

dun&bradstreet

2026 Benefits

# Protection Insurance





# Life Insurance





Life  
Insurance



Accidental  
Death &  
Dismemberment  
(AD&D)



Business Travel  
Accident  
Insurance



Disability  
Insurance



Accident  
Insurance



Critical  
Illness  
Insurance



Hospital  
Indemnity  
Insurance

# Life Insurance

Dun & Bradstreet provides all full-time and part-time employees, scheduled to work 20 or more hours a week, Company-paid Life Insurance coverage of 1x your annual earnings<sup>1</sup>, up to \$100,000.

You can add additional coverage for yourself and your family, including:

- Supplemental Life Insurance – covers up to 7x your annual earnings<sup>2</sup> or \$4 million, whichever is less
- Spouse or Domestic Partner Life Insurance – covers \$10,000 to \$150,000<sup>3</sup>
- Child Life Insurance (up to age 26) – covers \$10,000 per child

Please review the [plan document](#) for details.

<sup>1</sup>For the year in which you were first hired, your annual earnings equal your current annual base salary. In subsequent years, your annual earnings will include current annual base salary plus bonus and commissions of the prior year.

<sup>2</sup>Imputed Income will apply for any coverage over \$50,000.

<sup>3</sup>Total spouse or domestic partner coverage may not exceed your total Company-paid and Supplemental Life Insurance coverage amount.

## ADDING/DROPPING COVERAGE MIDYEAR

You may add coverage if you have a qualified life event or during Open Enrollment. You must report the life event to Fidelity within 31 days. You may request to drop coverage any time of the year. To make changes to your coverage, contact Fidelity at 1-877-362-8953.

In some cases, you or your dependents must provide Evidence of Insurability (EOI) when you enroll. Your coverage will not go into effect until EOI is approved by the Insurance Provider. Log on to [Fidelity NetBenefits](#) to see your rates.

## IMPUTED INCOME

Employer-provided group term Life Insurance in excess of \$50,000 for employees is considered by the Internal Revenue Service (IRS) to be a benefit that is taxable as income. Section 79 of the Internal Revenue Code (IRC) requires employers to calculate taxable income for employees that receive more than \$50,000 in term life coverage and report it on the employee's paycheck.

Therefore, employees who have Company-Paid Life of more than \$50,000 must pay taxes for the "value" of the excess benefits. For example, an employee has \$75,000 of Company-Paid Life. D&B calculates the value of the benefit based on Section 79 Table 1 Rates. In this example, the excess coverage is \$25,000 (\$75,000 minus \$50,000). If this employee were 46-years-old, the imputed income would be \$1.88 per pay period.

## EVIDENCE OF INSURABILITY (EOI)

Evidence of Insurability (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 coverage.

## REDUCTION OF COVERAGE

Your Company-paid Life will be reduced to 65% of your coverage amount in effect on the day before your 65th birthday.



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## DESIGNATING A BENEFICIARY

A beneficiary is the person who will receive the benefit in the event of your death. You can select beneficiaries for your Company-paid Life and Supplemental Life Insurance coverage, and you may change your beneficiaries at any time. You are automatically the beneficiary for your Spouse/Domestic Partner or Child Life Insurance coverage.

You may designate beneficiaries online at [Fidelity NetBenefits](#). Select "Profile" (top right of home page) then click on "Beneficiaries."

## FILING A CLAIM

In the event of your, your spouse's/domestic partner's or your child(ren)'s death, a claim should be filed along with valid proof of death. To receive a claim form, please contact the Dun & Bradstreet Benefits Center at Fidelity.



# Accidental Death & Dismemberment (AD&D)





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# Accidental Death & Dismemberment (AD&D)

AD&D insurance pays you benefits if you suffer a covered fatal accident or a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or brain damage or coma. You can choose coverage for yourself in \$10,000 increments, up to \$1 million (not to exceed 10x your annual earnings). You can also choose family coverage; however, your dependents' coverage amount is a percentage of your elected benefit. Please review the [plan document](#) for details.

## ADDING/DROPPING COVERAGE MIDYEAR

You can enroll in AD&D insurance at any time during the year. You can also cancel coverage at any time. To make changes, contact Fidelity at 1-877-362-8953.

## DESIGNATING A BENEFICIARY

You can select beneficiaries for your AD&D insurance and you may change your beneficiaries at any time. You are automatically the beneficiary for your covered family dependents.

You may designate beneficiaries online at [Fidelity NetBenefits](#). Select "Profile" (top right of home page) then click on "Beneficiaries."

## FILING A CLAIM

In the event of your, your spouse's/domestic partner's or your child(ren)'s accidental injury or death, a claim should be filed. To receive a claim form, please contact the Dun & Bradstreet Benefits Center at Fidelity.





# Business Travel Accident Insurance





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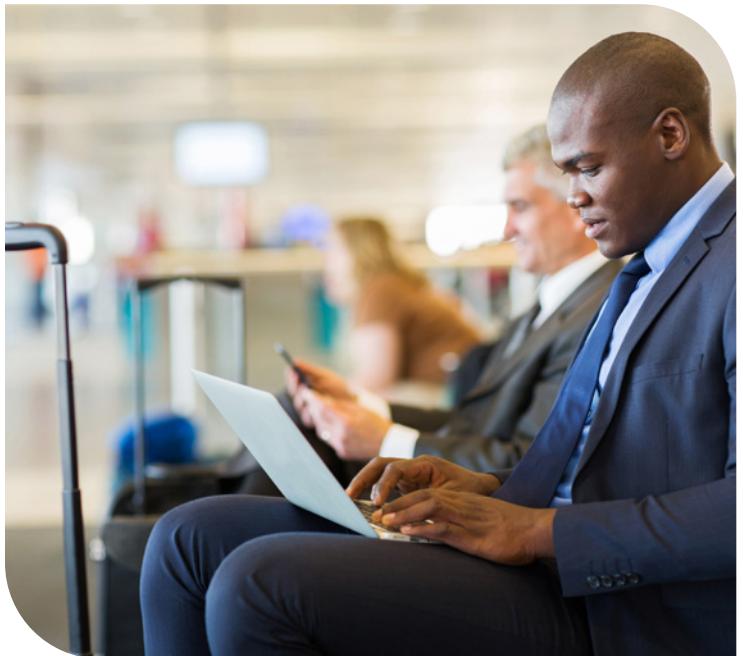
Critical  
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## Business Travel Accident Insurance

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 on this benefit, please review the [legal plan document](#).





# Disability Insurance





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# 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) and Long-Term Disability (LTD).

## SHORT-TERM DISABILITY (STD)

Dun & Bradstreet pays the full cost of your STD insurance, which is administered by Unum. 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. For more information on this benefit or how to submit a claim, please review the [policy located on The Hub](#).

## 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.

### 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 annual earnings and contributions are made on an after-tax basis through payroll deductions |
| Monthly Premiums               | Cost is based on your age and annual earnings. Log on to <a href="#">Fidelity NetBenefits</a> to see your rates        |

For more details on what's covered and how benefits are paid, please review the [plan document](#).

## MAKING CHANGES DURING THE YEAR

You can enroll at any time during the year if you provide Evidence of Insurability (EOI). Your coverage will not go into effect until your Evidence of Insurability is approved, provided you are actively at work and paying for coverage on that date. You can enroll without providing Evidence of Insurability if you enroll for coverage during Open Enrollment. You can also cancel coverage at any time. To make changes, contact Fidelity at 1-877-362-8953.

## FILING A CLAIM

To receive Long-Term Disability benefits, you must file a claim. You can obtain a claim form by contacting Unum at 1-866-779-1054.



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## Accident Insurance

With Accident Insurance, you'll receive a lump-sum payment for a covered injury and related services. You can use the payment in any way you choose. Some examples of covered injuries are shoulder dislocation, ankle fracture, broken nose, just to name a few. You can enroll yourself and eligible dependents. Enrollment is only available during your new hire enrollment window or Open Enrollment.

| Cost Per Pay Period   |         |
|-----------------------|---------|
| Employee Only         | \$3.82  |
| Employee + Child(ren) | \$8.14  |
| Employee + Spouse     | \$7.25  |
| Family                | \$10.11 |

Access your plan information at [AddedBenefitsDNB.com](http://AddedBenefitsDNB.com) or call 1-888-248-9520 for assistance.

### FILING A CLAIM

Submit a claim online by visiting [mybenefits.metlife.com](http://mybenefits.metlife.com) or call 1-866-626-3705.



# Critical Illness Insurance





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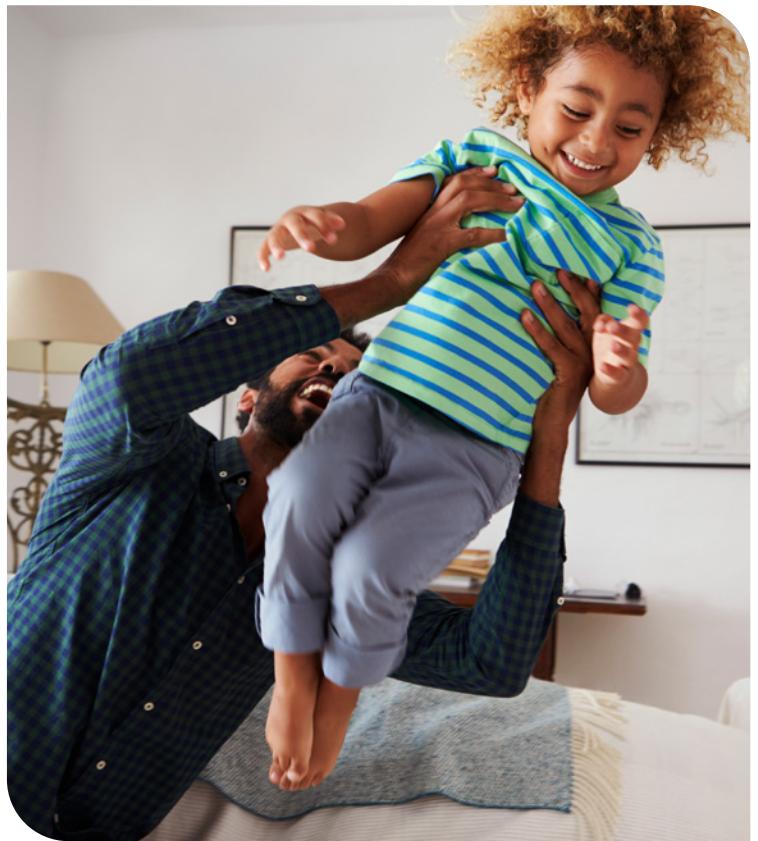
## Critical Illness Insurance

The Critical Illness Insurance Policy complements your medical plan by providing a lump-sum benefit in the event you are diagnosed with a covered condition, such as cancer, heart attack, stroke, kidney failure and more. The lump-sum payment can be used in any way that you want to cover expenses, such as co-pays, deductibles, out-of-network treatment, utilities, car payments, rent or mortgage payments.

You can enroll yourself and eligible dependents. Enrollment is only available during our Open Enrollment window. Access your plan information at [AddedBenefitsDNB.com](http://AddedBenefitsDNB.com) or call 1-888-248-9520 for assistance. [Click here](#) to learn more about this benefit.

### FILING A CLAIM

Submit a claim online by visiting [mybenefits.metlife.com](http://mybenefits.metlife.com) or call 1-866-626-3705.





# Hospital Indemnity Insurance





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# Hospital Indemnity Insurance

With Hospital Indemnity Insurance, you'll receive a lump-sum payment in the event of a hospital stay. You and your covered dependents are paid a set benefit amount depending on the length of your stay. You can enroll yourself and eligible dependents. Enrollment is only available during your new hire enrollment window or Open Enrollment.

| Cost Per Pay Period   |         |
|-----------------------|---------|
| Employee Only         | \$6.57  |
| Employee + Child(ren) | \$14.76 |
| Employee + Spouse     | \$11.03 |
| Family                | \$19.96 |

Access your plan information at [AddedBenefitsDNB.com](http://AddedBenefitsDNB.com) or call 1-888-248-9520 for assistance.

## FILING A CLAIM

Submit a claim online by visiting [mybenefits.metlife.com](http://mybenefits.metlife.com) or call 1-866-626-3705.

*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.*