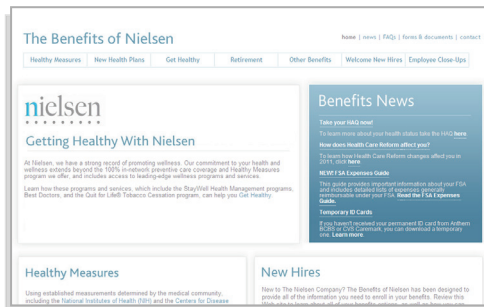


# The Benefits of Nielsen

## • • • • • • • • • • 2012 Highlights



The following pages provide an overview of The Benefits of Nielsen Health, Insurance and Retirement Plans.

For more detailed information and insights, visit <http://netbenefits.fidelity.com> where you can:

- Learn about the Nielsen Health Fund 1000 and Nielsen Health Fund 1500 plans, the Generic Prescribing Program and Nielsen *Healthy Measures*
- Review all of Nielsen's health and wellness resources
- Enroll in your benefit plans

### Enrolling in Your Benefits

Enrollment is done through the [Fidelity NetBenefits®](http://netbenefits.fidelity.com) website, 24 hours a day. You have 31 days from your date of hire to enroll in these benefits: Medical, Dental, Vision, Health Care Spending Account, Dependent Care Spending Account, Long-Term Disability, Supplemental Life Insurance, Dependent Life Insurance, Basic Life and Accidental Death and Dismemberment (AD&D) Insurance, Short-Term Disability (STD) coverage, and the Employee Assistance Program (EAP).

If you are newly hired and choose to participate in the *Healthy Measures* program, you have 45 days from your date of hire to complete your screening to be eligible for *Healthy Measures* discounts. If you qualify, these results will be used to offset your 2012 medical premiums.

If you do not make any elections, you will only be enrolled in these core benefits at no cost: Basic Life and Accidental Death and Dismemberment (AD&D) insurance, Short-Term Disability (STD) coverage and the Employee Assistance Program (EAP).

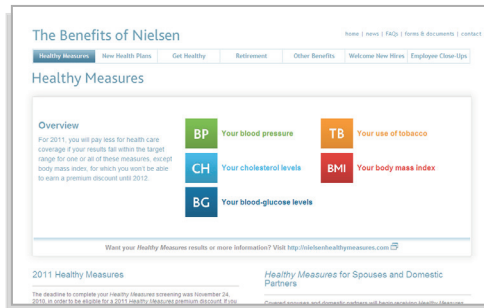




# Health and Wellness Plans

## Healthy Measures

Through this *voluntary* program, you have the opportunity to complete a biometric screening for five key measurements that can indicate both healthy lifestyle habits and potential health risks that can lead to chronic and costly conditions. If you complete the voluntary screening and the Health Risk Questionnaire, you may be eligible to receive a discount\* on your 2012 health plan contributions. Every eligible employee can participate in the *Healthy Measures* program, with the choice of completing some or all of the measurements. If you choose not to participate, you are not eligible to receive any of the benefits of the program. Certain circumstances may qualify you for a waiver for *Healthy Measures* program requirements – visit [www.nielsenhealthymeasures.com](http://www.nielsenhealthymeasures.com) for more information.



## New Hires

If you are newly hired and you choose to participate in the *Healthy Measures* program, you have 45 days from your date of hire to complete your screening to be eligible for *Healthy Measures* discounts. If you qualify, these results will be use to offset your 2012 medical premiums.

\* As a reminder, medical premiums are deducted from your gross income before federal, state and local income taxes are assessed, with the exception of premiums paid for same sex spouse/domestic partners, which are deducted after federal, state and local income taxes are assessed.

## Health Management Resources

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### Best Doctors

Nielsen offers full-time employees and their dependents covered in a Nielsen medical plan access to the Best Doctors program, designed to help you get answers to health issues or a second opinion on your treatment from the country's highest-rated doctors. Visit [www.bestdoctors.com](http://www.bestdoctors.com) to learn more.

### Citi Prepaid Flu Care Card

Nielsen provides a Citi Prepaid Flu Care Card to all Nielsen employees and dependents covered in a Nielsen medical plan. You can use the card at any participating pharmacy\* to pay for your flu shot. A Citi Prepaid Flu Care Card package was mailed to your home address in late September.

\*In some states, pharmacists cannot administer flu shots to minor children by law. In those circumstances, please see your physician.

### Quit for Life<sup>®</sup> Tobacco Cessation Program

The Quit for Life<sup>®</sup> Program is 100% confidential and free to all full-time benefits-eligible Nielsen employees and their spouses or domestic partners. The program includes online and medication support with up to eight weeks of free nicotine replacement therapy, as well as toll-free access to Quit Coaches. Visit [www.quitnow.net](http://www.quitnow.net) to learn more.

### Health Advocate

Health Advocate helps you navigate the health care system so you can make more informed decisions about your health care, including health plan enrollment. Nielsen pays the full cost of Health Advocate, and all full-time employees, spouses, domestic partners, parents and parents-in-law may call as often as they wish. Visit [www.healthadvocate.com](http://www.healthadvocate.com) to learn more.

### Healthy Pregnancy Program

The Healthy Pregnancy Program will help you through every stage of your pregnancy and delivery. You will receive:

- 24-hour access to experienced nurses
- Helpful information or facts to help you identify risks and special needs
- Access to our online Healthy Pregnancy Owner's Manual and other materials
- Complimentary gifts and money-saving coupons

Additionally, if you are eligible for and meet program requirements participate in the Healthy Pregnancy Program — one of our Health Management Programs — Nielsen will contribute up to an additional \$250 to your health reimbursement account.

### Wellness Coaching Programs

The UnitedHealthcare Wellness Coaching program gives you access to specially trained personal wellness coaches who can help you identify health risks, set goals and develop personalized strategies to help you take control of your health.

Certified wellness coaches are cross-trained in multiple wellness concentrations:

- Diabetes Lifestyle
- Exercise
- Heart Health Lifestyle
- Nutrition
- Weight Management

Programs consist of both telephonic and online support. If you are eligible, you'll be invited to participate in a Wellness Coaching Program by a wellness coach. Individuals may also self-enroll at any time by calling 1-877-440-9934. Learn more about these programs at [www.myuhc.com](http://www.myuhc.com).

For employees who meet these program requirements, Nielsen will contribute up to an additional \$50 to your health reimbursement account (HRA).

## Health Management Programs

Nielsen offers a variety of programs to help you sustain and improve your health. In 2012, Nielsen will offer an incentive for those who participate and remain engaged in the following health management programs:

- Asthma
- Congestive heart failure
- Diabetes management
- Coronary artery disease
- Chronic obstructive pulmonary disease
- Pregnancy

If you are eligible for one of these programs, you will receive a phone call or letter from UnitedHealthcare asking you to participate. We highly encourage you or your family members to work with one of UnitedHealthcare's highly trained nurses in an effort to improve your overall health.

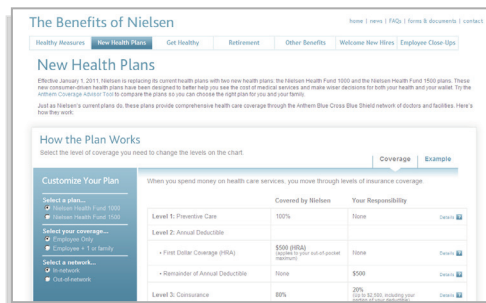
For employees who meet program requirements, Nielsen will contribute up to an additional \$250 to your health reimbursement account (HRA).

## Nielsen Get Healthy Rewards Program

The [Nielsen Get Healthy Rewards Program](#) provides all full-time, benefits-eligible Nielsen employees with a reimbursement of up to \$100 per year for either fitness club membership or weight management program costs. Through the Get Healthy Rewards Program, you will also have access to the International Fitness Club Network (IFCN).

Learn more about the Get Healthy Rewards Program by checking out the FAQs section of [The Benefits of Nielsen website](#).

# Medical Plans



Nielsen offers two comprehensive medical plans through UnitedHealthcare: the **Nielsen Health Fund 1000** and the **Nielsen Health Fund 1500** plans. These consumer-driven health plans will help you better see the cost of medical services and make smarter decisions for both your health and your wallet.

In keeping with our commitment to our culture of health, in-network preventive care is covered at 100%, with no deductibles, no copays and no coinsurance.

## Who's Eligible

If you choose medical, dental or vision coverage for yourself, you can also enroll your eligible dependents, including your:

- Legal spouse
- Dependent children
- Domestic partner (same or opposite gender)
- Dependent children of your domestic partner

## Medical Eligibility

Dependent children are eligible for coverage through the end of the month in which they turn age 26, regardless of student or marital status.

## Dental and Vision Eligibility

Your unmarried children (until the end of the month in which they reach age 19 or, if a full-time student at an accredited school, until the end of the month in which they reach age 25) who are not employed full-time and who are dependent upon you for support based on federal tax guidelines. Unmarried dependent children who are handicapped before age 19 and financially dependent on you can continue their medical/dental/vision plan eligibility beyond age 26 if approved by the carrier.

Dependent children include:

- Your natural children
- Legally adopted children
- Children for whom a court has given you guardianship and financial responsibility (following federal tax guidelines)
- Those stepchildren, foster children and domestic partner's unmarried dependent children who reside in your home

The definition of eligible dependent children does not include the spouse, domestic partner or children of your eligible adult dependent child(ren).

## Health Reimbursement Account

Nielsen contributes money to a Health Reimbursement Account (HRA) for you, \$500 per year, or if you enroll your spouse or domestic partner and/or your covered dependents, \$1,000 per year. Your HRA is prorated based on your date of hire. For example, if you start working on June 1, 2012, you can expect to receive 50% of the total HRA. It can be used to pay-as-you-go for eligible medical services, including covering a portion of your deductible.

Additionally, in 2012, Nielsen will contribute up to an additional \$250 to your health reimbursement account (HRA) if you are eligible and meet program requirements for a Health Management Program.

Learn more under [Health Management Resources](#).

## Plan Chart

If you cannot locate an in-network provider within 30 miles of your home (either a primary care physician, a specialist or a health care facility), you may call UnitedHealthcare and request approval to have your out-of-network provider claims processed as in-network claims. You will be required to do this each time you see a provider.

	In-Network Providers		Out-of-Network Providers	
<b>Health Reimbursement Account (HRA) Contribution</b>	Nielsen contributes \$500 employee/ \$1,000 employee + dependent(s)		Nielsen contributes \$500 employee/ \$1,000 employee + dependent(s)	
<b>Lifetime Maximum Benefit</b>	Unlimited		Unlimited	
	Nielsen Health Fund 1000 Employee/Family	Nielsen Health Fund 1500 Employee/Family	Nielsen Health Fund 1000 Employee/Family	Nielsen Health Fund 1500 Employee/Family
<b>Deductible Amount (after your Nielsen-funded HRA is applied)</b>	\$500 / \$1,000	\$1,000 / \$2,000	\$1,500 / \$3,000	\$2,500 / \$5,000
<b>Out-of-Pocket Maximum (after your Nielsen-funded HRA is applied; including your deductible)</b>	\$2,500 / \$5,000	\$3,500 / \$7,000	\$5,000 / \$10,000	\$5,100 / \$10,200
<b>Coinsurance (after deductible is met)</b>	You pay 20%	You pay 30%	You pay 40%	You pay 50%
<b>Preventive Care Visits</b>	Covered at 100%; no deductible applies	Covered at 100%; no deductible applies	You pay 40% after deductible	You pay 50% after deductible
<b>Other Physician Office Visits</b>	You pay 20% after deductible	You pay 30% after deductible	You pay 40% after deductible	You pay 50% after deductible
<b>Specialist Office Visits</b>	You pay 20% after deductible	You pay 30% after deductible	You pay 40% after deductible	You pay 50% after deductible
<b>Emergency Room Visit</b>	You pay 20% after deductible	You pay 30% after deductible	You pay 40% after deductible	You pay 50% after deductible

## Prescription Drug Program

When you enroll in a Nielsen Health Fund Plan, you and your enrolled dependents are automatically covered by the CVS Caremark prescription drug benefit program, which provides you and your family a choice of affordable drugs on the [CVS Caremark Primary/Preferred Drug List](#). CVS Caremark also includes Maintenance Choice® for medication on an ongoing basis. The prescription drug program includes the **Generic Prescribing Program**, through which you can learn about therapeutic alternatives that may save you money. Visit [www.destinationrx.com/nielsen](http://www.destinationrx.com/nielsen) to view therapeutic alternatives for drugs eligible for the Generic Prescribing Program.

## CIGNA Dental Coverage

Nielsen offers two dental plans through CIGNA — the CIGNA Dental Care HMO and the CIGNA Dental PPO.

## CIGNA Healthy Rewards

CIGNA has extended its service to offer Healthy Rewards®, which allows Nielsen employees to view and print money-saving retail coupons from the CIGNA website through Linkwell Health Savings. You can access Linkwell's site from the CIGNA website at <http://mycigna.com>.

## Vision Care Benefits

VSP, Nielsen's national vision insurer, offers vision coverage to you and your dependents. You do not need to be enrolled in a Nielsen medical plan to enroll in VSP.

## Flexible Spending Accounts

When you participate in a flexible spending account (FSA), you set aside money from your paycheck on a pre-tax basis, and then use the money to reimburse yourself for eligible health care and/or dependent care expenses that you paid out-of-pocket.

Under IRS rules, if you do not spend the money in your account by the end of the year, the remaining money is forfeited — so you must “use it or lose it.” If you begin a new contribution during the year as a new hire or because of a qualified status change, you are only eligible to submit expenses incurred from your date of hire or qualified status change through the end of the year. Nielsen offers two FSAs: A **Health Care Spending Account** and a **Dependent Care Spending Account**.

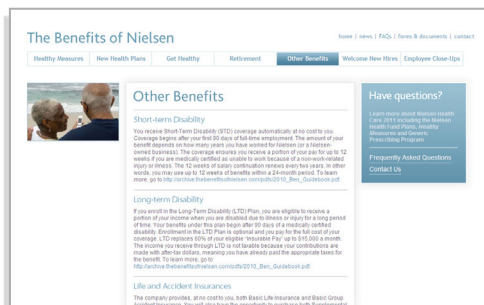
## Employee Assistance Program

The Nielsen Employee Assistance Program (EAP) is offered through United Behavioral Health. Through your EAP, you have access to a nationwide network of licensed behavioral health professionals who can help you with a wide range of personal issues or concerns. For more information, visit <http://www.liveandworkwell.com>.

## myNurseLine<sup>SM</sup>

With myNurseLine<sup>SM</sup> services, you can call a registered nurse at any time, any day. They can help answer questions like “Does my medication have side effects?” and “What are my treatment options?” They can direct you to in-network doctors and even schedule appointments. Call 1-877-440-9934.

# Life and Accident Insurance



## Basic Life Insurance

A company-paid plan, you will receive coverage of one times your insurable pay (rounded up to the next multiple of \$1,000), up to a maximum of \$1 million.

## Supplemental Life Insurance

An employee-paid plan, you may elect coverage for yourself, your spouse or domestic partner, and/or your unmarried dependent children. You must elect coverage for yourself in order to enroll your spouse or domestic partner and children.

## Basic Group Accident Insurance

A company-paid plan, it provides Basic Group Accident insurance for you in the event of an accidental death or dismemberment. This plan pays a benefit of up to one times your insurable pay, up to a maximum of \$1 million.

## Voluntary Group Accident Insurance

An employee-paid plan, the plan pays benefits in the event of an accidental death or dismemberment and is available for you, or you plus your family. You may elect coverage in \$10,000 increments, up to a maximum of \$1 million for yourself and/or your family.

## Short-Term Disability (STD)

You receive Short-Term Disability coverage automatically at no cost to you after your first 90 days of full-time employment.

## Long-Term Disability (LTD)

Your benefits under this plan begin after 90 days of a medically-certified disability. Enrollment in the LTD Plan is optional, and you pay the full cost of your coverage.

## MetLife Long-Term Care Insurance

An employee-paid plan, it provides a daily benefit of your choice during a lengthy disability or illness. Active employees and specified family members are eligible.

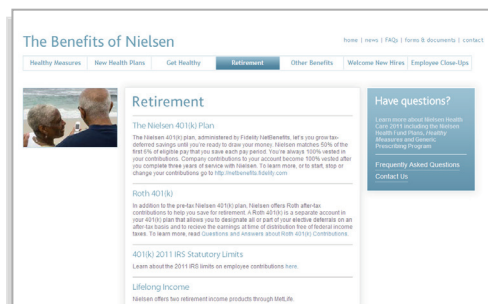
## Evidence of Insurability

Proof of good health — also known as evidence of insurability — must be submitted to and approved by MetLife when electing:

- More than three times Insurable Pay or increasing **supplemental life coverage** any time outside of initial eligibility
- **Long-Term Disability (LTD)** outside initial eligibility

If evidence of insurability is required, you must complete a Statement of Health and return it to MetLife. The form is available on [Fidelity NetBenefits®](#). You will be notified of your approval or denial. Payroll deductions will not begin until after you have been approved for coverage.

# Retirement Program



## 401(k) Plan

Regular full-time\* employees can enroll in the Plan at any time. Part-time employees are eligible to enroll upon completion of 1,000 hours of service in a calendar year. Plans include pre-tax and Roth 401(k) after-tax contributions, up to IRS limits. You can enroll, start, stop or change your contributions at any time by visiting Fidelity NetBenefits® at <http://netbenefits.fidelity.com>.

\* Employees scheduled to work on a full-time basis, as determined by the standards established by the locations where the employees work.

## Additional Financial Programs

### MetLife Personal Pension Builder

A fixed deferred income annuity that can supplement what you are saving right now for retirement.

### The MetLife Guaranteed Income Program

A fixed immediate income annuity that is designed to provide retiring individuals with steady, predictable income payments that start immediately upon retirement and continue for as long as you live.

### Blackstone Marketplace

The Blackstone Marketplace provides you and your family with access to private shopping events and exclusive discounts on hundreds of brand name products and services. To learn more, go to <http://nielsen.corporateperks.com>.

### Survivor Benefits

Nielsen partners with Ayco to provide financial guidance to employees and their families in the unfortunate event of the death of an employee or an employee's spouse or domestic partner.

### Legal Plan

Offered through Hyatt Legal Services, the legal plan provides a variety of legal services. An annual fee is deducted from your paycheck after-tax in equal installments.

### Added Benefits Program

Special group rates and money-saving discounts are available through American Benefits Consulting (ABC). ABC options include Auto & Home Insurance, Pet Insurance, Identify Theft Protection, and Chubb Personal Excess Liability Insurance. Learn more at [www.nielsenaddedbenefits.com](http://www.nielsenaddedbenefits.com).

### College Savings Plan

A 529 college savings plan allows participants to save for higher education on a federal income tax-free basis.

### Educational Assistance Program

Nielsen provides reimbursement for many of the expenses associated with continuing education courses. All full-time, regular employees are eligible for education assistance benefits.

### Adoption Assistance Program

Employees may be reimbursed for up to \$5,000 of qualified adoption expenses, with a lifetime maximum of \$10,000 per family.

### Commuter Benefits Program

This program, sponsored by Nielsen and brought to you by WageWorks, lets you pay for your commuting costs through automatic, pre-tax payroll deductions.



The information in this document, provided by The Nielsen Company, contains a summary of the benefits provided under the plans. Details are provided in the summary plan descriptions. The plan documents are the official plan text, which governs the operation of the plans. The language used in this brochure is not intended to create nor is to be construed to create a contract between The Nielsen Company and any one of The Nielsen Company's (or its subsidiaries') employees or former employees. In the event that the content of this brochure or any oral representations made by any person regarding the plan conflicts with or is inconsistent with the provisions of the plan document, the provisions of the plan document control. Your enrollment in Nielsen's benefit plans is subject to all limitations of the plans, including at work requirements and eligibility requirements. The Nielsen Company reserves the right to amend, modify or terminate any or all of the plans at any time.

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