

**The Dun & Bradstreet  
Accidental Death & Dismemberment  
Insurance Plan  
Summary Plan Description  
for Active Employees**

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The Dun & Bradstreet Corporation Welfare Benefit Plan provides health care, life, accident, disability, employee assistance, flexible spending account and legal insurance benefits to eligible active employees of Dun & Bradstreet and its related companies who participate in the plan, and their dependents. The Dun & Bradstreet Accidental Death & Dismemberment Insurance Plan for active employees (the “AD&D Insurance Plan” or “Plan”) is part of The Dun & Bradstreet Corporation Welfare Benefit Plan and provides accidental death and dismemberment benefits to active employees. This document summarizes the Dun & Bradstreet AD&D Insurance Plan as in effect on January 1, 2024, unless otherwise noted, for eligible active employees and their eligible dependents. It describes the benefits as they apply to eligible participants and serves as the summary plan description (SPD) for these benefits.

Dun & Bradstreet encourages you to read this SPD carefully and share it with your eligible dependents covered under the AD&D Insurance Plan. If you have any questions about your benefits, please contact the Dun & Bradstreet Benefits Center. See the section “How to Reach Your AD&D Insurance Plan Service Provider” at the beginning of this SPD for contact information.

The insurance policy and the Dun & Bradstreet legal plan document provide additional information about the administration of the AD&D insurance Plan. If there is any difference between the information in this SPD and information in the insurance policy and Dun & Bradstreet legal plan document, or if there are details not covered in this SPD, the insurance policy and Dun & Bradstreet legal plan document will determine how to resolve these issues.

**Important Information**

The Dun & Bradstreet Corporation (Dun & Bradstreet or the “Company”) is the Plan Sponsor of the AD&D Insurance Plan.

The AD&D Insurance Plan is fully insured through an outside insurance company (the “Insurance Provider”), which means the Insurance Provider assumes full responsibility for claims adjudication and payment. Day-to-day operations of the AD&D Insurance Plan have been delegated to the Benefits Center for The Dun & Bradstreet Corporation (the “Dun & Bradstreet Benefits Center”).

You can contact the Insurance Provider or the Dun & Bradstreet Benefits Center if you have questions or need more information. See the section “How to Reach Your AD&D Insurance Plan Service Provider” at the beginning of this SPD for contact information.

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## HOW TO REACH YOUR AD&D INSURANCE PLAN SERVICE PROVIDER

Here is how you can reach your Dun & Bradstreet AD&D Insurance Plan service providers:

Provider	Contact Information
<p><b>Administrative Services:</b></p> <ul style="list-style-type: none"> <li>■ Dun &amp; Bradstreet’s Benefits Center at Fidelity*</li> </ul>	<ul style="list-style-type: none"> <li>■ P.O. Box 770003 Cincinnati, OH 45277</li> <li>■ 1-877-362-8953 (or 1-888-343-0860 for the hearing impaired)</li> <li>■ <a href="http://netbenefits.fidelity.com">http://netbenefits.fidelity.com</a></li> </ul>

\*For assistance before you have terminated employment or before you have submitted a claim for benefits. The Insurance Provider can provide assistance after you have terminated employment or after you have submitted a claim for benefits. Contact information for the Insurance Provider is located in the “Plan Administration” section.

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## **ABOUT YOUR PARTICIPATION**

This section contains important information about your participation in the AD&D Insurance Plan, including eligibility information, when coverage begins, naming beneficiaries, paying for coverage, making changes during the year and when coverage ends.

### **Who Is Eligible**

You are eligible for coverage under the AD&D Insurance Plan if you meet all of the following conditions:

- You are an active full-time or part-time employee employed by Dun & Bradstreet or a related company that participates in the AD&D Insurance Plan with Dun & Bradstreet's approval, and
- You are regularly scheduled to work 20 or more hours per week.

If you are classified by a Dun & Bradstreet company as a temporary employee, leased employee, intern, or an independent contractor, you are not eligible to participate in the AD&D Insurance Plan.

In addition, if you are not classified as an eligible employee by a Dun & Bradstreet company but are later reclassified as such either by action of the Plan Administrator or by a governmental or judicial authority, you will be deemed to have become an employee eligible to participate in the AD&D Insurance Plan only prospectively and not retroactively to the date on which you are found to have first become an employee, assuming all other eligibility requirements are met.

### ***Dependent Eligibility***

Your eligible dependents are also eligible for coverage under the AD&D Insurance Plan if you enroll for coverage.

Eligible dependents include:

- Your legal spouse (not including your legally separated or divorced spouse) or your same-sex or opposite sex domestic partner provided he or she is under 70 years of age,

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- Your or your spouse's/domestic partner's dependent child(ren) who are under age 26 as of the last day of the calendar year; and
- Your or your spouse's/domestic partner's unmarried eligible dependent child who is physically or mentally incapable of self-support will continue to be eligible after age 26 for coverage as long he or she is financially dependent on you for more than one-half of his or her maintenance and support as long as the disability continues. Certification of disability must be approved by the Plan Administrator. The Plan Administrator will review and re-certify eligibility for continued coverage at its discretion from time to time.

Eligible children may include:

- Biological children,
- Adopted children (eligible as of the date of birth if legally adopted before birth; otherwise, eligible as of the date they are placed in your home),
- Stepchildren,
- Foster children,
- Children placed in your care by court order.

The following dependents will not be eligible for AD&D Insurance Plan coverage:

- Dependents who live outside the U.S. or Canada,
- Dependents in the military of any country or subdivision of any country,
- Dependents who are covered under the AD&D Insurance Plan as a Dun & Bradstreet employee, or
- Dependents who are no longer eligible dependents under the terms of the AD&D Insurance Plan.

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### ***Domestic Partner Eligibility***

Your domestic partner may be eligible for coverage under the AD&D Insurance Plan. In order for you to cover your domestic partner, you and your partner must either:

- Have registered properly your domestic partnership with an approved governmental domestic partnership registry,

***OR***

- Be at least 18 years old;
- Share a committed and exclusive relationship for at least six months;
- Not be married to another person;
- Not be related by marriage or blood, which would otherwise prohibit legal marriage in the state of residence, and
- Live together in the same household.

***OR***

- Enter into a civil union in accordance with the laws of a state which permits couples to enter into civil unions.

If any of the above eligibility requirements are no longer being met, domestic partner coverage ends. You must notify the Dun & Bradstreet Benefits Center immediately. See the section "How to Reach Your AD&D Insurance Plan Service Provider" at the beginning of this SPD for contact information.

### **When Coverage Begins**

If you enroll for coverage under the AD&D Insurance Plan, your coverage will be effective the day you began employment with a Dun & Bradstreet company or first became eligible provided you are actively at work on that date and enroll within the required time period. If you are absent from work on the day your coverage is scheduled to begin, you will not be eligible for the coverage until you return to active work.

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If you enroll at any other time during the year, your coverage will be effective once your enrollment is processed by the Plan Administrator. If you enroll during annual enrollment, your coverage will be effective on the following January 1 or the date you are actively at work, if later.

Coverage for your eligible dependent(s) starts the same day that your coverage begins (or, if later, the date he or she is first eligible) if you have enrolled for dependent coverage within the required time period, *unless* your dependent is hospitalized or confined because of illness or disease (except in the case of newborn dependent) in which case coverage will begin when he or she is released.

### **Naming a Beneficiary**

You have the right to choose a beneficiary under the AD&D Insurance Plan. A beneficiary is the person you choose to receive the insurance benefits when you die. You can name one or more beneficiaries to receive insurance payments in the event of your death. In most cases, you can change your beneficiary designation at any time without the consent of your current beneficiary(ies) unless you have designated an irrevocable beneficiary, or you have assigned ownership of your insurance (if permitted by the Insurance Provider). Please note, you may want to review your beneficiary designation periodically. For example, if you get married or divorced, you may want to name a new beneficiary.

To designate your beneficiaries, visit Fidelity NetBenefits® online at <https://netbenefits.com/dnb>. Click on the Your Profile tab, then Beneficiaries to designate your beneficiaries.

If you fail to name a beneficiary or your beneficiary predeceases you, your AD&D insurance benefits will be paid in accordance with the insurance policy, which provides for payment to the first of the following:

- Your surviving lawful spouse/domestic partner,
- Any surviving biological or legally adopted child(ren) in equal shares,
- Any surviving parents in equal shares,

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- Any surviving biological or legally adopted siblings in equal shares,
- Your estate.

If you name more than one beneficiary without specifying their shares, they will receive equal shares. If your beneficiary(ies) dies before you, their interest will end. Your benefit will be shared equally by any remaining beneficiaries. If you and your beneficiary die at the same time, your benefit will be paid as if you survived your beneficiary.

### **Paying for Coverage**

You pay the full cost of coverage under the AD&D Insurance Plan. Your cost of coverage will depend on how much coverage you elect to purchase and whether you elect to cover your eligible family members. Contributions are deducted from your paycheck on an after-tax basis; that is, after federal and state income taxes and FICA taxes are withheld from your paycheck.

### **When Coverage Ends**

Coverage under the AD&D Insurance Plan will end *for you* on the earliest of the following events:

- Date you die or turn 80 years of age,
- End of the period for which premiums are paid on a timely basis,
- Date Dun & Bradstreet terminates this AD&D Insurance Plan,
- Date you cancel coverage, or
- Date your employment ends, including on account of retirement, or you otherwise fail to satisfy the eligibility requirements.

Your *dependent's* coverage will end on the earliest of the following events:

- Date Dun & Bradstreet terminates all dependent coverage under this AD&D Insurance Plan,
- Date Dun & Bradstreet terminates this AD&D Insurance Plan,

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- Date your dependent becomes covered as a Dun & Bradstreet employee,
- Date your dependent no longer meets the definition of an eligible dependent (including on account of reaching a certain age),
- Date your coverage terminates, or you are no longer eligible for coverage, or
- End of the period for which premiums are paid on a timely basis.

You may be eligible to continue your AD&D insurance coverage when coverage ends. See the section “Continuation of Your AD&D Insurance Coverage” in this SPD for more information.

Your coverage (or your dependent’s coverage) will also terminate on the date you revoke your election for such coverage (which generally must be prospectively) provided the revocation is otherwise permitted under the terms of the AD&D Insurance Plan.

If the Plan Administrator determines that you or your dependent have engaged in fraud or intentionally misrepresented a material fact in connection with the AD&D Insurance Plan, including enrollment and participation, your coverage and/or your dependent’s coverage will be terminated on the date specified by the Plan Administrator.

### **Making Changes During the Year**

Requests for increases and decreases may be made at annual enrollment or anytime throughout the year within 31 days of a qualified status change by contacting Dun & Bradstreet’s Benefits Center. All increases are subject to the actively at work requirement.

Qualified family status changes under the AD&D Insurance Plan include:

- A change in your legal marital status (such as marriage, divorce, death of spouse) or domestic partner status (i.e. your domestic partner meets or fails to meet the domestic partner criteria), and
- A change in the number of your dependents (such as through birth, adoption or placement for adoption of a dependent child or death).

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If you experience one of these qualifying events, you must notify the Dun & Bradstreet Benefits Center within 31 days from the date of the event to make changes.

**If Your Employment Situation Changes**

The following chart summarizes how your AD&D insurance coverage may be affected if your employment situation changes.

<b>If You.....</b>	<b>How Your AD&amp;D Insurance Coverage May Change...</b>
<i>Terminate employment</i>	<p>Your coverage stops the date your employment terminates.</p> <p>See the section “Continuation of Your AD&amp;D Insurance Coverage” of this SPD for information about continuation privileges after coverage terminates.</p>
<p><i>Take an approved leave of absence, including:</i></p> <ul style="list-style-type: none"> <li>■ An approved unpaid personal leave;</li> <li>■ A family leave of absence under the Family and Medical Leave Act; or</li> <li>■ A short-term disability leave.</li> </ul>	<ul style="list-style-type: none"> <li>■ Coverage will continue for you and your eligible covered dependents as long as you are on an approved leave and you pay the required contributions for coverage on a timely basis.</li> <li>■ If your leave is paid, the cost of coverage will be deducted from your pay. If you are on an unpaid leave, you will be billed monthly for the cost of your AD&amp;D insurance coverage by the Dun &amp; Bradstreet Benefits Center.</li> </ul>
<i>Die</i>	<ul style="list-style-type: none"> <li>■ Your designated beneficiary(ies) should notify the Dun &amp; Bradstreet Benefits Center of your death and request the appropriate claim form.</li> <li>■ See the section “How to Reach Your AD&amp;D Insurance Plan Service Provider” at the beginning of this SPD for contact information.</li> </ul>
<i>Are on military leave</i>	<ul style="list-style-type: none"> <li>■ Coverage will continue for you and your eligible covered dependents as long as you are on an approved military leave and you pay the required contributions for coverage on a timely basis.</li> <li>■ If your leave is paid, the cost of coverage will be deducted from your pay. If your leave is unpaid, you will be billed monthly for the cost of your life insurance coverage by the Dun &amp; Bradstreet Benefits Center.</li> </ul>

## YOUR AD&D INSURANCE BENEFITS

The AD&D Insurance Plan is designed to help provide protection for your family's financial well-being. The following is a brief summary of the coverage options and the benefits offered under the AD&D Insurance Plan. For additional detail, you should review the [Certificate of Insurance for the AD&D Insurance Plan](#) which was prepared by the Insurance Provider.

In the event of a conflict between this summary and the Certificate of Insurance, the Certificate of Insurance will control.

### **Annual Earnings**

Your annual earnings include your gross annual base salary (including lump sum salary or wage increases) as of September and your prior year's cash bonus and commissions (including one-time payments due to a reduction in regular bonus or commission opportunity as a result of a job change). For example, base salary as of September 2023 and bonus and commission for 2022 are combined as annual earnings for annual enrollment.

If you are newly hired, your annual earnings equal your gross annual salary or draw, if you earn sales commissions.

Your annual earnings *do not include* overtime pay, pension payments, retainers, prizes and awards and other special remuneration.

Annual earnings are recalculated once a year in September and effective the following January 1 as part of your Annual Enrollment.

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## Coverage Options

### *Employee Coverage*

You have the option to buy AD&D insurance coverage for yourself. You may select coverage in increments of \$10,000 up to \$1,000,000 or ten times your annual earnings, whichever is less.

### *Dependent coverage*

If you elect coverage for yourself, you also have the option to elect coverage for your family. The coverage amount that you may elect depends on your family composition.

<b>If You Elect AD&amp;D Coverage for your Family</b>	<b>The Coverage Amount Is...</b>
You	100% of elected amount
Spouse/domestic partner only	55% of your benefit
Spouse/domestic partner and children	Spouse: 50% of your benefit Each child: 10% of your benefit
Children only	Each child: 15% of your benefit

The maximum benefit for spouse/domestic partner coverage is \$500,000, and the maximum benefit for dependent child coverage is \$50,000.

## Benefits

The benefits that are paid depend on the extent of the injury and the coverage option you elect.

- If you or your covered dependents die accidentally, the plan will pay 100% of the benefit to the beneficiary. You are the beneficiary for your spouse/domestic partner and/or covered dependents.
- If you or your covered dependents experience an accidental injury, the plan will pay benefits based on the type of injury. The Certificate of Insurance provides additional information regarding the amount of benefit that will be paid for each injury.

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## **Additional AD&D Benefits**

The AD&D Insurance Plan provides additional benefits in certain situations if you or your covered dependent dies or has an accidental injury in certain situations. These benefits include:

- Air bag benefit,
- Brain damage benefit,
- Childcare benefit,
- COBRA continuation benefit,
- Coma benefit,
- Disappearance benefit,
- Education benefit (for both spouse/domestic partner and dependent children),
- Exposure benefit,
- Hospital/extended care facility benefit,
- Public transportation benefit, and
- Seat belt benefit

For a complete description of the additional benefits, you should refer to the Certificate of Insurance.

## **What Is Not Covered**

The AD&D Insurance Plan will not provide benefits, or pay any claim for a loss caused by, contributed to by, or resulting from:

- self-inflicted injury, self-destruction, or autoeroticism, whether sane or insane,
- suicide or attempted suicide, whether sane or insane,

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- an insured's commission of, or attempt to commit a felony, or to which a contributing cause was your being engaged in an illegal occupation,
- bodily or mental infirmity, illness or disease,
- an insured being intoxicated or under the influence of any narcotic unless administered or consumed on the advice of a physician,
- the use of non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected,
- motor vehicle collision or accident where an insured is the operator of the motor vehicle and an insured's blood alcohol level meets or exceeds the level at which intoxication is defined in the state where the collision or accident occurred, regardless of any legal proceedings thereto,
- infection, other than infection occurring simultaneously with, and as a direct and independent result of, the accidental injury,
- medical or surgical treatment or diagnostic procedures or any resulting complications, including complications from medical misadventure,
- travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled flight on a licensed passenger aircraft carrier, or
- war or any act of war, whether declared or undeclared.

For additional information and a complete list of exclusions, you should refer to the Certificate of Insurance.

### **Continuation of Your AD&D Insurance**

You or your covered spouse/domestic partner may be able to continue coverage provided under the AD&D Insurance Plan when it would otherwise terminate because the eligibility requirements are no longer met. Certain exceptions apply, including a loss of eligibility on account of age. You or your covered spouse/domestic partner must apply and pay the first premium within 60 days of the date coverage would otherwise terminate. For more

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information about the right to continue AD&D insurance coverage and the costs, you should review the Certificate of Insurance for the AD&D Insurance Plan (link above).

### **Filing a Claim**

In the event of your accidental injury or death (or your spouse's/domestic partner's or your child(ren)'s accidental injury or death), the beneficiary(ies) should file a claim and provide valid proof of accidental injury or death to the Insurance Provider as soon as possible. The beneficiary(ies) should contact the Dun & Bradstreet Benefits Center to receive a claim form. See the section "How to Reach Your AD&D Insurance Plan Service Provider" at the beginning of this SPD for contact information.

## **PLAN ADMINISTRATION**

This information about the administration of the AD&D Insurance Plan is provided in compliance with the Employee Retirement Income Security Act (ERISA) of 1974, as amended. While you should not need these details on a regular basis, the information may be useful if you have specific questions about your AD&D Insurance Plan.

### **Plan Name**

The name of the plan is The Dun & Bradstreet Corporation Welfare Benefit Plan. The AD&D Insurance Plan for active employees is one part of this plan.

### **Plan Sponsor**

The Dun & Bradstreet Corporation is the Plan Sponsor of The Dun & Bradstreet Corporation Welfare Benefit Plan, of which the AD&D Insurance Plan is a part. The name, address and telephone number of the Plan Sponsor are:

*The Dun & Bradstreet Corporation*

5335 Gate Parkway

Jacksonville, FL 32256

1-800-234-3867

This plan is a welfare benefit plan providing AD&D insurance benefits.

### **Participating Employers**

As of January 1, 2024, the participating employers are:

The Dun & Bradstreet Corporation

Dun & Bradstreet Credibility Corporation

Dun & Bradstreet, Inc.

*For a complete list, please contact the Plan Administrator.*

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## **Plan Administrator**

The name, address and telephone number of the Plan Administrator are:

*The Plan Administration Committee*

*The Dun & Bradstreet Corporation*

100 Campus Drive, 3<sup>rd</sup> Floor West

Florham Park, NJ 07932

1-973-921-5500

The administration of the AD&D Insurance Plan will be under the supervision of the Plan Administrator. To the fullest extent permitted by law, the Plan Administrator will have the exclusive right to determine all matters relating to eligibility, coverage determination, interpretation and operation of the AD&D Insurance Plan.

## **Insurance Provider**

Listed below are the name and address of the organization that insures the AD&D insurance benefit and provides related insurance services. The Insurance Provider can provide assistance after you have terminated employment or after you have submitted a claim for benefits. These services include providing plan benefits, administering claims and providing customer assistance. If you need assistance before you have terminated employment or before you have submitted a claim for benefits, you should contact the Dun & Bradstreet Benefits Center.

*Securian Financial Group, Inc.*

400 Robert Street North

St Paul, MN 55101

The Plan Administrator has delegated to the Insurance Provider full discretion to determine all matters relating to claims, up to and including final appeals. Any determination by the Plan Administrator, or any authorized delegate, shall be final and binding.

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## **Agent for Service of Legal Process**

The Plan Administrator is the designated agent for service of legal process. See the section “Plan Administrator” for more information.

## **Identification Numbers**

The Employer Identification Number (EIN) assigned by the Internal Revenue Service to Dun & Bradstreet is 22-3725387. The plan number for The Dun & Bradstreet Corporation Welfare Benefit Plan is 501.

## **Plan Year**

The plan year for the AD&D Insurance Plan is January 1 through December 31.

## **Plan Funding**

The AD&D Insurance Plan is fully insured, which means the Insurance Provider assumes full responsibility for claims adjudication and payment of benefits. Participants pay 100% of the cost of coverage under the AD&D Insurance Plan.

## **Plan Document**

This SPD is intended to help you understand the main features of the AD&D Insurance Plan. The insurance policy and Dun & Bradstreet legal plan document provide additional information about the administration of the AD&D Insurance Plan. If there is any difference between the information in this SPD and in the insurance policy and Dun & Bradstreet legal plan document, or if there are details not covered in this SPD, the insurance policy and Dun & Bradstreet legal plan document will determine how to resolve these issues.

## **Future of the Plan**

Dun & Bradstreet reserves the right to amend, modify, suspend, or terminate the plan, in whole or in part, by action of the Compensation Committee of the Company’s Board of Directors (or any delegate from time to time). Plan amendment, modification, suspension, or termination may be made for any reason, and at any time.

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## **Limitation on Assignment**

You may assign your rights and ownership under the AD&D Insurance Plan. You must make the assignment in writing, and it must be signed by you. You must file the original assignment (or a certified copy) with the Insurance Provider. Both Dun & Bradstreet and the Insurance Provider must give written consent to such an assignment. For additional information, you should review the Certificate of Insurance for the AD&D Insurance Plan or contact the Insurance Provider. See the section “How to Reach Your AD&D Insurance Plan Service Provider” for contact information.

Neither Dun & Bradstreet nor the Insurance Provider is responsible for the legality of the assignment. Therefore, you should consult with your attorney before taking this action.

## **CONTINUATION OF COVERAGE**

You may be able to continue coverage under the AD&D Insurance Plan under certain conditions.

### **Continuation of Coverage for Employees in the Uniformed Services**

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) guarantees certain rights to eligible employees with regards to military service. If you go on a qualifying military leave of absence, you are generally entitled to participate in any rights under benefits not based on seniority that are available to employees on comparable non-military leaves. Upon reinstatement to active employment with your employer, you are generally entitled to the seniority, and all seniority-based rights and benefits associated with the position that you held at the time your employment was interrupted, plus the additional seniority; and seniority-based rights and benefits that you would have attained with reasonable certainty if your employment had not been interrupted.

You may continue your AD&D insurance coverage while on military leave pursuant to USERRA subject to any Insurance Provider limit. If you choose not to continue your AD&D insurance coverage while on military leave, you are generally entitled to reinstate your coverage with no waiting periods or exclusions (however, an exception applies to service-related injuries or illnesses) when you return to active employment with your employer.

To be eligible for the reemployment rights guaranteed by USERRA, you must meet certain requirements. One of these requirements is that you generally must return to active employment with your employer or reapply for employment, as applicable, within the following time frames:

- Return to work no later than the beginning of the first full, regularly scheduled workday following military service, including an 8-hour rest period after you return home from your military service, if you are on a military leave of less than 31 days,
- Return to or reapply for employment within 14 days of completion of such period of duty, if your period of military service is more than 30 days and less than 180 days, or

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- Return to or reapply for employment within 90 days of completion of your period of duty, if your military service lasts more than 180 days.

See your Human Resources representative for more information on applicable military leaves of absence.

### **Continuation of Coverage While on a Family and Medical Leave**

Under the federal Family and Medical Leave Act (FMLA), employees are generally allowed to take up to 12 weeks of unpaid leave (26 weeks in the case of a military caregiver leave) for certain family and medical situations.

If you are eligible, you can take up to 12 weeks of unpaid leave (26 weeks in the case of a military caregiver leave) in a 12-month period for the following reasons:

- For the birth and care of your newborn child or a child that is placed with you for adoption or foster care,
- For the care of a spouse, child, or parent who has a serious health condition,
- For your own serious health condition,
- For a qualifying exigency relating to the active duty, or call to active duty, of a family member who is a member of the US Armed Forces or of the reserves and who is deployed to a foreign country, or
- To care for a family member who is a member of the US Armed Forces or a veteran and who is being treated for or recovering from a serious injury or illness incurred or aggravated by service in the course of active duty (known as a “military caregiver leave”).

Depending on the state you live in, the number of weeks of leave available to you for family and medical reasons may vary based on state law requirements.

Your participation in the AD&D Insurance Plan will continue while you are on an approved FMLA leave (paid or unpaid) as long as you pay the required premium for coverage in a timely manner. If your leave is unpaid, you will be billed for the cost of coverage under the

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AD&D Plan. If you do not pay the required premium in a timely manner your coverage will terminate.

If you do not return to work at the end of the FMLA leave and your leave of absence is not extended, your coverage under the AD&D Insurance Plan will terminate.

### **Continuation of Coverage While on an Employer-Approved Leave of Absence**

If you take an approved leave of absence (whether paid or unpaid), your coverage under the AD&D Insurance Plan will continue at active rates during your approved leave of absence subject to timely payment of the required premium and any Insurance Provider limits, with the exception of an FMLA or USERRA leave where you may choose to decline your benefit continuation. If you take a non-medical leave of absence, your coverage cannot continue for longer than 12 months from the last day you were actively at work. If you take a non-FMLA medical leave of absence, your coverage cannot continue for longer than 12 months from the last day you were actively at work or you turned age 65, whichever is earlier.

If your leave of absence is paid, the cost of your coverage will be deducted from your pay. If your leave of absence is unpaid, you will be responsible for submitting payments for the required premium on a timely basis to continue coverage, otherwise your coverage will be terminated. The Dun & Bradstreet Benefits Center will bill you on a monthly basis for the cost of coverage starting the first of the month following the start of your approved unpaid leave. Payroll deductions will resume the first of the month following your return from the approved unpaid leave.

Your coverage may terminate before the end of your approved leave of absence if any of the other termination events described in the section “When Coverage Ends” occur, including your failure to pay the required contributions for coverage on a timely basis.



## **CLAIMS AND APPEALS PROCESS**

Under the Plan, you may file claims for Plan benefits and appeal adverse claim determinations either yourself or through an authorized representative. All claims must be submitted in writing. Any reference to "you" in this Claims and Appeals Process section includes you and your Authorized Representative. Additional information regarding appointment of an Authorized Representative is provided below.

If your claim is denied (in whole or in part), you will receive a written notice of the denial which will explain the reasons for the denial and the appeal procedures available under the Plan. Additional information is provided below.

The Insurance Provider is responsible for determining all claims for benefits under the AD&D Insurance Plan. The Plan Administrator will determine all eligibility claims and other similar non-benefit claims. The Plan Administrator will respond to all such claims within the time frames and in the manner that claims for benefits are decided, but you must submit the claim to the Plan Administrator, not to the Insurance Provider. All appeals of such claims must also be filed with the Plan Administrator within 60 days of the denial. The Plan Administrator will respond to all such appeals within the time frames and in the same manner as claims for AD&D insurance benefits.

### **Authorized Representative**

You may appoint an authorized representative to act on your behalf for purposes of the AD&D Insurance Plan.

If you need to appoint an authorized representative for purposes of a claim or appeal relating to benefits, you must follow the rules and procedures of the Insurance Provider for such claim or appeal. To the extent the Insurance Provider has no rules or procedures, your appointment of an authorized representative must:

- Be in writing and dated;
- Clearly indicate the authorized representative, the scope of the appointment and any limitations on the authorized representative;

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- Be signed by you and notarized by a notary public;
- Satisfy any other legal requirement applicable to appointments under state or federal law; and
- Be approved by the Plan Administrator (or its delegate) in writing.

The AD&D Insurance Plan will also recognize a court order appointing a person as your authorized representative. The Plan Administrator may also provide different rules and procedures for an appointment of an authorized representative in emergency situations or for attorneys.

Appointing an individual or entity as your authorized representative is not an assignment of rights or benefits under the Plan and any such appointment (whether pursuant to the rules of an Insurance Provider or the Plan Administrator) does not waive the Plan's anti-assignment provisions.

### **Time Frame for Claim Determinations**

The Insurance Provider will notify you of any adverse determination within a reasonable period of time, but not later than 90 days after receiving the claim. This 90-day period may be extended for up to an additional 90 days, if the Insurance Provider both determines that special circumstances require an extension of time for processing the claim, and notifies you, before the initial 90-day period expires, of the special circumstances requiring the extension of time and the date by which the AD&D Insurance Plan expects to render a determination.

In the event an extension is necessary due to your failure to submit necessary information, the AD&D Insurance Plan's time frame for making a benefit determination on review is stopped from the date the Insurance Provider sends you the extension notification until the date you respond to the request for additional information. If the Insurance Provider does not receive the requested information from you within 60 days of the date the Insurance Provider sends you the request, your claim will be considered without such additional information and the resulting claim determination by the Insurance Provider will be final. No additional appeals with respect to such claim will be available to you under the terms of the AD&D Insurance Plan.

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## **If You Receive an Adverse Benefit Determination**

The Insurance Provider will provide you with a notification of any adverse benefit determination (such as any denial, reduction or termination of a benefit, or a failure to provide or make a payment), which will set forth:

- The specific reason(s) for the adverse benefit determination.
- References to the specific AD&D Insurance Plan provisions on which the benefit determination is based.
- A description of any additional material or information needed to process the claim and an explanation of why that material or information is necessary.
- A description of the AD&D Insurance Plan's appeal procedures and the time limits applicable to those procedures, including a statement of your right to bring a civil action under ERISA after an appeal of an adverse determination.

## **Procedures for Appealing an Adverse Benefit Determination**

You or your authorized representative has 60 days following the receipt of a notification of an adverse benefit determination within which to appeal the determination. In connection with an appeal, you have the right to:

- Submit written comments, documents, records and other information relating to the claim for benefits.
- Request, free of charge, reasonable access to, and copies of all documents, records and other information relevant to your claim for benefits. For this purpose, a document, record, or other information is treated as “relevant” to your claim if it:
  - Was relied upon in making the benefit determination.
  - Was submitted, considered, or generated in the course of making the benefit determination, regardless of whether such document, record or other information was relied upon in making the benefit determination.

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- Demonstrates compliance with the administrative processes and safeguards required in making the benefit determination.
- Request a review that takes into account all comments, documents, records and other information submitted by you relating to the claim, regardless of whether the information was submitted or considered in the initial benefit determination.

The Insurance Provider will notify you of the AD&D Insurance Plan's benefit determination on review within a reasonable period of time, but not later than 60 days after receipt of your request for review by the AD&D Insurance Plan. This 60-day period may be extended for up to an additional 60 days, if the Insurance Provider both determines that special circumstances require an extension of time for processing the claim, and notifies you, before the initial 60-day period expires, of the special circumstances requiring the extension of time and the date by which the AD&D Insurance Plan expects to render a determination on review.

In the event an extension is necessary due to your failure to submit necessary information, the AD&D Insurance Plan's time frame for making a benefit determination on review is stopped from the date the Insurance Provider sends you the extension notification until the date you respond to the request for additional information. If the Insurance Provider does not receive the requested information from you within 60 days of the date the Insurance Provider sends you the request, your claim will be considered without such additional information and the resulting claim determination by the Insurance Provider will be final. No additional appeals with respect to such claim will be available to you under the terms of the AD&D Insurance Plan.

The Insurance Provider's notice of an adverse benefit determination on appeal will contain all of the following information:

- The specific reason(s) for the adverse benefit determination
- References to the specific AD&D Insurance Plan provisions on which the benefit determination is based

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- A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim.
- A statement describing any voluntary appeal procedures offered by the AD&D Insurance Plan and your right to obtain the information about such procedures, and a statement of your right to bring an action under ERISA.

### **Exhaustion of Administrative Remedies and Limitations on Actions**

If you do not agree with the final determination on review, you have the right to bring a civil action under Section 502(a) of ERISA, if applicable. You must use and fully exhaust all of your actual or potential rights under this AD&D Insurance Plan's administrative claims and appeals procedure by filing an initial claim and seeking a timely appeal of any adverse benefit determination before bringing suit or any other legal action against or with respect to the Plan and/or the Plan Administrator. This relates to claims for benefits, eligibility and to any other issue, matter or dispute (including any plan interpretation or amendment issue). Any such suit or other legal action must be filed within the earliest of the following - (1) two years after receiving an adverse benefit determination on review or (2) two years of the date the claim arose. If the Plan decides an appeal is untimely, the Plan's latest decision on the merits of the underlying reimbursement request or benefit request is the final decision date. You must also comply with any requirements of the Insurance Provider. If the suit or other legal action does not relate to a claim for benefits, it must be brought within two years of the date you have actual or constructive knowledge of the claim. In addition, the suit or other legal action must only be brought or filed in a federal court in the Middle District of Florida. Failure to follow the AD&D Insurance Plan's administrative claims and appeals procedures in a timely manner will cause you to lose your right to sue regarding an adverse benefit determination. This means that any claim, action or suit filed in court or in another tribunal will generally be dismissed.

In any action or consideration of a claim in court or in another tribunal following exhaustion of the Plan's claims procedures, the subsequent action or consideration shall be limited to the maximum extent permissible to the record that was before the Plan Administrator or Insurance Provider in the claims procedure process. Upon review by any court or other

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tribunal, the exhaustion requirement is intended to be interpreted to require exhaustion in as many circumstances as possible.

**Discretionary Authority**

The Plan Administrator and the Insurance Provider (with respect to all matters each such party is authorized to handle) have the exclusive discretionary authority to construe and to interpret the AD&D Insurance Plan, to decide all questions of eligibility for benefits and to determine the amount of such benefits, and their decisions on such matters are final and conclusive. Any interpretation or determination made pursuant to such discretionary authority shall be given full force and effect. Benefits under the AD&D Insurance Plan will be paid only if the Plan Administrator or the Insurance Provider, as applicable, decides in its discretion that a participant is entitled to them.

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## **YOUR RIGHTS UNDER ERISA**

As a participant in the AD&D Insurance Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

### **Receive Information About Your Plan and Benefits**

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites, all documents governing the plan, including insurance contracts, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the plan, including insurance contracts and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

### **Prudent Actions by Plan Fiduciaries**

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

### **Enforce Your Rights**

If a claim for a welfare benefit is denied or ignored, in whole or in part, you or your beneficiary has the right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

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Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the AD&D Insurance Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file a suit in a state or federal court, but only after you have exhausted the plan's claims and appeals procedure, as described in the section "Claims and Appeals Process." If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

### **Assistance with Your Questions**

If you have any questions about your AD&D Insurance Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

## **NO GUARANTEE OF EMPLOYMENT**

Your participation in, eligibility for or your right to benefits under the AD&D Insurance Plan described in this booklet is no guarantee of continued employment with Dun & Bradstreet or any Dun & Bradstreet company that participates in the AD&D Insurance Plan.

In accordance with ERISA, this booklet provides a summary plan description of the AD&D Insurance Plan, a part of The Dun & Bradstreet Corporation Welfare Benefit Plan. The information in this booklet does not constitute a commitment to continued employment.

Dun & Bradstreet reserves the right to change, modify or terminate any of the plans at any time.