

## MEDICARE PART D NOTICE OF CREDITABLE COVERAGE

**If you or your spouse is NOT Medicare-eligible and will NOT become eligible for Medicare in the next 12 months, this notice does not apply to you, and you do not need to take any action. If you or your spouse is Medicare-eligible or will become eligible for Medicare in the next 12 months, please read this notice carefully, and keep it for your records.**

**Generally, you or your spouse is Medicare-eligible if either one of you (1) is enrolled in Medicare Part B or is entitled to Medicare Part A (i.e., you are age 65 or older and are receiving monthly Social Security or railroad retirement benefits); or (2) have received at least 24 months of Social Security or railroad retirement benefits based on disability, even if one of you is younger than age 65.**

### **Important Notice from Dun & Bradstreet About Your Prescription Drug Coverage and Medicare**

Please be sure to read this notice carefully and keep it with your other papers regarding the medical plan. This notice has information about your current prescription drug coverage with Dun & Bradstreet and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether you want to join a Medicare drug plan. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

**There are two important things you need to know about your Dun & Bradstreet prescription drug coverage and Medicare's prescription drug coverage:**

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
- 2. The Dun & Bradstreet Corporation has determined that the prescription drug coverage offered by The Dun & Bradstreet Corporation Welfare Benefit Plan is, on average for all Plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

**Because your existing coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep your Dun & Bradstreet prescription drug coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.**

**When can you join a Medicare prescription drug plan?**

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from October 15 through December 7. Individuals who lose their employer/union creditable prescription drug coverage through no fault of their own will also be eligible for a two-month Special Enrollment period to sign up for a Medicare prescription drug plan.

**What happens to your current coverage if you decide to join a Medicare prescription drug plan?**

If you are covered as an active employee or the family member of an active employee, you can continue your coverage under the Dun & Bradstreet Active Medical Plan and enroll in Medicare Part D during the Medicare enrollment period. If you or a covered dependent decides to join a Medicare prescription drug plan, In this case, Dun & Bradstreet Corporation Welfare Benefit Plan will continue to pay primary or secondary as it had before you enrolled in a Medicare prescription drug plan. In other words, eligible prescription drug claims will be paid by the Dun & Bradstreet plan first. If there are prescription drug claims that are not covered or partially covered by the Dun & Bradstreet plan, Medicare may pay for eligible expenses that are not paid by the Dun & Bradstreet plan.

However, if you drop coverage under the Active Medical Plan and join a Medicare prescription drug plan, Medicare will be your only payer, you and your dependents will not be able to re-enroll for medical and prescription drug coverage until the next Annual Enrollment period, or upon a qualifying change in status for which enrollment is permitted, if earlier (and only if you are eligible for coverage at the time your re-enrollment would be effective). Also, keep in mind that your current coverage under the Active Medical Plan pays for medical expenses, in addition to prescription drugs, and if you choose to drop prescription drug coverage under the Active Medical Plan, you must also drop your medical coverage.

Therefore, if you are considering joining a Medicare prescription drug plan, you should carefully compare your current prescription drug coverage (including which drugs are covered) and costs in the Dun & Bradstreet plan to the plans offering Medicare prescription drug coverage in your area. By comparing the coverage and costs of the plans, you can determine if joining a Medicare prescription drug plan will be beneficial to you.

**When will you pay a higher premium (penalty) to join a Medicare prescription drug plan?**

You should also know that if you drop or lose your coverage with Dun & Bradstreet and do not join a Medicare prescription drug plan within 63 continuous days after your current coverage ends, you may be required to pay a higher premium (a penalty) to join a Medicare prescription drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage (i.e., prescription drug coverage that is, on average, at least as good as standard Medicare prescription drug coverage), your monthly premium may go up at least one percent per month for every month after your initial enrollment period that you did not have that coverage. For example, if you go 19 months without coverage, your premium will always be at least 19 percent higher than the Medicare base beneficiary premium. You may have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next October to enroll.

**For more information about this notice or your current prescription drug coverage...**

Please call Dun & Bradstreet's Benefits Center at Fidelity toll-free at 1-877-362-8953, any business day (excluding holidays recognized by the New York Stock Exchange except Good Friday) between 8:30 A.M. and 8:00 P.M. Eastern time, to speak with a benefits representative.

**Note:** *You will receive this notice each year. You may also receive this notice at other times in the future, such as before the next period you can enroll in Medicare prescription drug coverage, or if Dun & Bradstreet's prescription drug coverage under the Active Medical Plan changes. You also may request a copy.*

**For more information about your options under Medicare prescription drug coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is available in the current **Medicare & You** handbook. You'll get a copy of the handbook in the mail from Medicare, and you may be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

- Visit [www.medicare.gov](http://www.medicare.gov) for personalized help.
- Call your State Health Insurance Assistance Program (see your copy of the **Medicare & You** handbook for their telephone number).
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this is available from the Social Security Administration (SSA). You can visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember:** Keep this Creditable Coverage notice for your records. If you decide to join one of the Medicare prescription drug plans, you may need to provide a copy of this notice when you join to show that you have maintained creditable coverage and, therefore, that you are not required to pay a higher premium amount (a penalty).

Date:	October 2023
Name of Entity/Sender:	Dun & Bradstreet Corporation Welfare Benefit Plan
Address:	100 Campus Drive Florham Park, NJ, 07932
Contact Position/Office:	Dun & Bradstreet's Contact Center at Fidelity
Phone Number:	1-877-362-8953