



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/domestic partner who is working or retired, and who is eligible for medical coverage through his/her employer or former employer but is enrolled in the Dun & Bradstreet medical plan.

2. How much will it cost?

The surcharge will be \$100 per month (\$50 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/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 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.

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 team members exemplify ethical behavior: honesty, integrity and good judgement.

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 medical plan. If you enroll your spouse/domestic partner when he/she has access to his/her 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 Employee + 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/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 Dun & Bradstreet health care coverage within 31 days of the qualifying event by contacting Fidelity NetBenefits.

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 as 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 NetBenefits within 31 days of the qualifying event to make benefit changes.