

MDM Technology USCo, LLC

Health & Welfare Benefits Open Enrollment Guide

July 1, 2026

Health & Welfare Open Enrollment Guide Overview

Transition to New Plans

The Health & Welfare Open Enrollment Guide provides important information about the transition to the MDM Technology USCo, LLC (MDM)-sponsored Health & Welfare plans starting July 1, 2026.

Special Enrollment Dates

The Special Open Enrollment runs from Monday, June 15 to Monday, June 29, 2026. Any benefit elections you make during this period will take effect on July 1, 2026.

Guide Review and Support

This guide is designed to help you make informed benefits decisions. We encourage you to review the information carefully to understand what benefits will change and what will remain the same.

Submit questions via Workday Help by selecting "[Create Case](#)" and choosing Medical and Health Insurance case type.



Open Enrollment Event

- The Open Enrollment event will begin on June 15 and end on June 29, 2026.
- The new plan provisions and payroll contributions will take effect on July 1, 2026.
- Visit [Fidelity NetBenefits](#) and log in using your Fidelity log in and password for Dun & Bradstreet.

What Happens if you don't take any action?

If you do not enroll by June 29, 2026, your current elections and tier will carry over.

Open Enrollment Checklist

- Review your current coverage and tier. You may not drop your medical, dental or vision coverage.
- You may not change your HCFS/DCFS contribution amounts.
- You may update your HSA election amount if required.
- Complete new beneficiary forms.
- Click "submit" once enrollment is complete, then print a copy or save a screenshot of the enrollment confirmation for your records.

Plan changes summary

What is changing?

- Medical and prescription drug coverage will transition to plans administered by Cigna and Express Scripts, replacing Aetna and CVS Caremark.
- Delta Dental NJ plan will transition to Delta Dental FL.
- The Hartford will replace Securian as the provider for Life Insurance and Accidental Death & Dismemberment (AD&D) coverage.
- Life Insurance and AD&D premiums will increase under the new plans.
- Voluntary benefit coverage will end on June 30, 2026, with options to continue coverage through individual policies.

What is not changing?

- There are no changes in the administrators for Vision, Spending Accounts, or Disability benefits.
- Current payroll contributions for Medical, Dental, Vision, and Long-Term Disability (LTD) coverages remain the same if you continue your current elections.
- Health Savings Account (HSA), Health Care Flexible Spending Account (HCFSA), and Dependent Care Flexible Spending Account (DCFSA) annual contribution remains unchanged.
- Changes may be made to your HSA election.
- Basic Life Insurance, the Employee Assistance Program (EAP), and Short-Term Disability (STD) coverage remains unchanged.

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Medical Plan Highlights



- The Cigna Open Access Plan (OAP) and Cigna Open Access Health Savings Account Plan (OAP HSA) are designed to be comparable in many respects to the current Aetna plans.
- * The annual deductibles, copayments, coinsurance, and OOP maximums will remain the same as the current Aetna plans except for:
 - Your out-of-network coinsurance responsibility for both the Cigna OAP and OAP HSA plans will decrease from 50% to 40%.
- Any deductible and OOP amounts satisfied as of June 30, 2026, under the current Aetna plans, will carry over to the new Cigna plans if current elections continue.

Visit the link for more information on your benefits :

[VBE Link - MDM Technology USCo, LLC](#)

Semi-monthly payroll contributions

Cigna OAP HSA	2026
You Only	\$54.30
You + Spouse/DP	\$112.60
You + Child(ren)	\$102.00
You + Family	\$161.30

Cigna OAP PPO	2026
You Only	\$120.20
You + Spouse/DP	\$249.60
You + Child(ren)	\$225.00
You + Family	\$356.00

* Deductible and out-of-pocket maximum carryover applies only to employees transferring effective July 1; employees hired on or after this date will be treated as new hires and must satisfy full annual amounts.

Prescription Plan Highlights

Express Scripts, LLC provides the prescription plan coverage. Please see below plan coverage details.

Cigna OAP HSA	In-Network Coverage	Out-of-Network Coverage
Retail cost after deductible (30-Day Supply)		
Generic	20% coinsurance	20% coinsurance
Preferred Brand	20% coinsurance	20% coinsurance
Non-Preferred Brand	20% coinsurance	20% coinsurance
Mail Order cost after deductible (90-Day Supply)		
Generic	20% coinsurance	20% coinsurance
Preferred Brand	20% coinsurance	20% coinsurance
Non-Preferred Brand	20% coinsurance	20% coinsurance

Cigna OAP	In-Network Coverage	Out-of-Network Coverage
Retail (30-Day Supply)		
Generic	\$5	50% coinsurance
Preferred Brand	\$15	50% coinsurance
Non-Preferred Brand	\$30	50% coinsurance
Mail Order (90-Day Supply)		
Generic	\$15	50% coinsurance
Preferred Brand	\$90	50% coinsurance
Non-Preferred Brand	\$150	50% coinsurance

Prior Authorizations (PA):

- If you currently have a PA for an existing prescription, a new PA will be required after July 1, 2026.
- If a PA was completed within 30-60 days prior to July 1, contact Cigna to determine if existing PA can be used.
- You should inform the healthcare provider in advance of the upcoming change and share a copy of your new ID card.
- In most cases, once the provider has your updated member ID, they will resubmit the PA under the new coverage.
- If you are enrolled in GLP1 and/or the Specialty program with CVS, you will receive communications outlining required steps.
- Please note, all required actions must be completed to ensure coverage continuations.

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Dental and Vision Plans

Dental Plan

- Delta Dental of Florida is the dental provider for the Delta PPO and PPO Plus Premier plans.
- **Plan Updates:**
 - Annual deductible of \$50 for employee and \$150 for family coverage.
 - Basic Care coverage will increase from 80% to 90%.
 - The PPO Premier annual maximum will increase from \$1,500 to \$2,000 for both in-network and out-of-network services.
 - The new Ortho lifetime maximums for Adult and Child are:
 - PPO Dentist - \$1,500 (decrease from \$2,000).
 - PPO Premier (In and Out of Network) - \$1,500 (increase from \$1,000).

Vision Plan

- EyeMed will continue as the vision provider.

Semi-monthly payroll contributions

Dental PPO	2026
You Only	\$8.87
You + Spouse/DP	\$30.60
You + Child(ren)	\$33.00
You + Family	\$48.60

Semi-monthly payroll contributions

Vision	2026
You Only	\$4.38
You + Spouse/DP	\$8.25
You + Child(ren)	\$8.68
You + Family	\$12.76

Spending Accounts - HSA, HCFSA and DCFSA

Current Contributions

- Your current payroll contributions to the HSA, HCFSA and/or DCFSA and annual elections from the 2025 Open Enrollment will continue.

Open Enrollment changes

- You may change your current HSA elections. Keep in mind that you may not contribute to an HSA if you elect to enroll in the Ggna OAP.
- You are not permitted to make any changes to your HCFSA and DCFSA elections (unless you experience a qualifying life event, such as marriage or birth of a child). This means that if you are currently enrolled in the HCFSA, you may not contribute to an HSA even if you enroll in the Cigna OAP HSA.
- You may continue using your current debit card until June 30, 2026.
- You will need to resubmit the Recurring Dependent Care Request form to WEX.

Temporary Blackout period

- A temporary blackout period will occur from July 1 to July 31, 2026, during which debit card transactions and claims submissions will be unavailable.
- If you are enrolled in the HCFSA and /or DCFSA, shortly after the blackout period:
 - You will receive a link to register for your new online account and new debit card will be mailed to your home.
 - Any eligible expenses incurred before or during the blackout period may be submitted once the new plan is active. Please note, duplicate submissions for previously approved expenses will be denied.
- If you are enrolled in the HSA, a new debit card will be mailed to your home. Your current WEX account will remain unchanged.
- You retain your HSA funds, and any existing balance will remain in your account for future eligible healthcare expense.



Life Insurance and Accidental Death and Dismemberment (AD&D)

The below information applies to team members transferring effective July 1, 2026

- The Hartford will replace Securian as the insurer and administrator for Life Insurance and AD&D coverages.
- As a special exception, The Hartford has agreed to continue your current Life and AD&D coverage amounts for you, your spouse, and your child—up to the maximums outlined on the next slide.
- Please note that AD&D coverage for you, your spouse, and your child must align with your current Supplemental Life coverage amounts for each respective tier.
- During this enrollment event, you may review your current elections; however, you cannot elect, waive, or change your existing Life or AD&D coverage or amounts at this time.
- Additionally, you must complete new beneficiary designation forms, as existing designations will not transfer from the prior carrier.
- You will have the opportunity to make new elections during the 2027 Annual Open Enrollment period later this year.
- **Important:** Any changes made during the Annual Open Enrollment will result in the loss of your current coverage amounts and the new Hartford maximums will apply.
 - You may also be required to complete an Evidence of Insurability and receive approval before the coverage begins.
 - Beneficiary forms are available on [NetBenefits](#). Please be sure to retain a copy for your records.

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Life Insurance and Accidental Death and Dismemberment (AD&D)

The below information applies to team members transferring effective July 1, 2026

Supplemental Life Insurance	Current Coverage Amount	Default coverage as of July 1, 2026
Supplemental Life	Over \$700,000	\$750,000 maximum amount
Supplemental Life	\$500,000 - \$700,000	\$500,000 maximum amount
Supplemental Life	\$100,000 - \$500,000	Current amount
Spouse Life	\$10,000 - \$150,000	Current amount
Child life	\$10,000	Current amount
AD&D Insurance	Current Coverage Amount	Default coverage as of July 1, 2026
Employee AD&D	Less than Supplemental life	Current amount
Spouse AD&D	Less than Spouse Supplemental life	Current amount
Employee AD&D	Over the Supplemental life	Reduced to match Supplemental life amount
Spouse AD&D	Over the Spouse Supplemental life	Reduced to match Spouse Supplemental life amount
Child AD&D	\$10,000	Current amount

Life Insurance and Accidental Death and Dismemberment (AD&D)

Monthly rates per \$1,000 of coverage

- The tables below provide a comparison of the current and new monthly premium rates for Supplemental and Spouse Life and AD&D coverage.
- There is no change in Spouse and Child Life premiums.

Employee Life	Current	New
Age	Monthly Rate	Monthly Rate
Less than Age 25	\$0.030	\$0.049
Age 25 to 29	\$0.032	\$0.035
Age 30 to 34	\$0.038	\$0.040
Age 35 to 39	\$0.043	\$0.054
Age 40 to 44	\$0.058	\$0.081
Age 45 to 49	\$0.086	\$0.127
Age 50 to 54	\$0.133	\$0.194
Age 55 to 59	\$0.248	\$0.287
Age 60 to 64	\$0.381	\$0.394
Age 65 to 69	\$0.734	\$0.572
Age 70 to 74	\$1.190	\$0.992
Age 75 and over	\$1.190	\$1.854

Spouse Life	Current	New
Age	Monthly Rate	Monthly Rate
Less than Age 25	\$0.045	\$0.045
Age 25 to 29	\$0.050	\$0.050
Age 30 to 34	\$0.050	\$0.050
Age 35 to 39	\$0.068	\$0.068
Age 40 to 44	\$0.090	\$0.090
Age 45 to 49	\$0.135	\$0.135
Age 50 to 54	\$0.207	\$0.207
Age 55 to 59	\$0.387	\$0.387
Age 60 to 64	\$0.594	\$0.594
Age 65 to 69	\$1.143	\$1.143
Age 70 and over	\$1.854	\$1.854

Child Life	Current	New
	Monthly Rate	Monthly Rate
Child Coverage	\$0.090	\$0.090

AD&D	Current	New
	Monthly Rate	Monthly Rate
Individual Coverage	\$0.012	\$0.021
Family Coverage	\$0.018	\$0.021
Child Coverage	N/A	\$0.415 / Child unit

Disability Plans

STD, FMLA, ADA, LTD

- The Hartford will continue as the disability insurer for the company paid Short Term Disability (STD), Family Medical Leave Act (FMLA), the American Disability Act (ADA) and the voluntary Long-Term Disability (LTD) programs.
- If you are currently enrolled in the LTD plan, your coverage will carry over.
- There are no changes in the LTD plan premiums.
- You have the option to enroll in the plan during this period and will need to complete the Evidence of Insurability (EOI) requirement.

Monthly Rate Per \$100 of Covered Salary

Age	Monthly Rate
Less than Age 25	\$0.027
Age 25 to 29	\$0.041
Age 30 to 34	\$0.074
Age 35 to 39	\$0.142
Age 40 to 44	\$0.210
Age 45 to 49	\$0.291
Age 50 to 54	\$0.352
Age 55 to 59	\$0.399
Age 60 to 64	\$0.338
Age 65 to 69	\$0.176
Age 70 and over	\$0.129

Voluntary Benefits

- **If you are currently enrolled in any of the voluntary benefits listed below, your coverage will end on June 30, 2026.**
- **You will have the opportunity to continue coverage on an individual, direct-bill basis with the vendors.**
- **Please review the instructions below for details on how to continue your coverage.**
- **If you have questions or need assistance contacting the vendors, you may contact Added Benefits at 1-888-248-9520.**

MetLife Accident, Critical Illness, Hospital Indemnity: 1-800-438-6388

You may continue coverage on a direct-pay basis through MetLife's portability process.

Auto & Home Insurance: Liberty Mutual: 1- 844-667-5467 | Farmers Group Select: 1- 844-290-5377 | Travelers: 1-855-927-0631

You may continue your coverage on a direct bill basis, however there may be discount reductions at policy renewal.

Nationwide Pet Insurance:1-877-738-7874

Nationwide will contact you to ask for updated billing and policy information to keep your policy active.

ID Shield Identity Protection:1-888-807-0407

Coverage options and monthly costs will match the current group plan and rate if you call within 45 days of coverage end date.

ARAG Legal:

You will receive a letter in the mail with the policy conversion details and have 90 days to enroll in the conversion plans.

Wellhub:

You will have the option to continue your participation; however, the applicable rates will exclude the Dun & Bradstreet subsidy.

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Medical, Dental and Vision 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 and Express Scripts Prescription Plan:

- The combined digital ID card for the medical and prescription plan is available on the member portal at www.my.cigna.com/web 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 Plan:

- ID card is available on the member portal at www.deltadentalins.com 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 Plan:

- You will receive a welcome kit in the mail, including two copies of your new ID cards.
- You can download additional ID cards online at www.eyemed.com 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):

- You will received new debit cards for both accounts shortly after the blackout period.
- If enrolled in the FSA/DCFSA, you will receive a link to register for your new online account.
- If you are enrolled in the HSA, your current WEX account will remain unchanged.

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 \(FSA and HSA\)](#)

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Resources and contacts

Contact one of our providers for more information about the benefits offered to you.

Dun & Bradstreet's Benefits Center at Fidelity

1-877-362-8953 | <http://www.netbenefits.com/dnb>

Cigna Medical and Prescription Claims

1-888-806-5094 | [myCigna - Get Access to Your Personal Health Information](#)

Delta Dental Claims

1-800-521-2651 | www.Deltadentalins.com

EyeMed Vision

1-866-800-5457 | www.eyemed.com

WEX HSA, Health Care or Dependent Care FSA Reimbursements

1-866-451-3399 | www.WEXinc.com

The Hartford - Life, AD&D and Disability

1-888-301-5615 | <https://mybenefits.thehartford.com/login>

Aetna EAP

1-888-238-6232 | www.resourcesforliving.com (username /password: dnb)



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.