA at the end of the plan year will be forfeited, so plan carefully.





Protection Insurance





Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Protection Insurance

Get income protection for unexpected life events through these offerings.

LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

MDM's life insurance benefits through The Hartford offers important financial protection by helping you provide for your dependents if something were to happen to you. Below is a summary of your benefits options. Log on to Fidelity [NetBenefits](#) to see your rates.

Designate a Beneficiary

You can select beneficiaries for your Company-paid Life and Supplemental Life Insurance. You are automatically the beneficiary for your Spouse/ Domestic Partner or Child Life Insurance coverage.

To designate beneficiaries online at Fidelity [NetBenefits](#), select "Profile" (top right of homepage) then click on "Beneficiaries."

Coverage Options at a Glance

Coverage Type	Coverage Options	Additional Information
Company-paid Life (May be subject to imputed income)	1x annual earnings ¹ up to \$100,000 maximum.	Age reduction: Benefit amount is reduced to 65% when you reach age 65.
Supplemental Life	1x to 5x annual earnings ¹ up to a \$500,000 maximum.	EOI required for amount over \$100,000.
Spouse Life (Included Domestic Partner)	Elect from \$10,000, \$30,000, \$50,000, \$100,000, or \$150,000 options.	EOI required for amount over \$30,000. Employee and Spouse must be enrolled in Supplemental and Spouse Life. Spouse Life coverage amount must not exceed 100% of the Employee Elected and Approved Supplemental Life Insurance. Spouse is not eligible if he/she is also eligible for employee coverage.
Child Life	\$10,000 coverage for children up to age 26.	Employee and Child must be enrolled in Supplemental and Child Life.
Employee AD&D	Elect up to \$500,000 maximum.	Must be enrolled in Supplemental Life and coverage amount cannot exceed Supplemental Life amount.
Spouse AD&D	Elect up to \$150,000 maximum.	Employee and Spouse must be enrolled in Supplemental Life. Spouse AD&D amount must match Spouse Life amount.
Child AD&D	\$10,000 coverage for eligible children up to age 26.	Employee and Child must be enrolled in Supplemental Life.

¹Your annual earnings will include current annual salary plus last year's bonus and commissions. For the year in which you were first hired, your annual earnings equal only your current annual salary.



Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Complete Your Evidence of Insurability (EOI) Online

EOI is an application process in which you may have to provide information on the condition of your health or your dependent's health to the insurance carrier to be considered for certain levels of life coverage. You will be prompted in the [NetBenefits](#) system to complete an online form if you selected any amounts requiring EOI.

DISABILITY INSURANCE

These benefits are intended to replace part of your income if you are unable to work due to a non-work related accident or illness. There are two elements of this coverage, which are designed to work together:

- Short-Term Disability (STD)
- Long-Term Disability (LTD)

Short-Term Disability (STD)

MDM pays the full cost of your STD insurance. STD benefits are available when your disability results in your inability to work due to illness or accidental injury. The maximum length of STD benefits is 26 weeks. The salary continuation payment schedule (70% or 100%) is based on the number of years you have worked for MDM.

Long-Term Disability (LTD)

LTD picks up when your STD has run out. If you can't return to work after 180 days due to an illness or injury, LTD can provide continued income for you and your family. While you hope to never use LTD, it is one of the most important benefits you can add to your portfolio.

How LTD Works

Coverage	60% of monthly earnings (minimum: \$100; maximum: \$15,000 per month)
Evidence of Insurability (EOI)	If you enroll during your enrollment window, EOI is not required.
Plan Costs	Premiums are based on your age and annual earnings and deducted on an after-tax basis.
Monthly Premiums	Log on to Fidelity NetBenefits to see your rates.

Note: If your disability is the result of a pre-existing condition during the first 12 months of coverage under the plan (a condition that was treated six months prior to the effective date of coverage), no LTD benefits will be paid until you have been covered under the plan for 12 consecutive months.





Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Business Travel Accident Insurance

Business Travel Accident Insurance provides a benefit if you are injured or die as the result of a covered accident while traveling on Company business. All employees automatically receive coverage at 2x your annual salary, up to a maximum benefit amount of \$500,000 and a minimum benefit amount of \$100,000 at no cost. Your annual salary means your annual wage or salary (excluding bonus, commissions, overtime pay and award programs). For more information, refer to the Summary Plan Description.





Financial Well-being





Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Financial Well-being

It's never too early, or too late, to start saving for the future. Whether you're just starting or looking to catch up, the 401(k) plan and financial resources on [Fidelity NetBenefits](#) can help you make the most of your savings.

401(K) PLAN

This plan offers matching contributions; before-tax, after-tax and Roth 401(k) contributions; a wide range of investment options; and loan and withdrawal features.

Who's Eligible	How the Plan Works	Automatic Enrollment
Full- and part-time employees	<ul style="list-style-type: none"> Contribute 1%–50% on a before-tax and/or Roth 401(k) basis, and/or 1%–16% on an after-tax basis up to IRS limits.¹ MDM will match your contributions 50 cents for every dollar up to 7% of your eligible compensation. There are several investment options and target-date funds to choose from. You're 100% vested² in your own contributions and vested in the Company match after three years of vesting service or when you reach age 65 while actively employed. If you are age 50 or older and you reach the plan limit or IRS limit, you may contribute an additional \$7,500 (catch-up contribution) on a before-tax and/or Roth 401(k) basis. Catch-up contributions are not eligible for the company match. Combined, your total contributions (before-tax, Roth 401(k), after-tax and catch-up) cannot exceed 75%. 	<ul style="list-style-type: none"> If you do not enroll, you'll be automatically enrolled at a 3% before-tax contribution rate. Your contributions will be invested in the appropriate target-date fund based on your age.³ Your contribution rate will increase 1% on each anniversary of your hire date, up to a maximum of 7%.

¹Your total percentage of contributions among all contribution types generally cannot exceed 50%. For 2026, the combined IRS contribution limit for before-tax and Roth 401(k) contributions is \$24,500; the total IRS contribution limit (the sum of your before-tax, after-tax, Roth 401(k), and employer contributions during the year) is \$72,000.

²Vested means that you have a non-forfeitable right to the money in your account, even if you leave the company.

³If you prefer not to participate in the plan, you must log on to [Fidelity NetBenefits](#) or call Dun & Bradstreet's Benefits Center at Fidelity and change your rate to 0%.

The [IRS limits](#) your before-tax and Roth contributions for all 401(k) plans you contribute to in 2026 to \$24,500 (catch up limits apply for age 50 or older). If you contributed to your prior employer's 401(k) plan you are responsible for tracking the annual limits.

Understand Your 401(k) Plan Options
Click here to review the [investment options](#).



Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Professional Investment Management

Fidelity® Personalized Planning & Advice (PP&A)

professionals can help you determine how much to contribute to the 401(k) plan and how to invest based on your personal situation. With PP&A there is no more researching and choosing investments or rebalancing your account. For a fee, you'll have access to a dedicated team of professionals who will:

- Create an investment strategy
- Monitor and adjust your investments
- Provide updates and your progress

The service includes access to a personalized planning dashboard that integrates your retirement progress with your overall investment strategy and financial plan. You pay an annual target net advisory fee of no more than .35% of your managed account balance. Visit netbenefits.com/plan or call 1-866-811-6041 for more information.

If you choose not to enroll in PP&A, you'll still have access to all of Fidelity's robust online retirement planning tools to help you put together a plan to manage your retirement savings yourself.



Learn More About PP&A

On-demand videos are available on Fidelity NetBenefits® by selecting "Library" at the top of the homepage, then "Workshops" at the bottom of the page.



You can also visit netbenefits.com/plan or call 1-866-811-6041 for more information.

Don't Forget to Designate a Beneficiary

It is important to designate a beneficiary for your 401(k) account. To designate beneficiaries online on [Fidelity NetBenefits](https://netbenefits.com), select "Profile" (top right of homepage), then click on "Beneficiaries."





Additional Benefits





Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Additional Benefits

Achieve a healthy work-life balance with MDM's Work and Family benefits. As a full- or part-time employee, you'll find support to help you manage your family life and career needs.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

A Dependent Care FSA allows you (and your spouse, if applicable) to use before-tax dollars to pay for dependent care services, such as preschool, summer day camp, before- or after-school programs, and child or elder day care.

You can contribute from a minimum of \$500 to a maximum of \$7,500.

The account can be used for eligible expenses for:

- A dependent child up to age 13
- A qualified disabled dependent of any age, including a spouse



7 Important Rules About the Dependent Care FSA

1. Qualifying dependents include:
 - Children under the age of 13 who are listed as dependents on your income tax return.
 - Dependents of any age who are incapable of caring for themselves and who regularly spend at least eight hours a day in your home.
2. To contribute, you and your spouse (if married) must both be employed, or your spouse must be a full-time student or looking for work or incapable of self-care.
3. You cannot stop or change contributions during the year unless you have an IRS qualified life event change (if your child turns 13 during the year, this is not a qualifying event; please plan accordingly).
4. Dependent care providers must have a valid Tax Identification Number or U.S. Social Security Number.
5. You will be reimbursed for dependent care expenses only up to the funded amount in your account.
6. Funds cannot be used for dependent health care expenses.
7. Any money in your account that is not used by the end of the plan year (December 31) will be forfeited.





Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

AETNA RESOURCES FOR LIVINGSM

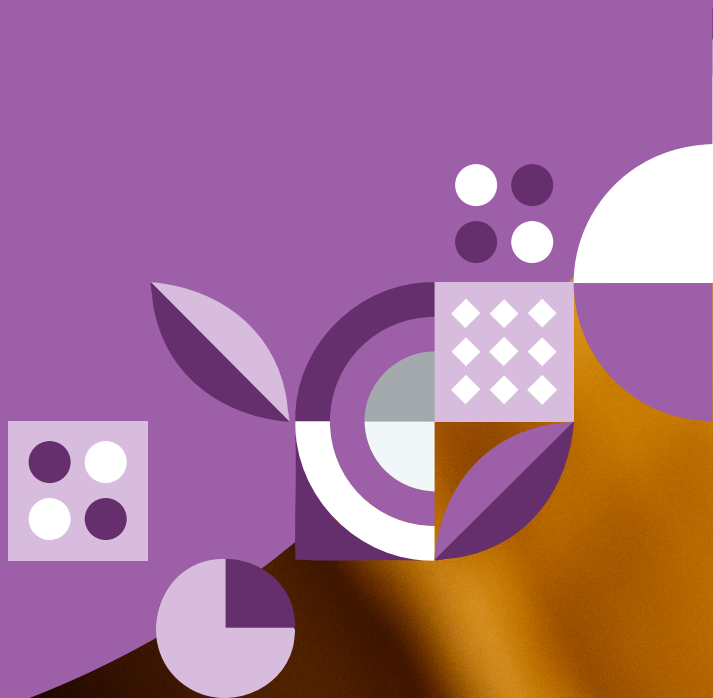
Get access to counseling, referral services and discounts to help with everyday challenges. This confidential, 24-hour service is provided at no cost to you and your eligible household members. You do not need to be enrolled in a MDM medical plan to take advantage of this benefit.

Call 1-888-238-6232 or log on to resourcesforliving.com (username and password are both: dnb) to meet with a counselor, get help finding work-life resource referrals and take advantage of discounts available to you.





Contacts





Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Contacts

Check out the mobile apps or contact one of our providers for more information about the benefits offered to you.

HEALTH CARE ON THE GO

Manage your health benefits right from your mobile device. Download these useful apps today to access benefits information and ID cards

[Cigna \(Medical\)](#)

[Delta Dental \(Dental\)](#)

[EyeMed \(Vision\)](#)

[WEX \(FSA and HSA\)](#)

PLAN CONTACTS

Dun & Bradstreet's Benefits Center at Fidelity

1-877-362-8953

NetBenefits.com/dnb

Cigna Medical and Prescription Claims

1-888-806-5094

MyCigna.com

Delta Dental Claims

1-800-521-2651

DeltaDentalIns.com

EyeMed Vision

1-866-800-5457

EyeMed.com

WEX HSA, Health Care or Dependent Care FSA

Reimbursements

1-866-451-3399

WEXinc.com

The Hartford – Life, AD&D and Disability

1-888-301-5615

MyBenefits.TheHartford.com

AETNA EAP

1-888-238-6232

ResourcesForLiving.com

(username/password: dnb)



Benefits at a Glance



Eligibility



Enrollment



Health and Well-being



Protection Insurance



Financial Well-being



Additional Benefits



Contacts

Important Note:

Information contained in this guide applies only to eligible employees of MDM Technology USco, LLC (MDM) in the United States and eligible dependents of such employees.

More detailed information is provided in the official Plan Documents, including the Summary Plan Descriptions and insurance contracts. If there is a conflict between the information in this guide and the Plan Documents and insurance contracts, the Plan Documents and insurance contracts will govern and control the operation of the Plan(s).

MDM reserves the right to modify, suspend, change or terminate the Plan(s) at any time for all or any group of participants, whether actively employed or retired.