



2024 Benefits

# Additional Benefits



# Dependent Care Flexible Spending Account (FSA)



Dependent Care Flexible Spending Account (FSA)



Legal Insurance Plan



Identity Theft Protection



Home and Auto Insurance



Pet Insurance



Aetna Resources for Living<sup>SM</sup>



Commuter Benefit



Adoption Assistance

## Dependent Care Flexible Spending Account (FSA)

The Dependent Care FSA allows you to contribute before-tax dollars to pay for dependent care expenses. You may only enroll in this plan during Open Enrollment or if you have a qualifying life event.

Eligible expenses include:

- Preschool
- Summer day camp
- Before- or after-school programs
- Child or elder day care

The minimum election for this account is \$500 and the maximum election is \$5,000, which can be used for your dependent children ages 13 and under or a qualified disabled dependent.



### CHANGING YOUR ELECTION AMOUNT MIDYEAR

The IRS allows changes to your dependent care account during the plan year only if you experience a qualified change in family status. A qualified change in status includes:

- A change in marital status, such as marriage, divorce, or death of your spouse
- A change in the number of your dependents, such as birth or adoption of a child, or death of a dependent
- A change in employment status for you, your spouse or dependent that affects eligibility
- A qualifying child turns 14 and “ages out” of eligibility
- A change in residence for you, your spouse or dependent

If you experience a qualified change in family status, you must [contact Fidelity](#) within 31 days to make changes to your coverage.



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### GETTING REIMBURSED

Eligible Dependent Care FSA expenses must be incurred between January 1, 2024, or the date the account is first opened through December 31, 2024, even if you terminate your account during the plan year. You have until March 31, 2025, to submit your claims for reimbursement. Any funds remaining in your account after March 31, 2025, will be forfeited and cannot be returned to you.

You may request reimbursement online through the [WEX website](#) or use your WEX debit card. For recurring claims, you may also complete and submit a [Dependent Care Request Form](#). For quicker reimbursement, you can sign up for direct deposit on the WEX website and any reimbursements will be directly deposited into your account.

In order to get reimbursed for dependent care expenses, the services must have been provided or received before you file a claim.

For example, if you pre-pay for a month of day care services, you cannot get reimbursed for your expenses until that month has passed or the dependent has received the services. Similarly, if you pre-pay for a summer day camp, you cannot get reimbursed for your expenses until your dependent attends the camp.

### If your FSA balance is more than the claim amount:

If your available balance is more than the amount of your claim, then the entire claim is marked for payment. If you have enrolled in direct deposit, the full amount of the claim will be deposited into your bank account. Otherwise, a check will be issued to you.

### If your FSA balance is less than the claim amount:

If your available balance is less than the amount of your claim, you will only be reimbursed for the amount that is available in your dependent day care account. However, when the next contribution is made to your dependent care flexible spending account, you will then be reimbursed for the remainder of the claim as allowed, up to the amount of the deposit. This process automatically continues until the entire claim has been paid or until the annual election amount has been met.

### DEBIT CARD REPLACEMENTS

Contact WEX at 1-866-451-3399 to request a replacement if your debit card is lost or stolen.



# Legal Insurance Plan



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## Legal Insurance Plan

ARAG legal insurance gives you a place to turn to for help with addressing a wide range of legal matters, such as buying a home or creating a will, as well as unexpected issues, like a dispute with a home contractor or a sudden illness.

When enrolled in coverage, your membership gives you access to legal advice and representation that is 100% paid-in-full for most covered legal matters when you work with a credentialed ARAG<sup>®</sup> Network Attorney. You also have access to more than 10,000 experienced network attorneys in person and over the phone, as well as expanded online tools and resources.

You can enroll in the program as a new hire, during Open Enrollment, or when you have a qualified family status change during the year.

### ACCESSING COVERAGE

#### By Phone

Call ARAG at 1-800-247-4184 to request services from an attorney and get advice about what actions you can take to address your individual situation.

#### Online

Visit [ARAGLegalCenter.com](https://www.araglegalcenter.com) (access code: 14202dnb) to access a number of online legal resources including:

- Law Guide – helps you research various legal issues and become a better-informed legal consumer
- DIY Docs<sup>®</sup> – help you create, review and store your own legally valid, state-specific documents
- Attorney Finder – assists you in finding legal counsel. Attorney Finder allows you to search by location or specialty



# Identity Theft Protection



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## Identity Theft Protection

IDShield offers protection beyond identity theft with complete privacy and reputation management services to help keep your online identity and personal information private. Identity theft can be scary and challenging to solve on your own, that's why IDShield provides direct access to a dedicated team of licensed private investigators to assist in protecting and restoring your identity. [Click here](#) to learn more.

### What it Costs

You'll pay through semi-monthly payroll contributions on an after-tax basis:

- \$4.05 for *employee-only coverage* or
- \$7.48 for *family coverage*. The Family Plan covers the participant (employee), participant's spouse/partner, and up to 10 dependent children under the age of 26.

### How to enroll

You can enroll in Identity Theft Protection at any time during the year. Visit [AddedBenefitsDNB.com](http://AddedBenefitsDNB.com) or call 1-888-248-9520. Taking advantage of this benefit is optional, and you're encouraged to shop around to find the insurance that works best for you.







# Home and Auto Insurance



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## Home and Auto Insurance

Protect your home, car or other personal property with special savings and discounts. You'll have access to shop for coverage through Liberty Mutual, Travelers and Farmers Insurance. Get the convenience of paying your premiums through payroll deductions.

You can enroll for coverage any time. Visit [AddedBenefitsDNB.com](https://www.AddedBenefitsDNB.com) or call 1-888-248-9520 to request a quote. Taking advantage of these discounts is optional, and you're encouraged to shop around to find the insurance that works best for you.





# Pet Insurance



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## Pet Insurance

This insurance covers dogs, cats, birds and exotic pets. There are two plans available: My Pet Protection and My Pet Protection with Wellness. Pricing is based on the type of pet you cover, your state of residence and the plan you select. You don't need to use a network and can visit any veterinarian you choose.

The plan reimburses you for expenses you incur for covered services. You simply pay your vet's bill upfront, and then have your vet provide you with an itemized invoice that includes diagnosis and treatment dates. You send this documentation to the insurance company to receive your reimbursement.

You can enroll any time. Visit [AddedBenefitsDNB.com](https://www.AddedBenefitsDNB.com) for full details on this plan, including any exclusions and limitations, or call 1-888-248-9520. Taking advantage of this benefit is optional, and you're encouraged to shop around to find the insurance that works best for you.





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## Aetna Resources for Living<sup>SM</sup>

Aetna Resources for Living provides free confidential support any time, day or night. Services are available to you, all members of your household and your adult children up to the age of 26, regardless of your medical insurance coverage.

### MEET WITH A COUNSELOR

Whether you're beginning to set goals or hoping to manage stress and anxiety, find the support you need with a licensed network professional counselor.

Get up to five free face-to-face, phone or video chat sessions per person, per issue for help managing:

- Stress and anxiety
- Grief and loss
- Self-improvement
- Depression
- Emotional well-being
- Substance abuse
- Family conflict

### In-the-moment Phone Support

Unlimited, free phone access to a dedicated staff, 24 hours a day, for daily parenting questions, relationship challenges, work issues and everyday stress.

*CONFIDENTIALITY: All calls are confidential, except as required by law (i.e., when a person's emotional condition is a threat to himself/herself or others, or there is suspected child, spousal or elder abuse, or abuse to people with disabilities).*

### BALANCE WORK AND LIFE

Make life easier with Worklife Referral Services.

Reach out and get assistance with locating resources for everyday needs, such as:

- Child care centers and summer camps
- Assisted living for aging parents
- School and college planning
- [Autism Spectrum Disorder \(ASD\) Support Program](#)
- Pet care
- Home repair and improvement
- Service providers for common household services

### SAVE ON YOUR MOST-USED PRODUCTS

Aetna Resources for Living gives you access to reduced rates on products and services nationwide, including:

- Brand-name products
- Travel, hotels and rental cars
- Concert and event tickets
- Fitness memberships and equipment

### ACCESSING RESOURCES FOR LIVING

Call 1-888-238-6232 or log on to [resourcesforliving.com](https://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.



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## Commuter Benefit

The Commuter Benefit provides you with the opportunity to pay for your commuting expenses through before-tax payroll deductions. The program allows you to set aside money from your paycheck before taxes are taken out, which means you reduce your taxable income and save money on federal, FICA (Social Security) and most state taxes.

### ELIGIBILITY

Active full-time or part-time employees regularly scheduled to work 20 or more hours per week are eligible for the benefit. Only qualified commutation expenses incurred by employees are considered eligible plan expenses. Expenses incurred by a spouse or other dependents of an eligible employee are not considered eligible plan expenses.

### PLAN ADMINISTRATOR

HealthEquity, the nation's leading provider of tax advantaged benefits, will administer the Commuter Benefit.

### ELIGIBLE EXPENSES

**Transit:** Bus, Train, Subway, Ferry or Vanpool

**Parking:** Parking your car at work or at the station

Expenses not eligible include transportation costs that are not work related, expenses for other family members, tolls, gas, mileage and taxis.

### CONTRIBUTION LIMITS

The amount of before-tax dollars that you can use to pay for qualified transportation and parking expenses are subject to monthly limits, set by the IRS. Your contributions, up to these monthly limits, are deducted from your paycheck before taxes are withheld. The balance of your commuter benefit contributions are deducted from your paycheck on an after-tax basis.

The following are the IRS limits on how much you can contribute on a before-tax basis for 2024:

- For public transit or vanpooling expenses, the maximum monthly contribution is \$315.
- For parking expenses, the maximum monthly contribution is \$315.

### CROSS-FUNDING BETWEEN TRANSIT AND PARKING EXPENSES

Remember, there are two separate types of commutation expenses—one for transit and one for parking. You may not use your excess transit contributions towards parking expenses and vice versa.





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## ACCESSING THE COMMUTER BENEFIT

### For Public Transportation

**Buy My Pass:** Choose your transit provider and pass type and you'll receive your transit pass or tickets in the mail every month, in time for the month they're valid for.

If you prefer to buy your transit passes on your own, you can select the Commuter Card. The Commuter Card can be used just like a credit card at transit agency ticket vending machines and ticket windows. The HealthEquity Commuter Card is a reusable stored value card that is funded by your commuter benefit election.

### For Parking

**Pay My Parking:** Select your parking provider and monthly amount when you sign up, and the program pays your expenses automatically every month.

**Pay Me Back:** If your expenses vary from month to month, or your provider only accepts cash, you can also send in a Pay Me Back claim form for reimbursement.

## HOW TO ENROLL

Enroll in Commuter Benefits any time—there's no need to wait for Open Enrollment! Visit the [HealthEquity website](#) and under "Sign Me Up," click on "Register Now" to complete the account set up process.

When you enroll, your enrollment period will run from the second of the month to the first of the following month (the monthly cut-off). Deductions will be taken once a month, from the second paycheck following the monthly cut-off, with benefits effective the first of the next month. For example, if you enroll on December 5, your payroll deductions will begin with the January 30 paycheck and benefits will be effective February 1.

## QUESTIONS

For more information about monthly enrollment, participation and eligible expenses, please visit the [HealthEquity website](#). You can also call HealthEquity at 1-877-WageWorks (1-877-924-3967) to speak with a representative.



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## Adoption Assistance

Dun & Bradstreet reimburses eligible employees for qualified adoption expenses up to \$5,000 per finalized adoption, not to exceed a lifetime benefit of \$10,000 per household. The child you adopt must be under age 18. For full details, please review the policy [here](#).

To claim your expenses, complete and submit an [Adoption Assistance Program Reimbursement Form](#).

*This guide provides a summary of some of the benefits provided by The Dun & Bradstreet Corporation to Dun & Bradstreet employees in the United States. 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). The Board of Directors of Dun & Bradstreet (and/or its delegate) 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.*

