dun & bradstreet

Supporting Your Health,
Wealth, and Well-Being

2027 Open Enrollment

Monday, November 16, to Monday, November 30, 2026
www.dnbyourbenefits.com





Supporting Your Health, Wealth, and Well-Being

Choosing the right health plan is a key decision for you and your family. Each year, Dun & Bradstreet reviews our benefits offerings by analyzing industry trends and benchmarking against best practices. This ensures we continue to provide a wide range of comprehensive plans that support your overall health and well-being.

Open Enrollment for 2027 will begin Monday, November 16, and end on Monday, November 30, 2026. Any benefit selections you make during this period will take effect on January 1, 2027.

This is your annual opportunity to review your current benefits and select the options that best suit your needs. This guide is here to support you in making informed choices. We encourage you to carefully consider your options to ensure you choose the coverage that works best 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, then the "Medical and Health Insurance" case type.

2027 Highlights

Medical Plan
Dental Plan
Vision Plan
Wellness Program
Employee Supplemental Life Insurance
Short-Term Disability (STD) and Long-Term Disability (LTD)
Accidental Death & Dismemberment (AD&D)
Voluntary Benefits



2027 Highlights

MEDICAL PLAN

- Increase in the payroll contributions for the Consumer-Directed Health Plan (CDHP) and Preferred Provider Organization (PPO) Select plans.
- The medical, dental, vision, and life insurance plan coverages for dependent children turning age 26 will end at the end of the month in which they turn 26.
- The working spouse surcharge for the Medical Plan will remain unchanged from 2026. A $100 surcharge 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.
- Increase in the Medical PPO Select annual deductible by $500 and annual out-of-pocket maximum by $1,000.
- Medical Plan participants and their eligible dependents will have access to the following programs. See Page 14 for details.
  - **Zerigo Health Skin Program:** provides convenient, at-home UVB phototherapy for psoriasis and eczema along with personalized support from the ZerigoCare™ team.
  - **Your Aetna® Nurse:** provides personalized, confidential guidance to help you better understand your care and navigate the health care system.
- **Health Savings Account (HSA) contribution limits for 2027:**
  - **Single coverage**: Increased to **$4,500** (up $100 from 2026)
  - **Family coverage**: Increased to **$9,000** (up $250 from 2026)
- **No-cost bene its continue**: The following benefits will continue to be provided at no cost:
  - Basic Life Insurance
  - Employee Assistance Program (EAP)
  - Business Travel Accident (BTA)
- **Company HSA contributions**: Employees enrolled in the CDHP will continue to receive:
  - **$500** for employee-only coverage
  - **$1,000** for family coverage
- **Health Care FSA (HCFSA)**:
  - 2027 contribution limit: **$3,500**
- **Dependent Care FSA (DCFSA)**:
  - 2027 contribution limit: **$7,500**

Please note: You must re-enroll in the HCFSA and DCFSA if you wish to contribute in 2027. Your 2026 elections will NOT automatically carry over.

The following table provides a summary of the medical plan semi-monthly contributions for 2027 compared to 2026.

MEDICAL SEMI-MONTHLY PAYROLL CONTRIBUTIONS

CDHP	2027	2026
You Only	$57.00	$54.30
You + Spouse/DP	$118.00	$112.60
You + Child(ren)	$107.00	$102.00
You + Family	$170.00	$161.30
PPO Select	**2027**	**2026**
You Only	$129.00	$120.20
You + Spouse/DP	$267.00	$249.60
You + Child(ren)	$241.00	$224.80
You + Family	$381.00	$356.00

Be sure to make changes during Open Enrollment: November 16 – 30, 2026.

2027 Highlights

DENTAL PLAN

Delta Dental PPO Plus Premier Plan Overview

- Dental rates and coverages remain unchanged from 2026.
- Carryover Max℠ 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.
- **Flexible Provider Network:** Maximize your savings by choosing dentists from either the Delta Dental PPO or Delta Dental PPO Plus Premier networks. Click here for more information.

The following table provides a summary of the dental plan semi-monthly contributions for 2027.

DENTAL SEMI-MONTHLY PAYROLL CONTRIBUTIONS

Dental	2027
You Only	$17.00
You + Spouse/DP	$31.00
You + Child(ren)	$33.00
You + Family	$49.00

If you would like to order replacement ID cards, please visit the Delta Dental portal at www.deltadentalnj.com or through the Delta Dental mobile app.

If you have any questions, feel free to reach out to Delta Dental Customer Service at 1-800-663-6435. Representatives are available Monday through Thursday from 8:00 a.m. to 6:30 p.m. ET, and Friday from 8:00 a.m. to 5:00 p.m. ET.

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 2027.



2027 Highlights

WELLNESS PROGRAM

Dun & Bradstreet is proud to continue its collaboration with **Wellhub**, offering a comprehensive global platform for corporate well-being. Through Wellhub, you and up to three family members can enjoy access to top-tier gyms, fitness studios, personal training, therapy, and wellness apps—all designed to support your well-being in a simple and flexible way.

You can enroll or switch plans at any time throughout the year to suit your evolving wellness needs. All plans are month-to-month, with no initiation fees or long-term commitments. Best of all, Dun & Bradstreet subsidizes up to 75% of the cost for each plan.



EMPLOYEE SUPPLEMENTAL SPOUSE AND CHILD LIFE INSURANCE

Employees may choose to enroll in Supplemental Life Insurance for the first time or increase their current coverage by 1x their annual salary—no Evidence of Insurability (EOI) needed—if the total doesn't exceed 4x earnings or $1.5 million. EOI is not required for Child Life Insurance but is needed for new or increased spouse coverage.

The Employee and Spouse Supplemental Life premiums won't increase in 2027 unless your age bracket, earnings, or coverage amount changes. There is no change to the Child Life premiums. To view your 2027 premiums, log on to Fidelity NetBenefits®.

SHORT-TERM DISABILITY (STD)

Dun & Bradstreet will continue paying the full cost of your STD insurance, and no enrollment is required. While the maximum length of the STD benefits will continue to be 26 weeks, the salary continuation payment schedule will be as follows:

- The elimination or wait period will be five days.
- Employees will be required to use sick or vacation time to continue to be paid.
- Employees will receive 100% of weekly earnings for weeks 2-6 and 70% of weekly earnings for weeks 7-26.

Please refer to the STD policy for details.

LONG-TERM DISABILITY (LTD)

There is no change in the LTD coverage, and it will begin after your STD ends. If you're unable to return to work after 180 days due to illness or injury, LTD can help provide continued income for you and your family.

Dun & Bradstreet does not cover the cost of LTD. You must enroll to receive this benefit. If you are currently enrolled in the LTD plan, your coverage will continue with The Hartford and there will be no gap in coverage. There is no EOI completion required if you enroll during Open Enrollment.

While you may never need it, LTD is a valuable part of your benefits package.

To view your 2027 premiums, log on to Fidelity NetBenefits.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

You may enroll in or increase your AD&D coverage during Open Enrollment without providing EOI, up to the lesser of 10x your annual earnings or $1,000,000.

2027 Highlights

VOLUNTARY BENEFITS

Dun & Bradstreet provides a comprehensive selection of voluntary benefits for added peace of mind.

IDShield Identity Theft Protection Plan

The IDShield plan includes the following powerful features to help safeguard your identity and finances:

- **Credit Score Simulator & Score Factors.** Understand what impacts your credit and explore ways to improve it.
- **$5 Million Protection Policy.** Increased coverage from $3 million for greater peace of mind.
- **Quarterly Credit Reports.** Stay informed with regular updates on your credit status.
- **Text Alerts.** Get real-time notifications for suspicious activity.
- **Home & Auto Title Monitoring.** Keep tabs on changes to your property records.
- **Identity Health Check.** Assess and strengthen your identity protection.
- **Expanded Family Coverage.** Now includes more family members under your plan.
- **Cryptocurrency Wallet Monitoring.** Added protection for your digital assets.
- **Financial Account & Subscription Tracking.** Monitor transactions and recurring charges for unusual activity.

Enroll During Open Enrollment

Hospital Indemnity: Support for Hospital Stays
Helps cover out-of-pocket costs associated with hospital admissions, working alongside your medical plan.

Accident Insurance: Coverage After an Accident
Provides financial assistance for medical expenses and services not covered by your health insurance following an accident.

Critical Illness: Protection Against Serious Conditions
Offers a financial cushion if you're diagnosed with certain critical illnesses, helping you manage unexpected costs. The enhanced policy will include coverage for the following covered conditions from January 1, 2027:

- Autism (Severe Diagnosis)
- Functional Losses—Coma, Loss of Speech/Hearing/Sight, and Paralysis
- Mini-Strokes (i.e., Transient Ischemic Attacks)
- Skin Cancer
- Sudden Cardiac Arrest

ARAG® Legal Plan: Legal Support When You Need It
Access a wide range of legal services and resources to help navigate life's legal challenges with confidence.

Enroll Any Time

Identity Theft Protection: Safeguard Your Personal Information
Helps protect your digital identity and personal data, with expert support available to assist in restoring your identity if needed.

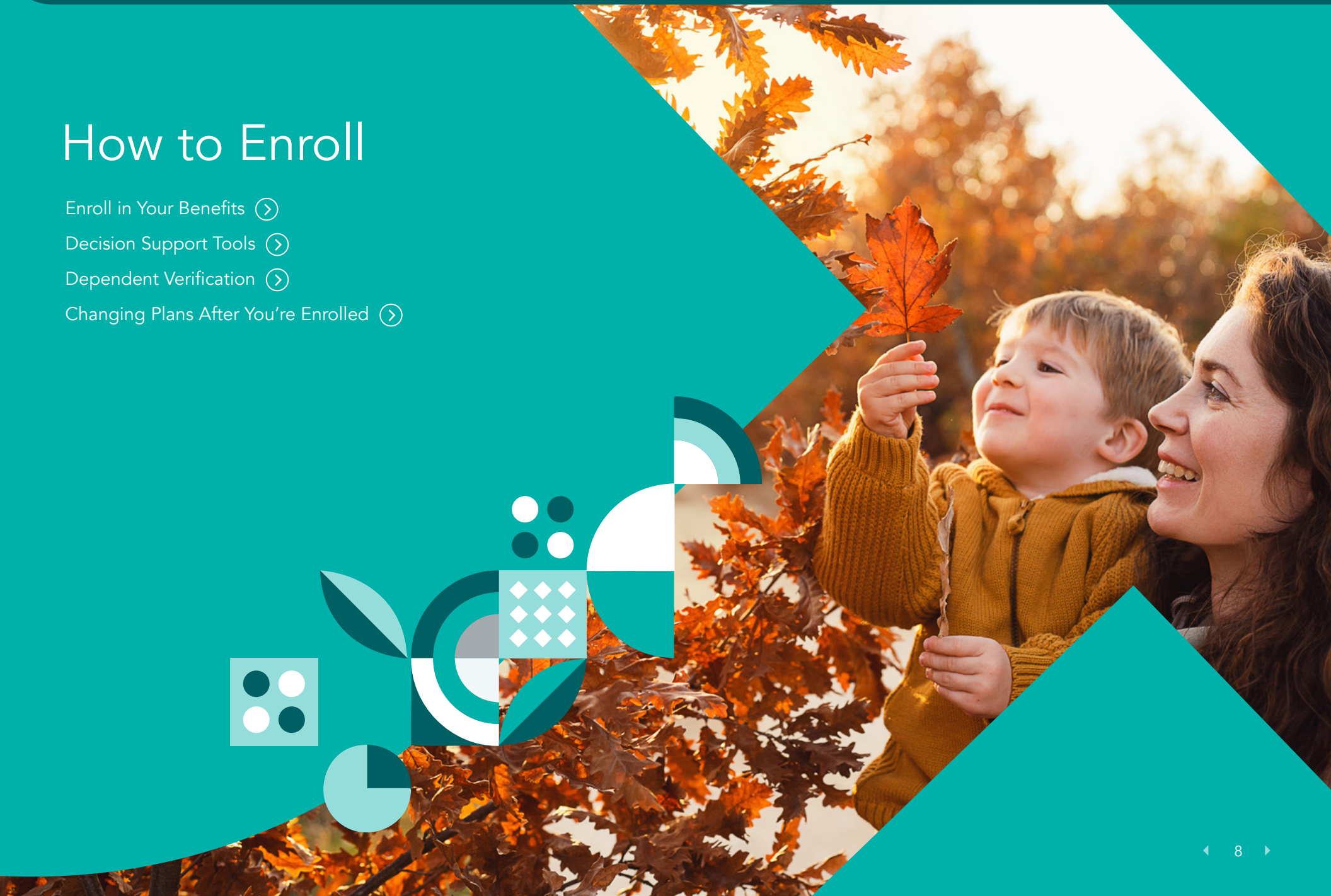
Home and Auto Insurance: Coverage for Your Property
Secure your home, vehicle, and other personal belongings with access to exclusive savings and discounts.

Pet Insurance: Get Care for Your Furry Family Members
Get reimbursed for eligible veterinary expenses, including treatment for accidents, illnesses, and hereditary conditions.



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 Monday, November 16 and Monday, November 30, 2026. The new plan provisions and payroll contributions will take effect on January 1, 2027.

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.

Open Enrollment is from November 16 to November 30, 2026.

What Happens If You Don't Take Action

If you do not enroll by November 30, 2026, your current elections will carry over to 2027 with the following exceptions:

- If you have a spouse enrolled in the Medical Plan and 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 HCFSA election amount will not roll over.
- The current DCFSA election amount will not roll over.

Open Enrollment Checklist

Complete the following by **Monday, November 30, 2026:**

✓	Submit your **Spousal Surcharge Attestation** if your spouse is enrolled in the Medical Plan—required annually.
✓	Update **HSA contributions** to align with new IRS limits.
✓	Elect new **HCFSA** and **DCFSA** amounts—current elections won't roll over.
✓	Review or add **beneficiaries** for Supplemental Life Insurance.
✓	Click on "**Submit**" once enrollment is complete, then print a copy or save a screenshot of the enrollment confirmation for your records.

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 fits your needs, a helpful Decision Support Tool is available when enrolling on Fidelity NetBenefits. Make confident choices with support tailored to you.

Here's how it works:

- Answer a few simple questions about yourself and your family.
- Receive personalized estimates for each plan's potential costs.
- Your responses are completely confidential and used solely to assist in your decision-making.

Life Insurance

Easily determine the right amount of life insurance for you by answering a few quick questions. Benefit Scout™ provides personalized guidance based on your needs—making your decision simple and informed. Visit www.lifebenefits.com/DNB to get started.

DEPENDENT VERIFICATION

Dun & Bradstreet conducts dependent eligibility verifications twice a year—**in February and July**—through our trusted partner, **HMS-Gainwell**. This process helps confirm that newly added dependents for medical, dental, and vision coverage meet plan requirements and ensures our benefits remain compliant.

What You Need to Know:

- If you enroll a new dependent, you'll receive a letter from HMS-Gainwell in early February requesting documentation to verify eligibility.
- Be sure to **black out sensitive information** such as Social Security Numbers (SSNs) or account numbers before submitting.
- Failure to provide documentation by the deadline will result in **termination of the dependent's coverage**.
- Covering an ineligible dependent—whether knowingly or unknowingly—may lead to disciplinary action, up to and including termination of employment.

For more information about the dependent verification process, please click here.



CHANGING PLANS AFTER YOU'RE ENROLLED

You can only make changes to your coverage outside the Open Enrollment period if you experience a **qualifying life event.**

Qualifying life events include:

- Marriage or divorce
- Birth, adoption, or placement for adoption
- Loss of a dependent
- Change in spouse's employment
- Loss of coverage through another employer

To update your benefits, you must contact **Dun & Bradstreet's Benefits Center at Fidelity** within **31 days** of the event.

Medical Plan Options

Choose Your Plan
In-network Comparison of Coverage and Costs
Specialty Drugs
Zerigo Health Skin Program
Your Aetna® Nurse
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)** – Enjoy lower monthly premiums with the CDHP. When you enroll, you'll also receive a company-funded contribution to your HSA. (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 in-network visits to primary care providers and specialists, making it easier to manage your health care expenses.

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	PPO Select
Provider Network	**Aetna Choice® POS II (Open Access)**	**Aetna Choice® POS II (Open Access)**
Semi-monthly Payroll Contributions Effective January 1, 2027		
You Only	$57.00	$129.00
You + Spouse/DP	$118.00	$267.00
You + Child(ren)	$107.00	$241.00
You + Family	$170.00	$381.00
Annual Deductible[1]		
Single	$2,500	$2,500
Family	$5,000	$4,500
Annual Out-of-pocket Maximum (Includes deductible, co-insurance, co-pays, and prescription drug expenses)		
Single	$5,500	$6,500
Family	$11,000	$12,000
Individual in Family[2]	$11,000	$6,500
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

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

[2]When covering more than one person, the individual in-network out-of-pocket maximum is capped at $11,000 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

Specialty medication savings with PrudentRX is available with the PPO Select Plan!

Through the PrudentRX Co-pay program, members enrolled in the PPO Select Plan can pay $0 out-of-pocket for specialty medications listed on the CVS Specialty Drug List, when filled at CVS Specialty.

Key details:

- Members not enrolled in PrudentRX will pay 30% co-insurance for specialty medications.
- If you're prescribed an eligible medication, you'll receive a letter from PrudentRX with instructions on how to enroll.
- A full list of covered specialty medications is available on the CVS Caremark website.
- Note: PrudentRX is not available with the CDHP.

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

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)**
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 (CVS 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]

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

[4]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.

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

Medical Plan Options

NEW FOR 2027

Effective January 1, 2027, employees and eligible dependents enrolled in the medical plan may access the following new programs:

Zerigo Health Skin Program

The Zerigo Health Skin Program provides convenient, at-home UVB phototherapy for psoriasis and eczema. The at-home UVB phototherapy uses an FDA-cleared device, along with personalized support from the ZerigoCare™ team.

With Zerigo, most members experience fewer and less severe flares, manage chronic skin condition more effectively, and improve their overall quality of life.

How it works:

- Complete a virtual visit to obtain a prescription.
- Receive the UVB device at your home.
- Begin treatment with ongoing support and monitoring from ZerigoCare™.

Enroll at Zerigo Health or call 1-877-738-6041 (TTY: 711). Click here for more details.

Your Aetna® Nurse

Your Aetna® Nurse can help with:

- Coordinating care and addressing health concerns early
- Understanding medications and treatment options
- Navigating hospital transitions and follow-up care
- Connecting you with behavioral health, maternity, oncology, pharmacy, and other specialized resources

Connect with your Aetna® Nurse by calling 1-855-610-0854 or visit Aetna.com.

WORKING SPOUSE SURCHARGE

If your spouse or domestic partner has access to medical coverage through their employer and you choose to cover them under Dun & Bradstreet's medical plan, a monthly surcharge of $200 ($100 per pay period) will apply.

You must re-certify each year to confirm your spouse's/domestic partner's eligibility. If certification is not completed, the surcharge will be automatically applied to your paycheck.

The surcharge may be waived if:

- Your spouse/domestic partner is unemployed or self-employed.
- They are employed by Dun & Bradstreet.
- They are employed but not eligible for medical coverage through their employer.
- Their employer requires them to pay 100% of the coverage cost.
- They are covered under COBRA, Medicare, or Medicaid.

Important reminder: If your spouse's/domestic partner's coverage status changes during the year, you must report the change to Fidelity NetBenefits within 31 days. The surcharge will be adjusted accordingly, effective the first of the following month.

Please note that Dun & Bradstreet does not retroactively refund previously collected surcharge amounts.

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 2027, 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 2027.

Dental and Vision Plans

Dental Plan Coverage and Costs
Vision Plan Coverage and Costs



Dental Plan

NATIONWIDE ACCESS AND FLEXIBLE PROVIDER OPTIONS

Enroll in dental coverage through Delta Dental, one of the largest dental networks in the country. You'll have access to two provider networks:

- **Delta Dental PPO** offers the deepest discounts on dental services.
- **Delta Dental Premier** provides broader access with moderate discounts.

Both networks help you save, but the PPO network delivers greater cost savings.

For a breakdown of your costs, refer to the comparison table or click here for additional information.

Carryover Max℠

The **Carryover Max℠** feature lets you roll over up to **25% of your unused standard annual maximum**, up to a total of **$500**.

For example: If your annual maximum is $2,000 and you only use $500, you can carry over $375 (25% of the unused $1,500).

Eligibility Requirements:

- You must receive **at least one cleaning or oral exam** during the plan year to qualify.
- If no cleaning or exam is received, you **won't be eligible** to carry over any unused benefit dollars—and any previously accumulated carryover will be lost.
- You must use **less than half** of your standard annual maximum in the prior year to qualify.
- The **accumulated carryover** can never exceed your standard annual maximum.
- **Standard annual maximum dollars are used first;** Carryover Max℠ dollars apply only after the standard maximum is met.

SUMMARY OF COVERAGE AND COSTS

Semi-monthly Payroll Contributions Effective January 1, 2027		
You Only	$17.00	
You + Spouse/DP	$31.00	
You + Child(ren)	$33.00	
You + Family	$49.00	
	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 (Comprehensive treatment for adults and children. Adult orthodontia covered in only PPO and Premier networks.)	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 (Excludes preventive care and orthodontia lifetime maximum.)	$2,000 per covered family member	$1,500 per covered family member

[1]*Subject 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

COMPREHENSIVE BENEFITS AND NATIONWIDE ACCESS

Enroll in the **EyeMed Vision Plan** to enjoy valuable discounts on prescription eyeglasses, non-prescription sunglasses, and contact lenses. You'll also gain access to a wide network of eye care professionals 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, 2027	
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 HCFSA
Dependent Care FSA



Reimbursement Accounts

TAX-SAVING HEALTH ACCOUNTS

When you enroll in an **HCFSA** or an **HSA**, your contributions are deducted from your paycheck **before taxes**—helping you lower your taxable income and save money on eligible health care expenses.

CDHP + HSA = IMMEDIATE SAVINGS

When you enroll in the **CDHP**, Dun & Bradstreet will contribute to your HSA—**$500 for individual coverage** or **$1,000 for coverage with dependents**.

To receive this contribution, you must elect an HSA with at least a **$0 annual contribution** during enrollment.

If enrolled, company funds will be deposited into your HSA by **mid-January** to help cover eligible health care expenses.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

You can contribute to an HCFSA if you enroll in the PPO Select plan or choose no medical coverage. Keep in mind: any unused funds at the end of the plan year are forfeited, so it's important to estimate your contributions carefully.

Eligible expenses must be incurred in 2027.

All reimbursement requests must be submitted by March 31, 2028.



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 that you obtained in the prior calendar year, you must pay up front and request reimbursement online through the WEX website.

Reimbursement Accounts

COMPARISON: HSA AND HCFSA

Here are the key differences between the HSA and the HCFSA for 2027:

	HSA	HCFSA
Availability	**CDHP Members Only**	**PPO Select or Not Enrolled in Medical Members Only**
Dun & Bradstreet Contribution *(Deposited in 2027)*	• $500 for You Only • $1,000 for You + Dependents	None
Contribution Limit	Maximum: • $4,500 for You Only • $9,000 for You + Dependents • Additional $1,000 if age 55 or older (Includes employee and employer contributions.)	Maximum: • $3,500
Changing Contribution Amounts	Changes allowed any time during the year.	Changes only allowed during Open Enrollment or with a qualifying life event.
Carryover	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: • You're enrolled in a medical plan that is not an HSA-qualified plan. • Your spouse contributes to an HCFSA. • 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 an HCFSA if: • 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** lets you and your spouse (if applicable) use **before-tax income** to pay for eligible dependent care services, such as:

- Preschool and summer day camps.
- Before- and after-school programs.
- Child or elder day care.

You can contribute between **$500 and $7,500 per year**, helping reduce your taxable income while covering essential care costs.



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 a qualifying life event. (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)

Review the coverage options available to you under Dun & Bradstreet's Life and AD&D plans. If you select coverage amounts that require **EOI**, you'll be prompted to complete an online form through **Fidelity NetBenefits**.

What to Expect:

- **Securian Financial** will review your EOI submission and notify you of approval status.
- Coverage for you or your spouse (if electing Spouse Life) will not take effect until EOI is approved.
- You must be **actively at work** for Life Insurance coverage to begin.

Important Notes:

- **Supplemental and Spouse Life Insurance rates** are based on five-year age bands.
- Your 2027 premium will be calculated based on your age (or your spouse's age) as of **January 1, 2027**.

Log on to Fidelity NetBenefits to review your 2027 coverage and rates.

Have You Designated a Beneficiary?

Major life events—such as marriage, divorce, the birth or adoption of a child, or the loss of a loved one—can significantly impact how you want your life insurance benefits distributed. It's a good idea to **review and update your beneficiary designations regularly**.

How to Update:

Log on to Fidelity NetBenefits, select **"Profile"** in the top right corner, then click on **"Beneficiaries"** to make changes quickly and securely.

YOUR COVERAGE OPTIONS

Benefit	Options	Open Enrollment EOI Requirements
Company-paid Life *(May be subject to imputed income.)*	1x annual earnings[1] up to $100,000 maximum *Age reduction: Benefit amount is reduced to 65% when you reach age 65.*	Not applicable
Supplemental Life	1x through 7x annual earnings[1] up to a $4,000,000 maximum	Enroll for the first time or 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 *Spouse Life amount cannot exceed the combined amounts of your Company-paid Life and Supplemental Life election.* *Spouse is not eligible if he/she is also eligible for employee coverage.*	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: • Spouse (with children): 50% • Spouse (no children): 55% • Each child (with spouse): 10% • Each child (no spouse): 15% *Percentages reflect % of employee's coverage amount.*	No EOI required

[1]*Your 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

Disability insurance helps replace a portion of your income if you're unable to work due to a non-work-related illness or injury. Coverage includes two components:

- **Short-Term Disability (STD)** provides income replacement for temporary conditions.
- **Long-Term Disability (LTD)** offers extended support for more serious or prolonged disabilities.

Short-Term Disability (STD)

Dun & Bradstreet provides STD Insurance at no cost to you—no enrollment required. If you're unable to work due to a non-work-related illness or injury, STD benefits can support you for up to 26 weeks.

The salary continuation payment schedule will be as follows:

- The elimination or wait period will be five days.
- Employees will be required to use sick or vacation time to continue to be paid for the first five days.
- Employees will receive 100% of weekly earnings for weeks 2-6 and 70% of weekly earnings for weeks 7-26.
- Please refer to the STD policy for details.

Long-Term Disability (LTD)

If you're unable to return to work after 180 days due to a non-work-related illness or injury, LTD coverage can help provide continued income for you and your family.

- LTD coverage begins after your STD ends.
- Dun & Bradstreet does not cover the cost of LTD—you must enroll to receive benefits.
- While you hope never to need it, LTD is one of the most valuable benefits you can include in your coverage.

Log on to Fidelity NetBenefits to review your 2027 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

ARAG Legal Insurance gives you access to a wide range of legal services to help you navigate situations that may require professional legal guidance, including:

- Wills, trusts, and estate planning
- Real estate transactions
- Divorce and family law matters
- Bankruptcy
- Traffic violations
- Child custody and support agreements
- Elder law
- And more

When you work with an accredited ARAG Network Attorney, attorney fees for most covered legal matters are 100% paid in full. ARAG also offers tailored legal support for LGBTQIA+ individuals, addressing needs specific to their circumstances.

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 can choose to enroll in a variety of voluntary benefits at exclusive group rates. These benefits are funded by employees through after-tax payroll deductions. Enrollment in other Dun & Bradstreet benefit plans is not required to participate.

HOW TO ENROLL

Enrollment for **Critical Illness Insurance, Accident Insurance**, and **Hospital Indemnity Insurance** is available **only during the Open Enrollment window**—so don't miss your chance!

Prefer flexibility? You can sign up for **Identity Theft Protection, Home & Auto Insurance**, or **Pet Insurance any time throughout the year**.

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

CRITICAL ILLNESS INSURANCE

Critical Illness Insurance provides a lump-sum payment if you're diagnosed with a covered condition—such as cancer, heart attack, stroke, or kidney failure—helping to ease financial burdens alongside your medical coverage. You can enroll yourself and eligible dependents. Click here to learn more about this benefit.

ACCIDENT INSURANCE

Accident Insurance offers a lump-sum payment if you experience a covered injury and receive related medical services. Covered injuries include examples like a dislocated shoulder, fractured ankle, or broken nose. You can enroll yourself and eligible dependents. Click here to learn more about this benefit.

HOSPITAL INDEMNITY INSURANCE

A hospital stay can be stressful—emotionally and financially. With Hospital Indemnity Insurance, you'll receive a lump-sum payment to help ease the burden. Whether it's a short visit or an extended stay, you and your covered dependents will receive a set benefit amount based on the length of your hospitalization. It's peace of mind when life takes an unexpected turn. Click here to learn more about this benefit.

IDENTITY THEFT PROTECTION

In today's connected world, your online identity deserves more than just basic protection. **IDShield** goes beyond identity theft coverage, offering comprehensive privacy and reputation management services to help safeguard your personal information across the internet.

You'll have **direct access to licensed private investigators**—real experts ready to help protect and restore your identity if needed. Coverage is available for you and eligible dependents, and the **family plan includes you, your spouse/partner, and up to 10 dependent children under age 26**. Click here to learn more.



HOME AND AUTO INSURANCE

Safeguard your home, car, and personal property while enjoying special discounts through trusted providers. With access to **Liberty Mutual, Travelers, and Farmers Insurance**, you can shop for coverage that fits your needs—all at competitive group rates.

PET INSURANCE

Your pets deserve the best care, and with Nationwide's My Pet Protection® plan, you can give them just that. This coverage helps with veterinary costs related to accidents, illnesses (like cancer and hereditary conditions), and essential services such as testing, surgeries, and hospital stays.

No networks, no restrictions—visit any vet you choose. You can enroll yourself and protect your furry family members with confidence.

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 2027 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 Dun & Bradstreet's Benefits Center at Fidelity at 1-877-362-8953.

More detailed information is provided in the official Plan Documents, including the SPDs 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.