



# Benefits Enrollment for New Employees

Effective January 1 to December 31, 2024



# Benefits at a Glance



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# Welcome to Dun & Bradstreet's Benefits

We strive to make Dun & Bradstreet *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
- Gympass

### PROTECTION INSURANCE

Get income replacement for unexpected life events:

- Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Disability Insurance
- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance



### FINANCIAL WELL-BEING

Plan for your future with the:

- Dun & Bradstreet 401(k) Plan
- Personalized Planning & Advice (PP&A)
- Employee Stock Purchase Plan (ESPP)

### ADDITIONAL BENEFITS

Manage everyday life with these helpful benefits:

- Dependent Care Flexible Spending Account (FSA)
- Legal Insurance
- Identity Theft Protection
- Home and Auto Insurance
- Pet Insurance
- Aetna Resources for Living<sup>SM</sup>
- Commuter Benefit



# Eligibility



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# 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, Gainwell (formerly Cotiviti). 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 a Dun & Bradstreet medical, dental or vision plan, you'll receive a letter in the mail from 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 Gainwell at 1-877-362-8953 (select Health & Insurance, Dependent Verification) Monday through Friday, 8 A.M. to 8 P.M. ET.



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# 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](https://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).



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### 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.

### Enroll in Voluntary Benefits Through Added Benefits®

To enroll in Critical Illness, Hospital Indemnity, Identity Theft, Accident, Home, Auto or Pet Insurance, you must create an account through the Added Benefits portal.

1. Visit [AddedBenefitsDNB.com](https://AddedBenefitsDNB.com)
2. Call 1-888-248-9520 to speak with a representative

You will only have 31 days from your date of hire to enroll in Critical Illness, Hospital Indemnity and Accident Insurance. If you don't enroll within 31 days, you'll need to wait until the next Open Enrollment window to enroll in coverage, unless you experience a qualified change in status during the year.

You can enroll in Home, Auto or Pet Insurance any time after you have received your first paycheck.

### 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.





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## IDENTIFICATION CARDS

All of your health care providers issue ID cards that will be mailed to your home approximately 14 business days after the date you elect coverage through Fidelity.

### Aetna (Medical)

If you enroll in an Aetna medical plan, you'll receive two ID cards for you and any dependents.

If you need additional ID cards, print them from the [Aetna member website](#). You can register on the Aetna member website within eight days of electing benefits.

### CVS Caremark (Prescription Drug)

If you enrolled in medical coverage, you'll also receive a separate ID card from CVS Caremark for prescription drug coverage for you and any dependents you added.

### Delta Dental (Dental)

When you enroll in dental care benefits through Delta Dental NJ, you'll receive two ID cards for you and any dependents. Additional cards can be accessed on the [Delta Dental website](#).

### EyeMed (Vision)

When you enroll in vision care benefits through EyeMed, you'll receive a welcome kit in the mail containing two ID cards. You can download additional cards online at [EyeMed.com](#) within 8–10 business days of enrolling.

### 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:

- [Aetna \(Medical\)](#)
- [CVS Caremark \(Prescription Drug\)](#)
- [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.





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## 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



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# Health and Well-being

Manage your health and save for future health care costs with Dun & Bradstreet’s Health and Well-being plans.

## MEDICAL

Dun & Bradstreet’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.

- **Consumer-Directed Health Plan (CDHP)** – Take advantage of lower monthly premiums and a company-funded contribution to your Health Savings Account (HSA) when you enroll.
- **Preferred Provider Organization (PPO) *Select plan*** – 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 Dun & Bradstreet medical plan, you will need to pay a surcharge of \$100 per month (\$50 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 Dun & Bradstreet.
- 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](#).

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### 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*


Provider Network	CDHP <sup>1</sup> Aetna Choice® POS II (Open Access)	PPO Select Aetna Choice® POS II (Open Access)
<b>Semi-monthly Payroll Contributions Effective January 1, 2024<sup>2</sup></b>		
You Only	\$41	\$87
You + Spouse/DP	\$85	\$181
You + Child(ren)	\$77	\$163
You + Family	\$122	\$258
<b>Annual Deductible</b>		
Single	\$2,000	\$1,500
Family	\$4,000	\$3,000
<b>Annual Out-of-pocket Maximum</b> (Includes deductible, co-insurance, co-pays and prescription drug expenses)		
Single	\$5,000	\$5,000
Family	\$10,000	\$10,000
Individual in Family	\$9,100	\$5,000
<b>Medical Services</b>		
Preventive Care Services <sup>3</sup>	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
Teladoc (General Health, Mental Health Care, Dermatology, and Caregiver Services)	<a href="#">Click here</a> for pricing	<a href="#">Click here</a> for pricing

<sup>1</sup>If you enroll in the CDHP, Dun & Bradstreet will fund your HSA (\$500 for You Only or \$1,000 for You + Dependents); however the amount is reduced accordingly: Q2 75% (\$375/\$750); Q3 50% (\$250/\$500); Q4 25% (\$125/\$250)

<sup>2</sup>Additional \$50 per pay period working spouse surcharge may apply.

<sup>3</sup>As detailed by medical plan.

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***In-network Comparison of Coverage and Costs*** (continued)

	CDHP	PPO Select
Provider Network	Aetna Choice® POS II (Open Access)	Aetna Choice® POS II (Open Access)
<b>Medical Services</b> (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
<b>Prescription Drugs (Caremark)<sup>4</sup></b>		
<b>Retail (30-day supply)</b>		
Generic	20% co-insurance after deductible <sup>5</sup>	\$5 co-pay
Preferred Brand	20% co-insurance	20% co-insurance (\$25 min; \$70 max co-pay)
Non-preferred Brand	20% co-insurance	35% co-insurance (\$40 min; \$90 max co-pay)
Specialty	20% co-insurance	30% co-insurance or \$0 through PrudentRx Co-pay program*

<sup>4</sup>For benefits to be payable, you must use a participating retail pharmacy.

<sup>5</sup>Deductible does not apply to medications on the CVS Caremark [Preventive Therapy Drug List](#) (as applicable).

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



**Finding an In-network Provider**

[Click here](#) to locate a doctor in the CDHP or PPO Select plans. Enter the name of your doctor or facility, or the type of health care professional you need. Then, enter your zip code and select the "Aetna Choice® POS II (Open Access)" network.



**Understand How Your Medical Costs Work**

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



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## 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 [deltadentalnj.com](http://deltadentalnj.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 January 1, 2024		
You Only		\$12
You + Spouse/DP		\$22
You + Child(ren)		\$24
You + Family		\$35
	Delta Dental PPO Dentists	Delta Dental Premier & Non-participating Dentists <sup>1</sup>
Annual Deductible	None	Single \$50/Family \$150
Preventive Care Routine Exams, Cleanings	The plan pays 100% of negotiated fees, no deductible.	Once you meet the annual deductible, the plan pays 100% of eligible charges.
Basic Care Fillings, Root Canals	The plan pays 80% 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 \$2,000 lifetime maximum, no deductible.	Once you meet the annual deductible, the plan pays 50% of eligible charges up to a separate \$1,000 lifetime maximum.
Annual Maximum Benefit (Excludes preventive care and orthodontia lifetime maximum.)	\$2,000 per covered family member	\$1,500 per covered family member

<sup>1</sup>Subject to reasonable and customary charges.



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### 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 January 1, 2024	
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.





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# 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, 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 Health Care FSA for 2024:*

	HSA	Health Care FSA
<b>Availability</b>	<b>CDHP Members Only</b>	<b>PPO Select Or Not Enrolled In Medical Members Only</b>
<b>Dun &amp; Bradstreet Contribution</b>	<ul style="list-style-type: none"> <li>• \$500<sup>1</sup> for You Only</li> <li>• \$1,000<sup>1</sup> for You + Dependents</li> </ul>	None
<b>Contribution Limit</b>	Maximum: <ul style="list-style-type: none"> <li>• \$4,150 for You Only</li> <li>• \$8,300 for You + Dependents</li> <li>• Additional \$1,000 if age 55 or older (Includes employee and employer contributions)</li> </ul>	Maximum: <ul style="list-style-type: none"> <li>• \$3,200</li> </ul>
<b>Changing Contribution Amounts</b>	Changes allowed any time during the year.	Changes only allowed during Open Enrollment or with a qualified life status change.
<b>Carry Over</b>	Unused funds will carry over to the following year.	Unused funds are lost.
<b>Investment</b>	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.
<b>IRS Restrictions</b>	You cannot contribute to an HSA if: <ul style="list-style-type: none"> <li>• You're enrolled in a medical plan that is not an HSA-qualified plan</li> <li>• Your spouse contributes to a Health Care FSA</li> <li>• You are enrolled in Medicare or are receiving Social Security</li> <li>• You are eligible to be claimed as a tax dependent on someone else's tax return</li> </ul>	You cannot contribute to a Health Care FSA if: <ul style="list-style-type: none"> <li>• You're enrolled in the CDHP</li> <li>• Your spouse is contributing to an HSA</li> </ul>

<sup>1</sup>Employer 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/\$750); Q3 50% (\$250/\$500); Q4 25% (\$125/\$250)

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



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### 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.





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## Gympass

At Dun & Bradstreet, we believe that your health and wellness are important. Which is why we invested in a partnership with Gympass. [Gympass](#) is our new fitness and well-being benefit that gives you access to thousands of gyms, studios, on-demand and virtual wellness opportunities under just one membership.

Through Gympass, you and up to three family members can try activities like yoga, CrossFit, cycling and much more through some of the largest names in the fitness industry such as Lifetime Fitness, SoulCycle and Barry's Bootcamp.

There are a variety of plans to consider with more gyms, wellness apps and classes as the tiers increase. The plans are flexible, renewable monthly and have no hidden fees. Best of all, each plan is subsidized up to 75% by Dun & Bradstreet.

We encourage you to create a free Gympass account and see how it can positively impact your life. Simply download the app on your smartphone and create an account using your Dun & Bradstreet email. Please visit [The Hub](#) for details on the Gympass offering.

Gympass is constantly adding new wellness partners in the physical, mental and nutritional health spaces to support you in a way that works best for your lifestyle. We are here to support you and your family in maintaining a healthy and active lifestyle and mindset.





# Protection Insurance



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## Protection Insurance

Get income protection for unexpected life events through these offerings.

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

Dun & Bradstreet's life insurance benefits through Securian Financial 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
<b>Company-paid Life</b> (May be subject to imputed income)	1x annual earnings <sup>1</sup> up to \$100,000 maximum	When you reach age 65, the benefit amount is reduced to 65%.
<b>Supplemental Life</b>	1x through 7x annual earnings <sup>1</sup> up to a \$4,000,000 maximum	No Evidence of Insurability (EOI) required for coverage up to the lesser of 4x annual earnings <sup>1</sup> or a maximum of \$1,500,000
<b>Spouse Life</b> (Included domestic partner)	\$10,000 to \$50,000 (in 10k increments) and \$25,000 to \$150,000 (in \$25k increments) <i>Spouse is not eligible if he/she is also eligible for employee coverage.</i>	No EOI required for coverage up to \$30,000 <i>Spouse Life amount cannot exceed the combined amounts of your Company-paid Life and Supplemental Life election.</i>
<b>Child Life</b>	\$10,000 coverage for children up to age 26	
<b>AD&amp;D</b>	Enroll in \$10,000 increments, up to the lesser of 10x annual earnings or \$1,000,000 maximum	Employee only plan: 100% of elected amount  Family plan: <ul style="list-style-type: none"> <li>• Spouse and children: 50% (spouse), 10% (each child)</li> <li>• Spouse only: 55%</li> <li>• Child(ren) only: 15% (each child)</li> </ul> <i>Percentages reflect percent of employee's elected coverage amount.</i>

<sup>1</sup>For your first year of coverage, your annual earnings equal your current annual salary. In subsequent years, your annual earnings will include current annual salary plus bonus and commissions. Review the [Summary Plan Description](#) for details.



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### 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.

Securian Financial’s underwriting department will review the information and let you know whether it is approved. You (or your spouse when electing Spouse Life) are not eligible for the requested level of benefits until Securian Financial has approved your EOI form. Once approved, you must be actively at work for any Life Insurance coverage to become effective.

### 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)

Dun & Bradstreet 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 Dun & Bradstreet.

### 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 <a href="#">NetBenefits</a> 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.



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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 your new hire enrollment window or Open Enrollment. [Click here](#) to learn more about this benefit.

### 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 the next Open Enrollment. [Click here](#) to learn more about this benefit.

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



### 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 the next Open Enrollment. [Click here](#) to learn more about this benefit.

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



# Financial Well-being





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# 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"> <li>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.<sup>1</sup></li> <li>Dun &amp; Bradstreet will match your contributions 50 cents for every dollar up to 7% of your eligible compensation.</li> <li>There are several investment options and target-date funds to choose from.</li> <li>You're 100% vested<sup>2</sup> 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.</li> <li>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.</li> <li>Combined, your total contributions (before-tax, Roth 401(k), after-tax and catch-up) cannot exceed 75%.</li> </ul>	<ul style="list-style-type: none"> <li>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.<sup>3</sup></li> <li>Your contribution rate will increase 1% on each anniversary of your hire date, up to a maximum of 7%.</li> </ul>

<sup>1</sup>Your total percentage of contributions among all contribution types generally cannot exceed 50%. For 2024, the combined IRS contribution limit for before-tax and Roth 401(k) contributions is \$23,000; the total IRS contribution limit (the sum of your before-tax, after-tax, Roth 401(k), and employer contributions during the year) is \$69,000.

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

<sup>3</sup>If 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 2024 to \$23,000 (\$30,500 if age 50 or older). If you contributed to your prior employer's 401(k) plan in 2023, you are responsible for tracking the limit.

Understand Your 401(k) Plan Options

Click here to review the [investment options](#).



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# 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](https://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](https://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."



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# Employee Stock Purchase Plan (ESPP)

An Employee Stock Purchase Plan or ESPP is intended to provide team members with the opportunity to acquire an ownership interest in the Company through the purchase of shares of the Company’s common stock (ticker symbol: DNB).

## ESPP ENROLLMENT

You will receive an email from D&B’s Benefit Center at Fidelity once you are eligible to enroll in the ESPP. You will be eligible to participate in the ESPP after:

1. attaining the age of eighteen (18)

AND

2. 90 days of employment

Full- and part-time employees may contribute 3%-15% of eligible compensation on an after-tax basis towards the purchase of shares. Base pay is considered eligible compensation in determining your ESPP contribution. Sales commission earnings \$10,000 or less per month are also considered eligible compensation.

**Note:** Bonus and overtime earnings (or other forms of compensation) are not eligible for the purpose of determining your ESPP contribution.

After each pay period, your contributions will be used to purchase shares of DNB stock. If you hold your shares for a year, **you will be eligible for an ESPP match.** An ESPP match of 33.33% or 50% (based on tenure or job grade) will be deposited quarterly determined on the contributions you made during the corresponding quarter of the prior year. See example chart on the right.

For detailed information about the ESPP, visit The Hub then click on the “[Benefits](#)” icon under the homepage banner.

## Want More Information?

To learn more about the ESPP, please review [here](#).

If you have further questions, please speak with a Fidelity Stock Plan Services Representative at 1-877-362-8953.

## ESPP Match Example

Participant contributes each pay period Q1:	\$1,250 contributed from January 1 – March 31, 2024
ESPP match will be based on either 33.33% or 50%:	
If eligible for the 33.33% match:	ESPP match will be deposited after March 31, 2025* equal to \$416.63 divided by the appropriate share price
If eligible for the 50% match:	ESPP match will be deposited after March 31, 2025* equal to \$625 divided by the appropriate share price

*\*On April 1, 2025, your contributions will be reviewed to ensure they were held for the one-year holding period. You will receive an ESPP match if you held your shares for the one-year period and you are actively employed.*



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### IMPORTANT INFORMATION

Participation in the ESPP is completely voluntary. You may want to discuss potential opportunities and risks associated with participating in the ESPP with your financial advisor.

If you are subject to the window trading periods and trading pre-clearance procedures under the [D&B Insider Trading Policy](#), please make sure that you follow all the necessary steps prior to enrolling, making contribution changes or taking distributions impacting your holdings in D&B Common Stock.





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## Additional Benefits

Achieve a healthy work-life balance with Dun & Bradstreet’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 \$5,000.

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.



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## LEGAL INSURANCE

Count on a wide variety of benefits and services to help protect you when you encounter situations in life that could result in legal issues, such as:

- Wills and Estate Planning (including Trusts)
- Real Estate Matters
- Divorce/Family Law
- Bankruptcy
- Prenuptial Agreements
- Tax Services
- Traffic Matters

Attorney fees for most covered legal matters are 100% paid in full when you work with an accredited ARAG® Network Attorney. To see a full list of covered services available under the plan, visit [ARAGLegalCenter.com](https://www.araglegalcenter.com) (access code: 14202dnb).

### What it Costs

You'll pay \$10.95 per pay period on an after-tax basis through semi-monthly payroll contributions.

You must remain in the Legal Insurance Plan for at least one year once you enroll.

## 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. You can enroll any time after your first paycheck. [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.

## 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. You can choose to pay your premium through convenient payroll deductions, electronic funds transfer or direct bill.

You can enroll any time after your first paycheck. 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

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.

You can enroll any time after your first paycheck. 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>

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 Dun & Bradstreet medical plan to take advantage of this benefit.

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.

### COMMUTER BENEFIT

Save money on eligible commuting expenses—such as bus, train, subway, ferry, vanpools and parking—through before-tax payroll contributions. You may enroll in this benefit any time after your first paycheck by visiting [wageworks.com](https://wageworks.com) or calling 1-877-WAGEWORKS (1-877-924-3967) to speak with a representative.







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## GET ANSWERS TO YOUR QUESTIONS

**Enrollment, Eligibility and Coverage**  
Dun & Bradstreet's Benefits Center at Fidelity  
1-877-362-8953  
[NetBenefits.com/dnb](https://NetBenefits.com/dnb)

## HEALTH AND WELL-BEING

**Medical Claims**  
Aetna  
1-800-422-1749  
[aetna.com](https://aetna.com)

**Dental Claims**  
Delta Dental  
1-800-663-6435  
[deltadentalnj.com](https://deltadentalnj.com)

**Prescription Drug Claims**  
CVS Caremark  
1-877-321-2649  
[caremark.com](https://caremark.com)

**Vision**  
EyeMed  
1-866-800-5457  
[EyeMed.com](https://EyeMed.com)

**HSA and Health Care FSA**  
WEX  
1-866-451-3399  
[WEXinc.com](https://WEXinc.com)

**Dependent Eligibility Verification**  
Gainwell  
1-877-362-8953  
[auditos.com](https://auditos.com)

## PROTECTION INSURANCE

**Life Insurance**  
Fidelity  
1-877-362-8953

## FINANCIAL WELL-BEING

**401(k) Plan**  
Fidelity  
1-877-362-8953  
[NetBenefits.com/dnb](https://NetBenefits.com/dnb)

**Personalized Planning & Advice (PP&A)**  
Fidelity  
1-866-811-6041  
[NetBenefits.com/plan](https://NetBenefits.com/plan)

**Employee Stock Purchase Plan (ESPP)**  
Fidelity  
1-877-362-8953  
[NetBenefits.com/dnb](https://NetBenefits.com/dnb)

## ADDITIONAL BENEFITS

**Dependent Care FSA**  
WEX  
1-866-451-3399  
[WEXinc.com](https://WEXinc.com)

**Legal Insurance Plan**  
ARAG  
1-800-247-4184  
[ARAGLegalCenter.com](https://ARAGLegalCenter.com)  
Access code: 14202dnb

**Critical Illness, Hospital Indemnity, Accident, Identity Theft Protection, Home, Auto and Pet Insurance**  
Added Benefits  
1-888-248-9520  
[AddedBenefitsDNB.com](https://AddedBenefitsDNB.com)

**Aetna Resources for Living<sup>SM</sup>**  
Aetna  
1-888-238-6232  
[resourcesforliving.com](https://resourcesforliving.com)  
Username and password: dnb

**Commuter Benefits**  
HealthEquity  
1-877-924-3967  
[wageworks.com](https://wageworks.com)



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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.