



Your Benefits, Your Way

2025 Open Enrollment Guide

Wednesday, October 9 to Wednesday, October 23, 2024 | www.dnbyourbenefits.com



Your Benefits, Your Way

Selecting the right health plan is one of the most important decisions you can make. Each year, Dun & Bradstreet assesses our benefits package by surveying the external benefits landscape and identifying best practices in alignment with the marketplace. This allows us to continue offering a comprehensive choice of plans to support you and your family's health and well-being.

Open Enrollment for 2025 will begin **Wednesday, October 9** and end on **Wednesday, October 23, 2024**. Elections made during this enrollment window will become effective January 1, 2025.

Open Enrollment is your opportunity to review and choose benefits that best meet your needs. This guide is designed to help you make informed decisions about your benefits. We encourage you to take the time to evaluate your plan options to ensure you choose the coverage that is right for you and your family.

If you have any questions or need further information, please submit a request through Workday Help by selecting the "[Create Case](#)" option, "Medical and Health Insurance" case type.

Your Benefits, Your Way.



2025 Highlights

Medical Plan [➤](#)

Dental Plan [➤](#)

Reimbursement Account [➤](#)

Employee Supplemental Life Insurance and Long-term Disability (LTD) [➤](#)

Wellness Program [➤](#)

Voluntary Benefits [➤](#)

2025 Highlights

MEDICAL PLAN

- Increase in the payroll contributions for the Consumer-Directed Health Plan (CDHP) and Preferred Provider Organization (PPO) Select plans.
- Increase in the working spouse surcharge from \$50 to \$75 that will be automatically added to your semi-monthly payroll contribution. You must complete the Spousal Surcharge Attestation during Open Enrollment to determine if you will be subject to the surcharge. Please see [Working Spouse Surcharge FAQs](#) for more information.
- The Health Savings Account (HSA) IRS contribution maximums for 2025 will increase to \$4,300 for single coverage, an increase of \$150, and \$8,550 for family coverage, an increase of \$250 respectively, from 2024.
- Continuation of the Basic Life Insurance, Employee Assistance Program (EAP), Business Travel Accident (BTA) and Short-Term Disability (STD) plan at no cost to you.
- Continuation of the Company contribution of \$500 for employee only and \$1,000 for family coverage to the HSA for employees electing the CDHP.

- The Health Care Flexible Spending Account (HCFSA) contribution maximum for 2025 is \$3,200. You must re-enroll in the HCFSA if you wish to contribute in 2025. Your 2025 elections will **NOT** automatically carry over from 2024.
- The Dependent Care Flexible Spending Account (DCFSA) contribution maximum for 2025 remains at \$5,000. You must re-enroll in the DCFSA if you wish to contribute in 2025. Your 2025 elections will **NOT** automatically carry over from 2024.

Keep Your Debit Card!

If you participated in an FSA or HSA in 2024 and elect coverage for 2025, you will not receive a new card unless your card is set to expire (even if you switch from an FSA to HSA or vice versa). You will only receive a new debit card from WEX if this is your first time signing up for an account.

The following table provides a summary of the medical plan semi-monthly contributions for 2025 compared to 2024.

MEDICAL SEMI-MONTHLY PAYROLL CONTRIBUTIONS

CDHP	2025	2024
You Only	\$48.50	\$41.00
You + Spouse/DP	\$100.50	\$85.00
You + Child(ren)	\$91.00	\$77.00
You + Family	\$144.00	\$122.00
PPO Select	2025	2024
You Only	\$104.50	\$87.00
You + Spouse/DP	\$217.00	\$181.00
You + Child(ren)	\$195.50	\$163.00
You + Family	\$309.50	\$258.00

Be sure to make changes during Open Enrollment: October 9 to October 23, 2024.

2025 Highlights

DENTAL PLAN

Delta Dental PPO Plus Premier Plan Overview

- Increase in the payroll contributions for the Delta Dental PPO plan.
- Carryover MaxSM will allow you to carry over up to 25% of your unused annual maximum up to a maximum of \$500. To qualify, you must receive at least one cleaning or one oral exam during the plan year. [Click here](#) for more details on this feature.
- Choose dentists from Delta’s two great networks—Delta Dental PPO and Delta Dental PPO Plus Premier—for greater savings. [Click here](#) for more information.

The following table provides a summary of the dental plan semi-monthly contributions for 2025 compared to 2024.

DENTAL SEMI-MONTHLY PAYROLL CONTRIBUTIONS

Dental	2025	2024
You Only	\$14.00	\$12.00
You + Spouse/DP	\$25.50	\$22.00
You + Child(ren)	\$27.50	\$24.00
You + Family	\$40.50	\$35.00

If you have any questions, you may contact the Delta Dental Customer Service Department at 1-800-663-6435, Monday through Thursday, 8 A.M. to 6:30 P.M. EST, and Friday, 8 A.M. to 5 P.M. EST. If you would like to order replacement ID cards, please visit the Delta Dental portal at www.deltadentalnj.com or through the mobile app.

To locate an in-network dentist or to see if your dentist is in-network, visit www.deltadentalnj.com. Click on “Find a Dentist” under “Online Tools” and select the Delta Dental PPO Plus Premier network.

VISION PLAN

Vision cost and coverages remain unchanged for 2025.



2025 Highlights

WELLNESS PROGRAM

Dun & Bradstreet continues to partner with Wellhub to provide a complete global corporate well-being platform. Wellhub gives you access to the most premium gyms, studios, personal training, therapy and well-being apps that will help you think about your well-being in a simple and flexible way. This offer is available for you and up to three family members.

Enroll at any time or change plans throughout the year based on your well-being needs. Each plan is month-to-month with no initiation fees and no strings attached. Best of all, each plan is subsidized up to 75% by Dun & Bradstreet.



EMPLOYEE SUPPLEMENTAL SPOUSE AND CHILD LIFE INSURANCE

Employees with existing Supplemental Life Insurance may increase his or her Supplemental Life coverage by 1x annual earnings without completing an Evidence of Insurability (EOI), provided the resulting amount of insurance does not exceed the lesser of 4x annual earnings or \$1,500,000. EOI is not required to enroll in Child Life Insurance. New enrollment or an increase to Spouse coverage will require an EOI.

Premiums for Supplemental Spouse and Child Life Insurance will not increase for 2025 unless your age bracket changes (five-year increments, i.e. 40–44, 45–49, etc.) and/or your annual earnings have increased and/or you increase coverage. To review your 2025 premiums, please log on to [Fidelity NetBenefits®](#).

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

AD&D enrollment or increase in the current amount can be made during Open Enrollment with no EOI required up to the lesser of 10x annual earnings or \$1,000,000.

SHORT TERM DISABILITY (STD)

Dun & Bradstreet pays the full cost of your STD insurance. There is no need to enroll. 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. Dun & Bradstreet does not cover the cost of this benefit; therefore, you must enroll to receive LTD benefits. While you hope to never use LTD, it is one of the most important benefits you can add to your portfolio.

Premiums for LTD will not increase for 2025 unless your age bracket changes (five-year increments, i.e. 40–44, 45–49, etc.) and/or your annual earnings have increased and/or you increase coverage. To review your 2025 premiums, please log on to [Fidelity NetBenefits®](#).

2025 Highlights

VOLUNTARY BENEFITS

Dun & Bradstreet offers a full suite of voluntary benefits plans for added protection. Visit the [Added Benefits®](#) website to enroll any time in Pet, Home and Auto Insurance. You do not need to be enrolled in any of the other benefits plans offered by Dun & Bradstreet to participate.

New Enhancements to ID Shield Identity Theft Protection Plan

The ID Shield plan now includes the following enhancement without any cost increase:

- Credit Score Simulator & Score Factors
- \$5M Protection Policy (increased from \$3M)
- Quarterly Credit Report
- Text Alerts
- Home & Auto Title Monitoring
- Identity Health Check
- Expanded Family Coverage
- Cryptocurrency Wallet Monitoring
- Financial Account Transaction & Subscription Tracking

Enroll During Open Enrollment

Hospital Indemnity

Complements medical coverage and reduces your out-of-pocket expenses for hospital stays.

Accident Insurance

Covers out-of-pocket expenses and non-covered medical services following an accident.

Critical Illness

Protects against potential financial consequences due to certain critical illnesses.

ARAG® Legal Plan

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.

Enroll Any Time

Identity Theft Protection

Secures your online identity and personal information. You can also get assistance restoring your identity.

Home and Auto Insurance

Protects your home, car or other personal property with special savings and discounts.

Pet Insurance

Reimburses you for eligible vet bills. You can get cash back for accidents, illnesses, hereditary conditions and more.





How to Enroll

Enroll in Your Benefits [➤](#)

Decision Support Tools [➤](#)

Dependent Verification [➤](#)

Changing Plans After You're Enrolled [➤](#)

How to Enroll

ENROLL IN YOUR BENEFITS

Enroll between Wednesday, October 9 and Wednesday, October 23, 2024. The new plan provisions and payroll contributions will take effect on January 1, 2025.

Fidelity NetBenefits®

To enroll in your Health and Insurance benefits:

- Visit www.netbenefits.com/dnb.
- Call Dun & Bradstreet's Benefits Center at Fidelity at 1-877-362-8953.

Added Benefits®

To enroll in voluntary benefits, such as Identity Theft Protection, Critical Illness Insurance, Accident Insurance and/or Hospital Indemnity Insurance:

- Visit www.AddedBenefitsDNB.com.
- Call 1-888-248-9520 to speak with a representative.

What Happens If You Don't Take Action

If you do not enroll by October 23, 2024, your current elections will carry over to 2025 with the following exceptions:

- If you do not attest during Open Enrollment, the Spousal Surcharge Attestation will default to "yes" and a surcharge will automatically be added to your medical premium.
- The current FSA election amount will not roll over.
- The current DCFSA election amount will not roll over.

Open Enrollment Checklist

Please use the checklist below to ensure all Open Enrollment-related items are completed by **Wednesday, October 23, 2024:**

✓	Select "Yes" or "No" to complete the Spousal Surcharge Attestation form – new attestation required each year!
✓	If currently enrolled in HSA, update to new IRS limits to maximize savings.
✓	Elect new contribution amounts up to IRS limits for HCFA and DCFSA.
✓	Review/add beneficiaries for Life Insurance Plans.
✓	Click " submit " once enrollment is complete and print a copy or save a screenshot of the enrollment confirmation for your records.

Open Enrollment is open from
October 9 to October 23, 2024.

How to Enroll

DECISION SUPPORT TOOLS

Use these tools to assist you in finding the insurance that's right for you.

Medical

To help you select the Dun & Bradstreet medical plan that best meets your needs, the Decision Support Tool is available when enrolling on [Fidelity NetBenefits](#). The tool will provide you with a series of questions to answer about you and your family to help estimate expenses for each plan. Your responses will remain confidential and will be used only to help you with your decision-making process.

Life Insurance

Securian Financial's online benefits decision tool, Benefit Scout™, is available to assist you in deciding how much life insurance is right for you. Find the amount of life insurance that best fits your needs by answering a few questions. Visit www.lifebenefits.com/DNB.

DEPENDENT VERIFICATION

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

As a reminder, if you enrolled a new dependent in medical, dental or vision coverage, a letter from HMS-Gainwell (our contracted partner) will be sent to your home in early February requesting documentation for you to verify your dependent. Be sure to black out any sensitive information, such as Social Security Numbers (SSN) or account numbers. If documentation is not provided by the deadline, the dependent's coverage will be terminated. For more information about the dependent verification process, please [click here](#).



CHANGING PLANS AFTER YOU'RE ENROLLED

Outside the yearly enrollment window, you may enroll in coverage or change your coverage only if you have a qualifying life event.

Qualifying life events include:

- 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.



Medical Plan Options

[Choose Your Plan](#) >

[In-network Comparison of Coverage and Costs](#) >

[Specialty Drugs](#) >

[Working Spouse Surcharge](#) >

[Ensure You Have an Insurance Card](#) >

Medical Plan Options

CHOOSE YOUR PLAN

Whether you're single, a couple or a family, your health care needs are the focus of the Dun & Bradstreet medical plans:

- **Consumer-Directed Health Plan (CDHP)** – Take advantage of lower monthly premiums. You'll also get a company-funded contribution to your HSA when you enroll. (See page 20 for more details on the HSA and Dun & Bradstreet's contribution.)
- **Preferred Provider Organization (PPO) Select** – Pay a fixed co-pay for primary care and specialist office visits (in-network).

The table to the right breaks down your in-network costs for each plan. [Click here](#) to view both in- and out-of-network costs.



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.

IN-NETWORK COMPARISON OF COVERAGE AND COSTS

	CDHP ¹	PPO Select
Provider Network	Aetna Choice® POS II (Open Access)	Aetna Choice® POS II (Open Access)
Semi-monthly Payroll Contributions Effective January 1, 2025²		
You Only	\$48.50	\$104.50
You + Spouse/DP	\$100.50	\$217.00
You + Child(ren)	\$91.00	\$195.50
You + Family	\$144.00	\$309.50
Annual Deductible		
Single	\$2,500	\$2,000
Family	\$5,000	\$4,000
Annual Out-of-pocket Maximum (Includes deductible, co-insurance, co-pays and prescription drug expenses)		
Single	\$5,500	\$5,500
Family	\$11,000	\$11,000
Individual in Family	\$9,200	\$5,500
Medical Services		
Preventive Care Services	No cost	No cost
Primary Care Office Visit	20% co-insurance after deductible	\$35 co-pay
Specialist Office Visit	20% co-insurance after deductible	\$60 co-pay
Teladoc (General Health, Mental Health Care, Dermatology and Caregiver Services)	Click here for pricing	Click here for pricing

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

²When covering more than one person, the individual in-network out of pocket maximum is capped at \$9,200 before the Plan pays eligible claims at 100% for the individual who reaches this cap. Once the entire family out-of-pocket maximum is met by the remaining members, the plan begins to pay 100% of the allowed amount for covered services for all other members.

Medical Plan Options

SPECIALTY DRUGS

As part of the prescription drug plan under the PPO *Select*, the PrudentRx Co-pay program allows you to pay \$0 out-of-pocket for any specialty medications on the Specialty Drug List when you fill at CVS Specialty. Members who do not enroll in the PrudentRx Co-pay program will pay a 30% co-insurance.

If you are taking an eligible medication, you will receive a letter from PrudentRx with information about the program and how to enroll. A list of specialty medications is available on [CVS Caremark's website](#). PrudentRx is not available for the CDHP.

IN-NETWORK COMPARISON OF COVERAGE AND COSTS (continued)

	CDHP	PPO <i>Select</i>
Provider Network	Aetna Choice® POS II (Open Access)	Aetna Choice® POS II (Open Access)
Medical Services (continued)		
Inpatient Hospital	20% co-insurance after deductible	20% co-insurance after deductible
Outpatient Surgery	20% co-insurance after deductible	20% co-insurance after deductible
Lab/X-ray/Scans	20% co-insurance after deductible	20% co-insurance after deductible
Emergency Room	20% co-insurance after deductible	\$250 co-pay
Prescription Drugs (Caremark)³		
Retail (30-day supply)		
Generic	20% co-insurance after deductible ⁵	\$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 ⁴

³Deductible does not apply to medications on the CVS Caremark [Preventive Drug Therapy List](#) (as applicable).

⁴Specialty 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.

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

Understand How Your Medical Costs Work
[Click here](#) to understand the key health insurance costs and how they work together.

Medical Plan Options

WORKING SPOUSE 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 be assessed a surcharge of \$150 per month (\$75 per pay period).

You will need to recertify each year. If certification is not completed, the surcharge will automatically be applied to your paycheck. 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.

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. Dun & Bradstreet will not retroactively reimburse for amounts already collected.

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

ENSURE YOU HAVE AN INSURANCE CARD

If you do not switch medical plans, keep your card. You will only receive a new card as outlined below. You can also access an electronic ID card on your smartphone or tablet through the [Aetna](#) and [CVS Caremark](#) mobile apps.

Medical (Aetna)

If you enroll in a medical plan for the first time, or you switch plans for 2025, you'll receive two new medical ID cards from Aetna. If you need additional cards, you will need to print them from the [Aetna member website](#).

Prescription Drug (CVS Caremark)

You will get a new prescription drug card only if you complete one of the following:

- Switch from the CDHP to the PPO *Select* (or vice versa)
- Enroll in a medical plan for the first time
- Add new dependents

Be sure to present your new card the first time you have a prescription filled in 2025.





Dental and Vision Plans

Dental Plan Coverage and Costs [➤](#)

Vision Plan Coverage and Costs [➤](#)

Dental Plan

Enroll in our dental benefits provider, Delta Dental, and get access to the largest network of dentists nationwide. Delta Dental offers two contracted provider networks, Delta Dental Premier and Delta Dental PPO. The difference between the two networks is the degree of discount offered, with Delta Dental PPO offering the deeper level of discounts compared to the discounts offered in the Delta Dental Premier Network.

To learn more, check out the table here, which breaks down your costs, or [click here](#) for additional information.

Carryover Max

The Carryover Max allows you to carry over up to 25% of the unused portion of your standard annual maximum up to a maximum of \$500. For example, if your standard annual maximum is \$2,000 and you use \$500, you can carry over \$375 ($\$1,500 \times 25\% = \375).

- To qualify for the Carryover Max, you must receive at least one cleaning or one oral exam during the plan year. If you don't receive a cleaning or exam, you won't be eligible to carry over any of your benefit dollars to the following year. If you fail to do so, any accumulated carryover will be lost.
- A covered person is eligible for the Carryover Max benefit if less than half of the standard annual maximum is used in the prior benefit year.
- The accumulated amount can never exceed your standard annual maximum.
- Standard annual maximum dollars are used first. Carryover Max dollars are used after the standard annual maximum is met.

SUMMARY OF COVERAGE AND COSTS

Semi-monthly Payroll Contributions Effective January 1, 2025		
You Only	\$14.00	
You + Spouse/DP	\$25.50	
You + Child(ren)	\$27.50	
You + Family	\$40.50	
	Delta Dental PPO Dentists	Delta Dental Premier & Non-participating Dentists ¹
Annual Deductible	None	Single \$50/Family \$150
Preventive and Diagnostic 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 <small>(Comprehensive treatment for adults and children. Adult orthodontia covered in only PPO and Premier networks.)</small>	The plan pays 50% of negotiated fees up to a separate \$2,000 lifetime maximum, no deductible.	The plan pays 50% of eligible charges up to a separate \$1,000 lifetime maximum, no deductible.
Annual Maximum Benefit <small>(Excludes preventive care and orthodontia lifetime maximum.)</small>	\$2,000 per covered family member	\$1,500 per covered family member

¹Subject to reasonable and customary charges.



Find an In-network Dentist

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

Vision Plan

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



Lookin' Good

Visit the [EyeMed website](#) or download the app to find a provider, review your benefits or get a copy of your ID card.

SUMMARY OF COVERAGE AND COSTS

Semi-monthly Payroll Contributions Effective January 1, 2025	
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.
Freedom Pass	Get any frame, any brand, any original price point for no cost at Target Optical.

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



Reimbursement Accounts

[CDHP + HSA = Immediate Savings >](#)

[Health Care Flexible Spending Account \(FSA\) >](#)

[Comparison: HSA and HCFSAs >](#)

[Dependent Care FSA >](#)

Reimbursement Accounts

When you enroll in a Health Care Flexible Spending Account (HCFSA) or a Health Savings Account (HSA), the money you contribute each year is taken out of your paycheck on a before-tax basis—you save even before you head to the doctor.

CDHP + HSA = IMMEDIATE SAVINGS

When you enroll in the CDHP medical plan, Dun & Bradstreet will fund your HSA (\$500 for You Only or \$1,000 for You + Dependents) to help you pay for health care expenses. You must elect an HSA with at least a \$0 contribution each year to receive this company funding. If you have enrolled in the HSA, funds will be deposited by mid-January.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

You can contribute to your HCFSA if you enroll in the PPO *Select*, or no coverage. Remember that unused funds left in your HCFSA at the end of the plan year are forfeited—so be sure to carefully estimate the amount you'd like to put aside. Expenses must be incurred in 2025 and reimbursements must be submitted by March 31, 2026.



Quick Tip: Using Your FSA Debit Card

Your FSA debit card should only be used to pay for services you obtained in the current calendar year; otherwise, it will be considered an ineligible expense. If you are paying for a service which you obtained in the prior calendar year, you must pay upfront and request for reimbursement online through the [WEX website](#).

Reimbursement Accounts

COMPARISON: HSA AND HCFSAs

Here are the key differences between the HSA and the HCFSAs for 2025:

	HSA	HCFSAs
Availability	CDHP Members Only	PPO <i>Select</i> or Not Enrolled in Medical Members Only
Dun & Bradstreet Contribution <i>(Deposited in 2025)</i>	<ul style="list-style-type: none"> • \$500 for You Only • \$1,000 for You + Dependents 	None
Contribution Limit	Maximum: <ul style="list-style-type: none"> • \$4,300 for You Only • \$8,550 for You + Dependents • Additional \$1,000 if age 55 or older (Includes employee and employer contributions.)	Maximum: <ul style="list-style-type: none"> • \$3,200
Changing Contribution Amounts	Changes allowed any time during the year.	Changes only allowed during Open Enrollment or with a qualified life status change.
Carry Over	Unused funds will carry over to the following year.	Unused funds are lost.
Investment	Earn interest on deposited funds. You can also invest in mutual funds offered. Earnings are tax-free if used for qualifying medical expenses.	Cannot invest or earn interest.
IRS Restrictions	You cannot contribute to an HSA if: <ul style="list-style-type: none"> • You're enrolled in a medical plan that is not an HSA-qualified plan. • Your spouse contributes to a HCFSAs. • You are enrolled in Medicare or are receiving Social Security. • You are eligible to be claimed as a tax dependent on someone else's tax return. 	You cannot contribute to a HCFSAs if: <ul style="list-style-type: none"> • You're enrolled in the CDHP. • Your spouse is contributing to an HSA.

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

Reimbursement Accounts

DEPENDENT CARE 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.



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, 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.



Protection Benefits

Life Insurance and Accidental Death and Dismemberment (AD&D) [➤](#)

Disability Insurance [➤](#)

Legal Insurance [➤](#)

Protection Benefits

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

Please review this table to understand your benefit options and when Evidence of Insurability (EOI) may be required. You will be prompted in the [Fidelity 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.

Note: Supplemental and Spouse Life Insurance rates are structured in five-year age bands. Your premium for 2025 is recalculated based on your age (or spouse's age) as of January 1, 2025.

Log on to [Fidelity NetBenefits](#) to review your 2025 coverage and rates.

Have You Designated a Beneficiary?

Over time, events such as marriage, divorce, birth/adoption of children and death may dramatically change the intent of how you want your Life Insurance benefit paid. It is recommended you review your beneficiary elections periodically.

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

YOUR COVERAGE OPTIONS

Benefit	Options	Open Enrollment EOI Requirements
Company-paid Life <i>(May be subject to imputed income.)</i>	1x annual earnings ¹ up to \$100,000 maximum <i>Age reduction: Benefit amount is reduced to 65% when you reach age 65.</i>	Not applicable
Supplemental Life	1x through 7x annual earnings ¹ up to a \$4,000,000 maximum	Increase your existing coverage without EOI by one times (1x) your annual earnings, not to exceed the lesser of four times (4x) your annual earnings or \$1,500,000.
Spouse Life	Elect from \$10,000, up to \$150,000 <i>Spouse Life amount cannot exceed the combined amounts of your Company-paid Life and Supplemental Life election.</i> <i>Spouse is not eligible if he/she is also eligible for employee coverage.</i>	Any amounts elected (increase or enrolling for the first time) require EOI approval.
Child Life	\$10,000 coverage for children up to age 26	No EOI required
AD&D	In \$10,000 increments, the lesser of 10x annual earnings or \$1,000,000 maximum Employee only plan: elected amount Family plan: <ul style="list-style-type: none"> • Spouse (with children): 50% • Spouse (no children): 55% • Each child (with spouse): 10% • Each child (no spouse): 15% <i>Percentages reflect % of employee's coverage amount.</i>	No EOI required

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

Protection Benefits

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: Short-Term Disability (STD) and Long-Term Disability (LTD).

Short Term Disability (STD)

Dun & Bradstreet pays the full cost of your STD insurance. There is no need to enroll. 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. Dun & Bradstreet does not cover the cost of this benefit; therefore, you must enroll to receive LTD benefits. While you hope to never use LTD, it is one of the most important benefits you can add to your portfolio.

Log on to [Fidelity NetBenefits](#) to review your 2025 coverage and rates.

HOW LTD WORKS

Coverage	60% of monthly earnings (minimum: \$100; maximum: \$15,000 per month)
Evidence of Insurability (EOI)	If not currently enrolled, you may enroll during the Open Enrollment window without EOI.
Premium	Rates are structured in five-year age bands. Your premium is calculated based on your age as of January 1 of each year. Your rate will change when reaching a new age band.



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
- Traffic matters
- Child custody and child support agreement
- Elder law and more

Attorney fees for most covered legal matters are 100% paid in full when you work with an accredited ARAG® Network Attorney. ARAG can also offer legal assistance to LGBTQIA+ individuals in ways specific to their needs. [Click here](#) for additional information. You must remain in the Legal Plan for at least one year once you enroll.

What it Costs

You'll pay just \$10.95 per pay period (on an after-tax basis), through payroll deductions.

Learn more at www.ARAGLegalCenter.com (access code: 14202dnb).



Voluntary Benefits

How to Enroll [➤](#)

Critical Illness Insurance [➤](#)

Accident Insurance [➤](#)

Hospital Indemnity Insurance [➤](#)

Identity Theft Protection [➤](#)

Home and Auto Insurance [➤](#)

Pet Insurance [➤](#)

Voluntary Benefits

Dun & Bradstreet employees have the option to enroll in various voluntary benefit offerings and get access to group rates. These benefits are employee paid via payroll deductions with after-tax dollars. You do not need to be enrolled in any of the other Dun & Bradstreet offered benefits plans to participate.

HOW TO ENROLL

Enrollment for Critical Illness Insurance, Accident Insurance and Hospital Indemnity Insurance is only available during the Open Enrollment window. You may enroll in Identity Theft, Home, Auto, or Pet Insurance any time of the year.

- Visit www.AddedBenefitsDNB.com.
- Call 1-888-248-9520 to speak with a representative.

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. You can enroll yourself and eligible dependents. [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. Some examples of covered injuries are shoulder dislocation, ankle fracture, and broken nose, just to name a few. You can enroll yourself and eligible dependents. [Click here](#) to learn more about this benefit.

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 the stay. You can enroll yourself and eligible dependents. [Click here](#) to learn more about this benefit.

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. You will have direct access to a dedicated team of licensed private investigators to assist in protecting and restoring your identity. You can enroll yourself and eligible dependents. The family plan covers you, your spouse/partner, and up to 10 dependent children under the age of 26. [Click here](#) to learn more.



HOME AND AUTO INSURANCE

Protect your home, car or other personal property with special savings and discounts. You have access to shop for coverage through Liberty Mutual, Travelers and Farmers Insurance.

PET INSURANCE

Pet Insurance through Nationwide offers protection for your pets. The My Pet Protection® plan covers veterinary treatments related to accidents and illnesses such as cancer and hereditary conditions, as well as procedures and services including testing, surgeries, and hospitalization. You don't need to use a network and can visit any veterinarian you choose.



Resources and Contacts

Health Care on the Go [➤](#)

Get Answers to Your Questions [➤](#)

Resources and Contacts

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

HEALTH CARE ON THE GO

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

- [Aetna \(Medical\)](#)
- [CVS Caremark \(Prescription drug\)](#)
- [Delta Dental \(Dental\)](#)
- [EyeMed \(Vision\)](#)
- [WEX \(FSA and HSA\)](#)

Visit www.dnbyourbenefits.com to learn more about your benefits options.

GET ANSWERS TO YOUR QUESTIONS

Enrollment and Eligibility

Dun & Bradstreet's Benefits Center at Fidelity
1-877-362-8953
www.netbenefits.com/dnb

Medical Claims

Aetna
1-800-422-1749
www.aetna.com

Dental Claims

Delta Dental
1-800-663-6435
www.deltadentalnj.com

Prescription Drug Claims

CVS Caremark
1-877-321-2649
www.caremark.com

Accident, Critical Illness, Hospital Indemnity, Identity Theft Protection, Home, Auto and Pet Insurance

Added Benefits®
1-888-248-9520
www.AddedBenefitsDNB.com

Vision

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

HSA, Health Care or Dependent Care

FSA Reimbursements
WEX
1-866-451-3399
www.WEXinc.com

Legal Insurance Plan

ARAG
1-800-247-4184
www.ARAGLegalCenter.com
Access code: 14202dnb



Information contained in this guide applies only to eligible employees of The Dun & Bradstreet Corporation in the United States and eligible dependents of such employees. This 2025 Open Enrollment Guide is a summary of material modifications (“SMM”) for the Dun & Bradstreet Corporation Welfare Benefit Plan, Plan Number 501 (the “Plan”). This SMM amends the latest Summary Plan Description (“SPD”) that the Plan Administrator determines is applicable to you and must be read together with the SPD. The SMM describes changes and provides clarifications to the SPD regarding the rules applicable to and benefits provided by the plans. You should keep this SMM together with the SPD. If you have any questions regarding this SMM, please contact the Dun & Bradstreet’s Benefits Center at Fidelity at 1-877-362-8953.

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.