2027 Working Spouse Surcharge FAQs

1. What is the working spouse surcharge?
The working spouse surcharge is a monthly charge in addition to your regular medical coverage contribution/premium for a spouse or domestic partner who is working or retired and who is eligible for medical coverage through their employer or former employer but is enrolled in the Dun & Bradstreet medical plan.

2. How much will it cost?
The surcharge will be $200 per month ($100 per pay period).

3. Is the surcharge deducted before or after income taxes?
The surcharge is a before-tax deduction like your medical premiums.

4. Why does Dun & Bradstreet have a working spouse surcharge?
The working spouse surcharge encourages those participants eligible for other group insurance to take advantage of that coverage. It also allows Dun & Bradstreet to share health care costs with other employers and helps Dun & Bradstreet keep our medical plans more affordable. The working spouse surcharge is a method adopted by many employers.

5. How does this save Dun & Bradstreet money?
Dun & Bradstreet's medical plans are self-insured, and the company pays the cost of each member's medical coverage and actual claims. If your spouse/domestic partner moves to his/her employer's plan and uses that benefit instead, it saves Dun & Bradstreet the costs of those medical and Rx claims and will help to keep our premium increases to a minimum. This results in savings to both Dun & Bradstreet and to our employees.

6. Who has to pay the working spouse surcharge?
The surcharge applies to all employees whose spouse or domestic partner is a dependent covered by the Dun & Bradstreet medical plan unless one of the following conditions 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 their 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.

7. **How will Dun & Bradstreet know if my spouse/domestic partner has other medical coverage available?**
   Every employee enrolled in one of Dun & Bradstreet's medical plans will need to complete an online attestation through Fidelity NetBenefits® to certify or re-certify each year. If an employee does not complete the certification, the surcharge will automatically be applied to his/her medical plan premium.

8. **What happens if my spouse/domestic partner has other group coverage, but I certify that they do not?**
   Dun & Bradstreet is committed to the highest ethical and professional standards of conduct as an integral part of its mission. To achieve this goal, Dun & Bradstreet's employees exemplify ethical behavior, honesty, integrity and good judgment. Any false statement, if discovered, would be considered a violation of our Code of Conduct, and could lead to disciplinary action leading up to and including termination.

9. **What if my spouse/domestic partner has access to medical coverage but it is more expensive or has a less favorable plan design?**
   The working spouse surcharge does not consider the merits or cost of the plan offered by the other employer. If you enroll your spouse or domestic partner when they have access to employer coverage, the working spouse surcharge will apply to you.

10. **Can I enroll my children in the Dun & Bradstreet medical plan even if my spouse/domestic partner has coverage elsewhere without the surcharge?**
    Yes. There is no surcharge for enrolling eligible children in Dun & Bradstreet's medical plan. If you are only enrolling your children, you will pay the You + Child(ren) premium rate.

11. **Is the working spouse surcharge only for medical coverage? If I do not enroll my spouse/domestic partner in medical coverage, but enroll him or her in dental or vision coverage, will I have to pay the surcharge?**
    The working spouse surcharge is only for medical coverage. If you enroll your spouse/domestic partner in dental or vision coverage, the surcharge would not apply.

12. **What if I notify Fidelity later in the plan year that my spouse/domestic partner no longer has access to medical coverage through his/her employer?**
    The working spouse surcharge will be removed the first of the month following timely notification. We will not retroactively reimburse for amounts already collected.

13. **If my spouse/domestic partner loses his/her job and benefits, would he/she have to wait until an Open Enrollment window to be eligible for Dun & Bradstreet coverage?**
    No, the loss of a spouse's/domestic partner's employment and related benefits is a qualifying life event change that would allow an employee to enroll the spouse/domestic partner and any affected dependents into the Dun & Bradstreet health care coverage within 31 days of the qualifying event by contacting Fidelity NetBenefits at 1-877-362-8953.

14. **What if my spouse/domestic partner resigns or loses his/her job, but has access to COBRA? Does COBRA constitute employer-sponsored coverage?**
    COBRA coverage does not constitute an employer-sponsored medical plan. In this instance, the spouse/domestic partner no longer qualifies for employer-sponsored medical coverage and would not be subject to the spousal surcharge. You must notify Fidelity within 31 days of the qualifying event to make a benefit change.