The Benefits of Nielsen

Choose wisely. Live well.

# 2012

# Benefits Orientation

# Welcome

Dear Colleague,

You have started at an exciting time at Nielsen, as we've taken great steps to introduce a new approach to health benefits: one that responds to and helps minimize the impact of ever-increasing health care costs, while empowering our employees in the management of their health.

Our innovative wellness and health care program:

- Emphasizes wellness and prevention through expanded programs paid for by the Company;
- Increases your opportunities and incentives to measure and improve your health, as well as supports your usage of health care services; and
- Provides you with Company-paid coverage once you reach your out-of-pocket maximum.

Nielsen is committed to finding ways to actively manage health care costs while continuing to provide our employees with high-quality, comprehensive health, retirement and financial benefits. I encourage you to review this information and work with our extended health care team to determine the steps you can take to manage your health and your health care budget.

In good health,

Brendon Perkins

Brendon Perkins
VP, Global Benefits and Mobility

# 2012 Benefits Orientation







Top Navigation

## Using This Guide

We understand that you want to start learning right away about your benefits and what they mean for you and your family. We've designed this easy-to-use interactive guide to help you find the information you need along the way. You can either read the pages like a printed document, or use the navigation described below to move through the guide as you would a Web site.

- Top Navigation: Find options to either Print this guide or Search by keywords to find information more quickly.
- Primary Navigation: Easily select or jump to any chapter. You get to choose the topics you want to read and learn about first.
- Sub-Navigation: Within each chapter, the listing on the left will tell you what section of information you are currently viewing. To move to another page, click on a page title in the sub-navigation.

NOTE: In each section, look for the orange triangles or on the bottom right of the page to move to pages within that section.

To exit this guide, press the "Escape" key on your keyboard.

Sub-Navigation

Primary Navigation

## Benefits Resource List

For more information on the wide range of Nielsen benefits, programs and tools, contact the following resources.

| If You Have Questions About | Contact | By Phone | On the Internet |
|---|---|---|---|
| It's your health. | | | |
| *Healthy Measures* Program<br>*Obtaining your screening, learning your results and eligibility for the discount* | *Healthy Measures* | 1-888-275-8383 | www.nielsenhealthymeasures.com |
| Personal concerns<br>*Family, mental health, financial, legal* | UnitedHealthcare | 1-866-248-4094 | www.liveandworkwell.com<br>Code: Nielsen |
| Reach a Nurse | myNurseline | 1-877-440-9934 | Not applicable |
| Healthy Pregnancy Program | UnitedHealthcare | 1-800-411-7984 | www.healthy-pregnancy.com |
| Help navigating the health care system | Health Advocate | 1-866-695-8622 | www.healthadvocate.com |
| Getting help with serious medical issues<br>*Finding the right specialist, getting a second opinion, reviewing a treatment plan* | Best Doctors | 1-866-904-0910 | www.bestdoctors.com |
| Quitting smoking or other tobacco use | Quit For Life® Tobacco Cessation | 1-866-QUIT-4-LIFE<br>(866-784-8454) | www.quitnow.net |

It's your health plan.

| If You Have Questions About | Contact | By Phone | On the Internet |
|---|---|---|---|
| Enrolling for coverage, your current elections, plan costs, claim and beneficiary forms, and qualified life event changes | Fidelity NetBenefits® | 1-800-500-2363 | http://netbenefits.fidelity.com |
| Medical coverage, *directories of network providers, claims status or pre-notification* | UnitedHealthcare | 1-800-459-1495 | www.myuhc.com<br><br>Pre-member site:<br>www.myuhc.com/groups/nielsen |
| Prescription Drug Coverage | CVS Caremark | 1-877-807-7343 | www.caremark.com |
| Mail Order Drug Program | CVS Caremark | 1-877-807-7343 | www.caremark.com |
| Medicine Cabinet<br>View therapeutic alternatives for drugs eligible for the Generic Prescribing Program | DestinationRx | Not applicable | www.destinationrx.com/nielsen |
| CIGNA Dental Plans | CIGNA Dental PPO<br>CIGNA Dental HMO | 1-800-CIGNA24 | www.mycigna.com |
| Vision Coverage<br>and network providers | Vision Service Plan | 1-800-877-7195 | www.vsp.com |
| Health care and dependent care spending accounts | UnitedHealthcare | 1-800-459-1495 | www.myuhc.com |

# 2012 Benefits Orientation







| If You Have Questions About | Contact | By Phone | On the Internet |
|---|---|---|---|
| **It's your future.** | | | |
| Your 401(k) plan<br>*Changes to the amount you contribute, your investments, withdrawals and retirement planning* | Fidelity NetBenefits® | 1-800-500-2363 | http://netbenefits.fidelity.com |
| The MetLife Personal Pension Builder and The MetLife Guaranteed Income Program | MetLife Income Specialist | 1-866-438-6477 | www.metlife.com/mybenefits (enter The Nielsen Company) |
| Personalized financial advice | Ameriprise Financial Advisor | 1-800-437-3500 | www.ameriprise.com/nielsen |
| Section 529 college savings plan<br>*Information about and assistance with getting started* | Smith Barney | 1-800-893-1766 | www.benefitaccess.com/529/nielsen |

## Other Resources

| If You Have Questions About | Contact | By Phone | On the Internet |
|---|---|---|---|
| Short-term disability<br>*Claims initiation and status* | MetLife | 1-800-GET-MET8<br>(800-438-6388) | www.metlife.com/mybenefits<br>(enter The Nielsen Company) |
| Long-term disability<br>*Claims initiation and status* | MetLife | 1-800-GET-MET8<br>(800-438-6388) | www.metlife.com/mybenefits<br>(enter The Nielsen Company) |
| Personal insurance<br>*Auto & Home Insurance* | Added Benefits Programs | 1-855-845-0532 | www.nielsenaddedbenefits.com |
| Veterinary Pet Insurance (VPI®) | | | |
| Identity Theft Protection | | | |
| Personal Excess Liability | | | |
| Legal coverage<br>(for list of network attorneys or authorization number) | Hyatt Legal Plans | 1-800-GET-MET8<br>(800-438-6388) | www.legalplans.com |
| Financial guidance, survivor support | Your HR Representative | Not applicable | Access to password-protected site provided upon eligibility |

## Costs

For many benefits, including medical and dental coverage, you and Nielsen share the cost of coverage. The amount you pay for coverage (i.e., your premium contribution) is based on your annual base salary. If you earn less, you pay less for coverage; if you earn more, you pay more. Nielsen pays the remainder.

Some benefits, such as Short-Term Disability, are paid fully by Nielsen. For others, you pay the full cost, but benefit from the low group rates that Nielsen negotiates.

Since the amount you pay for coverage is deducted from your paycheck before taxes are withheld (with the exception of premiums paid for same-sex spouse or domestic partners and their children, which are deducted after taxes), the amount of your premium contribution reduces the amount of your taxable income, and less tax is deducted from your pay.

You can find your costs for all your coverage options when you log on to the Fidelity NetBenefits® Web site.

***Healthy Measures***

You can help lower your 2012 premium contributions by choosing to participate in *Healthy Measures*, a *voluntary* program through which you have the opportunity to complete biometric screenings for five key "measurements" and a questionnaire that can indicate both healthy lifestyle habits and potential health risks. See more about *Healthy Measures*.

# It’s Your Health

At Nielsen, we know that employees are the heart of our business. That’s why we invest millions of dollars every year to help you get healthy and stay healthy.

You need the right information, you need guidance and you need support. Your health is up to you, but Nielsen is right there with you every step of the way, so you can make healthier choices and live well.

Nielsen’s *It’s Your Health* Program is designed to help you improve your health with the assistance of our wellness vendor partners. The Program gives you and your family the tools and resources to manage your health care, achieve your health goals and save money in the process.

It's Your Health

**Healthy Measures**

Health Management Resources

- Best Doctors
- Citi Prepaid Flu Care Card
- Quit for Life® Tobacco Cessation Program
- Health Advocate
- Healthy Pregnancy Program
- Health Management & Wellness Coaching Programs
- Nielsen Get Healthy Rewards Program

# Healthy Measures

*Healthy Measures* is a voluntary program based on measurements of key health indicators, as determined by the United States National Institutes of Health (NIH) and the Centers for Disease Control and Prevention (CDC).

Through this 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 this voluntary screening and the Health Risk Questionnaire (HRQ), you may be eligible to receive a discount* on your 2012 health plan contributions of up to $844.48 (if you enroll for employee-only coverage) or up to $1,688.96 (if you enroll for employee plus spouse or domestic partner coverage)! Please note that these discount amounts are for full year coverage; if you qualify for the *Healthy Measures* discount as a new hire, your discount will be prorated based on your date of hire and will be applied as soon as administratively possible.

Every eligible employee can participate in the *Healthy Measures* program — if you choose not to participate, you are not eligible to receive the discount offered by the program. **If you choose to participate in the *Healthy Measures* program, you have 45 days from your date of hire to complete your screening and the HRQ to be eligible for *Healthy Measures* discounts**. If you qualify, these results will be used to offset your 2012 medical premiums. If you choose to cover your spouse/DP, they will have 45 days from your date of hire to complete the screenings and HRQ.

Certain circumstances may qualify an employee for a waiver from the *Healthy Measures* program requirements. For example, certain health factors might make it unreasonably difficult to satisfy, or inadvisable to attempt to satisfy, the program's health standards. If it is unreasonably difficult due to a medical condition for you to achieve the standards for the reward under this program, or if it is medically inadvisable for you to attempt to achieve the standards for the reward under this program, contact Nielsen *Healthy Measures* at 1-888-275-8383 and we will work with you to develop another way to qualify for the reward.

For more information about *Healthy Measures*, including eligibility for spouses or domestic partners as well as how to complete your screening, go to the Nielsen *Healthy Measures* Web site, or call 1-888-275-8383.

** 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 or domestic partners, which are deducted after federal, state and local income taxes are assessed.*

# Health Management Resources

## Best Doctors

Nielsen strives to provide you with the best possible health benefits to ensure your well-being and peace of mind. As part of this goal, we want to help you and your dependents get the right medical care. With this in mind, we offer Best Doctors, a free and confidential health benefit that helps you make informed decisions about your health care.

When you or someone in your family is facing a health challenge — one that requires a treatment decision, including anything from pain injuries to serious issues like cancer, chronic conditions and more — you want to be sure you're doing what's right.

Nielsen partners with you through these difficult decisions by offering full-time employees and their dependents who are covered by a medical plan access to Best Doctors. By calling Best Doctors, you get answers from the country's highest-rated doctors — leaders in the field who specialize in your condition and know what to look for. Together you, your loved ones and your doctor can confidently decide the next steps that are right for you. Contact Best Doctors at 1-866-904-0910 or by visiting the Best Doctors Web site.

*Please note: While Nielsen is offering Best Doctors as a third-party service to employees, the Company takes no responsibility and has no liability for any of the diagnoses, opinions or recommendations of Best Doctors.*

## Citi Prepaid Flu Care Card

To help you stay well during flu season, Nielsen provides a Citi Prepaid Flu Care Card to all Nielsen employees and dependents covered in a Nielsen medical plan. Use this card at any participating retail pharmacy* to pay for your flu shot and Nielsen will pick up the tab. You'll receive your Citi Prepaid Flu Care Card package at your home address in the fall. It will contain everything you need to know about using your Flu Care Card.

** In some states by law pharmacists cannot administer flu shots to minor children. In those circumstances, employees are advised to see their physicians.*

## Quit for Life® Tobacco Cessation Program

The Quit for Life® Program is 100% confidential and free to all full-time benefit-eligible employees and their spouses or domestic partners. The program includes online learning, a social support community, a workbook, medication support with up to eight weeks of free nicotine replacement therapy and toll-free access to Quit Coaches who are always ready to offer you expert support. Learn more about Quit for Life® at the Quit for Life® Web site or call 1-866-QUIT-4-LIFE (1-866-784-8454).

## Health Advocate

Health Advocate is the nation's leading health care advocacy and assistance company. Health Advocate does not deliver medical care, nor do they tell their members what to do. Instead, they offer assistance with navigating the health care system to help you 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.

The first time you call, you will speak with a Personal Health Advocate (PHA) from their team of registered nurses, doctors and benefits experts. "Your" PHA will:

- Help you understand insurance coding and payment rules, and resolve insurance claims.
- Identify the best hospitals and most appropriate specialists, and schedule appointments with hard-to-reach specialists
- Offer personalized, one-on-one health care coaching and support for answers to questions about medical terms, tests, medications or treatments.
- Answer questions about Nielsen benefit plan options and enrollment.
- Identify alternative resources for necessary or desired services that might not be covered by the Nielsen benefits program.

When you call Health Advocate and require service, they will ask you to complete a Medical Information Release Form. Please be assured that all of your information will be kept strictly confidential by Health Advocate, and your privacy will be protected.

You can contact Health Advocate by phone or e-mail. Call Health Advocate at 1-866-695-8622, Monday – Friday, 8 am to 9 pm Eastern Time or email answers@healthadvocate.com. Also, be sure to visit the Health Advocate Web site for a wealth of information.

# Healthy Pregnancy Program

UnitedHealthcare's Health Pregnancy Program can help ensure you have a smooth pregnancy, delivery and a healthy baby. By seeing your doctor regularly, and by enrolling in the Healthy Pregnancy Program, which is provided at no additional cost for UnitedHealthcare plan members, you'll have built-in support through every stage of your pregnancy.

When you enroll in our Healthy Pregnancy Program, a care coordinator will consult with you, via the telephone, to help you determine what, if any, risks or complications could arise during your pregnancy. We can help you learn and practice healthy pregnancy habits and protect the well being of your baby. If you have individual needs, a Healthy Pregnancy Program nurse will provide one-on-one support throughout your pregnancy.

Additionally, if you are eligible and meet the program requirements for the Healthy Pregnancy Program, Nielsen will contribute up to an additional $250 to your health reimbursement account. The earlier you join the program in your pregnancy, the more you earn. Learn more about the other Nielsen Health Management Programs.

Access a full range of articles covering nutrition, exercise, childbirth preparation, tips for Dads and more at www.healthy-pregnancy.com. The web site also offers you a Healthy Pregnancy Owners' Manual that will walk you through what to expect before, during and after your pregnancy.

# Health Management & Wellness Coaching Programs

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

## Health Management Programs

Health Management Programs are designed to help you manage the following ongoing or chronic conditions:

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

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). The HRA is your personal account that Nielsen funds to help you meet the first portion of your deductible or to pay for eligible medical expenses.

## 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
- Tobacco Cessation
- 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. You may also self-enroll at any time by calling 1-877-440-9934. Learn more about these programs at www.myuhc.com.

For employees who meet these program requirements, Nielsen will contribute up to an additional $50 to your health reimbursement account (HRA). The HRA is your personal account that Nielsen funds to help you meet the first portion of your deductible or to pay for eligible medical expenses.

# Nielsen Get Healthy Rewards Program

The Nielsen Get Healthy Rewards Program provides all full-time, benefits-eligible Nielsen associates 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).

# It's Your Health Plan

Nielsen is committed to offering you meaningful medical plan choices. Through two robust consumer-driven health plans, we're providing a clearer picture of your medical service options and costs, so you can make smarter decisions about your health.

Our comprehensive health care and wellness benefits package is just one of the reasons Nielsen is a great place to work.

# Medical Plans

Nielsen offers two medical plans through UnitedHealthcare: the Nielsen Health Fund 1000 and the Nielsen Health Fund 1500 plans.

These consumer-driven health plans are designed to help you better see the cost of medical services and make smarter decisions for both your health and your wallet. The plans provide comprehensive health care coverage through the UnitedHealthcare network of doctors and facilities.

Consumer-driven health plans are similar to traditional health plans because they provide the same kind of comprehensive coverage you've come to expect. They're structured differently, though. This type of plan is sometimes referred to as a way to "pay-as-you-go" for your health care, just as you do when you buy other products and services.

## 100% In-Network Preventive Care Coverage

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.

That means you don't have to pay deductibles or coinsurance to get your annual checkups and screenings at an in-network provider. Just make your appointment, visit your in-network doctor and your plan takes care of the rest.

Here are some examples of the types of preventive care covered under the Nielsen Health Fund Plans:

- Annual Physical
- Pap Tests
- Colonoscopy
- Immunizations
- Breast Cancer Screening
- Prostate Cancer Screening

## Health Reimbursement Account

With the Nielsen Health Fund Plans, 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.

Additionally, Nielsen will contribute up to an additional $250 to your HRA if you are eligible for — and meet program requirements for — a Health Management Program and/or Healthy Pregnancy Program. And, you'll receive an additional $50 if you complete one of the Lifestyle Coaching Programs.

Your HRA is prorated based on your date of hire. You can use your HRA dollars to pay-as-you-go for eligible medical services (which helps to cover a portion of your deductible). Your full HRA is available for your use on January 1 of each year — just in case you need it to apply toward your deductible early in the year. Unused HRA dollars roll over to the next year if you continue to be employed by Nielsen and covered by a Nielsen medical plan.

Then, once you reach your annual deductible (the amount depends on the plan you choose), the plan begins paying benefits. You and Nielsen will share in the costs through coinsurance, up to your annual out-of-pocket maximum.

## Nielsen Health Fund Plans

| Plan Provision | Health Fund 1000 (employee/family) | Health Fund 1500 (employee/family) |
|---|---|---|
| Nielsen-funded HRA<br>Provides first dollar coverage | $500/$1,000* | $500/$1,000* |
| Deductible<br>In-Network<br>Out-of-Network | <br>$1,000/$2,000<br>$2,000/$4,000 | <br>$1,500/$3,000<br>$3,000/$6,000 |
| Annual Out-of-Pocket Maximum<br>In-Network<br>Out-of-Network | <br>$3,000/$6,000<br>$5,500/$11,000 | <br>$4,000/$8,000<br>$5,600/$11,200 |
| You Pay<br>In-Network<br>Out-of-Network | <br>20%<br>40% | <br>30%<br>50% |
| Preventive Care<br>In-Network<br>Out-of-Network | <br>100% covered<br>You pay 40% after deductible | <br>100% covered<br>You pay 50% after deductible |

** HRA is prorated based on date of hire.*

For a detailed list of what is and what is not covered, visit Fidelity.

## Surcharge for Spouses/Domestic Partners Who Have Coverage Available Elsewhere

If your working spouse or domestic partner does not enroll in medical coverage offered by his or her employer, (that is, an employer other than Nielsen), you are required to pay an additional contribution. These contributions are in addition to your regular paycheck contributions and are deducted on a pre-tax basis.

When you enroll for your benefits, you will be asked to certify online whether the surcharge applies to you. If you cover a spouse or domestic partner, you must complete the certification process. If you fail to certify you will be charged the spousal surcharge.

The surcharge applies to medical coverage only, and will vary based on your annual base salary and the health plan option you choose. In general, the higher the base salary you earn, the higher your surcharge. There will be no surcharge for those earning less than $30,000. See if the surcharge applies to you.

# Choosing Your Medical Plan

It's important to choose a plan that meets your needs, but you don't want to pay for coverage that you won't use. Here are five steps you can take to determine the plan that's right for you.

### Step 1: Compare the plans

Use the medical plan comparison chart and the cost comparisons on Fidelity NetBenefits® to analyze what you'll get in benefits for the money you'll pay in premium contributions for each plan.

Remember to consider how much you might save off those pre-paycheck contributions if your *Healthy Measures* screening results qualify you for premium discounts in the coming year. Also consider the cost of care — your annual deductible and your annual out-of-pocket maximum, which is the amount you'll pay out of your pocket, including your deductible, before the plan begins to pay 100% for covered services.

Don't forget your HRA! No matter which plan you choose, Nielsen automatically contributes to your HRA when you enroll in either plan.

### Step 2: Estimate your 2012 health care costs

Some medical care costs are not predictable, but many are. Think about how much you spend on health care in a typical year. Do you expect the coming year to be similar?

### Step 3: Compare the bottom line

Add up your total cost for coverage and your total estimated cost for care — taking into account any *Healthy Measures* discounts for which you qualify, your Nielsen HRA contribution and any applicable Spousal Surcharge. Then, compare your estimated bottom line under each plan.

### Step 4: Weigh your total estimated cost against your risk tolerance

Now that you know your expected total cost under each plan, weigh your tolerance for risk by estimating the most you might have to spend out-of-pocket under each plan.

Lastly, think about your budget against your tolerance for risk: consider how much you're paying each pay period for coverage and how much money you'd need to pay if you incurred a large medical expense. Would you be able to pay your deductible and coinsurance, after you apply the Nielsen HRA contribution?

Are you more comfortable paying more for coverage out of each paycheck in exchange for a lower deductible and out-of-pocket maximum? Or do you prefer to pay less for coverage, pocket the savings in premium contributions, and go for the plan with the higher annual deductible and out-of-pocket maximum?

### Step 5: Choose the plan that's right for you

After you've followed these steps, you should have a sense of which plan feels right for you and your family. Now it's time to enroll by logging on to Fidelity NetBenefits®.

# Prescription Drug Coverage

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.

You can get your medications two ways: at a retail pharmacy or through our mail service pharmacy for maintenance medications.

In addition to covering generic and brand-name (both formulary and non-formulary) prescription drugs, the Health Fund Plans also include the Generic Prescribing Program.

## Generic Prescribing Program

This program can help you save money by introducing you to therapeutic alternatives to more expensive drugs when they are available. If you choose one of these brand-name, generic or over-the-counter therapeutic alternatives, you could save hundreds of dollars each year. Any decision to change your current medication or prescriptions should be made in consultation with your physician.

The prescription drugs included in the program have therapeutic alternatives that, according to the FDA, may treat the targeted medical condition just as effectively and safely, but at a lower price, than more costly drugs. When a therapeutic alternative exists, Nielsen will base its reimbursement — and your share of the cost — on the cost of the therapeutic alternative. If you decide to take the originally prescribed drug, you pay the full difference in costs between that drug and its therapeutic alternative.

You can use the Medicine Cabinet to find out if your current prescriptions are affected by the Generic Prescribing Program and research market prices for your prescriptions.

For drugs not affected by the Generic Prescribing Program, you will pay the following copays for a 30-day supply:

- $10 for tier 1 drugs
- $30 for tier 2 drugs
- $45 for tier 3 drugs

To learn more about the Generic Prescribing Program, review the 2012 Guidebook to The Benefits of Nielsen on the Fidelity NetBenefits® site.

## Maintenance Choice®

If you need medication on an ongoing basis, such as to treat asthma or diabetes, you can ask your doctor to prescribe up to a 90-day supply. With Maintenance Choice®, you will pay just one copayment for each prescription or refill at the CVS Caremark Mail Service Pharmacy or a CVS/pharmacy.

The CVS Caremark Mail Service Pharmacy is a convenient and cost-effective way for you to have your long-term medication delivered to your home, office or a location of your choice with free standard shipping. By using mail service, you minimize trips to the pharmacy while saving money on your prescriptions. You may also fill your long-term medications at one of the 6,900 CVS/pharmacy locations.

For a 90-day supply through Maintenance Choice®, you pay:

- $25 for tier 1 drugs
- $75 for tier 2 drugs
- $112.50 for tier 3 drugs

## CVS Caremark Drug List

The CVS Caremark drug list is a catalogue of prescription medications that have been chosen because of their clinical effectiveness and safety. This list is typically updated every three months, and it promotes the use of preferred brand-name and generic medications whenever possible. To view the drug list, visit the CVS Caremark Web site or call CVS Caremark at 1-877-807-7343.

For more information about your prescription drug coverage, visit The Benefits of Nielsen or the CVS Caremark Web site, or call CVS Caremark at 1-877-807-7343.

# Dental

Through CIGNA, Nielsen's national dental insurer, Nielsen offers two different plans for caring for your dental health.

The CIGNA Dental Care HMO covers services from in-network providers only and has lower total out-of-pocket costs. You pay a set discounted fee for dental services, and there are no claim forms or deductibles. Your primary care dentist will manage all your dental care and provide referrals as necessary. Therefore, each covered family member must select a primary care dentist from the CIGNA network of participating dentists.

The CIGNA Dental PPO covers both in-network and out-of-network benefits. Your dental costs are lower in-network, because in-network dentists discount their fees for service according to their contracts with CIGNA. In-network dentists will submit claims for you. CIGNA will pay a percentage of the contract amount to the dentist, and you will pay the difference, plus a small annual deductible if applicable. If you visit an out-of-network dentist, you submit the claim form, CIGNA reimburses either you or the provider a percentage of the nondiscounted reasonable and customary amount, and you pay the difference plus a small annual deductible if applicable. You will not need to choose a primary care dentist, and you will not need referrals.

Use the CIGNA Provider Directory to see if your dentist is covered under one or both of the CIGNA plans. For more details about in- and out- of-network providers, call CIGNA member services at 1-800-CIGNA24 or log on to the CIGNA Web site.

## Dental Plan Comparison Chart

| Dental Plan Features | CIGNA Dental PPO (In- and Out-of-Network) | CIGNA Dental HMO |
|---|---|---|
| Annual Deductible | $50 Individual<br>$150 Family | None |
| Preventive (Oral Exams/Cleanings) | No cost to you | No cost to you |
| Basic Restorative (Fillings/Root Canals) | You pay 20% after deductible | Per fee schedule |
| Major Restorative | You pay 50% after deductible | Per fee schedule |
| Orthodontia | You pay 50% after deductible | Per fee schedule |
| Lifetime Orthodontic | $1,500 per person combined in- and out-of network | 24 months of interceptive/comprehensive treatment |
| Annual Maximum | $1,500 | N/A |

### CIGNA Healthy Rewards

CIGNA has extended its service to offer Healthy Rewards®, which allows Nielsen employees to view and print money-saving retail coupons. The service is provided through Linkwell Health Savings. You can access Linkwell's site from CIGNA Web site and select wellness coupons, all from your own computer.

# Vision

Vision Service Plan (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.

VSP provides vision care benefits for eye exams and either eyeglass frames and lenses or contact lenses. For a small pre-tax, per-paycheck contribution, you’ll reduce your out-of-pocket costs for vision care and your taxable income. Although you can visit any eye care provider and receive benefits under the VSP plan, the level of benefit will be more generous, and you won’t need to submit claim forms or receipts, if you use a doctor in the VSP network.

| Benefits from a VSP Doctor | |
|---|---|
| Retail Frame Allowance | $160 allowance every two calendar years |
| Elective Contact Lens Allowance | $160 allowance every calendar year in lieu of regular lenses |

For more details on VSP, including copays, visit Fidelity.

## 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. The net effect is that you reduce the amount of your out-of-pocket costs by the amount of taxes you otherwise would have had to pay.

All eligible expenses must be incurred during the calendar year for which you make your contribution. 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. 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." Nielsen offers two FSAs:

- Health care spending account
- Dependent care spending account

### Use It or Lose It

Be sure to estimate your expenses carefully before enrolling. You can use funds in your FSA from the current calendar year through March 15 of the next year. You have until March 31 to submit claims for the prior calendar year to UnitedHealthcare, the administrator of Nielsen's FSAs. In exchange for the tax benefits associated with FSAs, the IRS requires you to forfeit any funds remaining in your account.

It's important to note: Due to Health Care Reform, effective January 1, 2011, over-the-counter medications (except insulin) that are not prescribed by a physician can no longer be reimbursed through your pre-tax health care spending account. Certain over-the-counter health care supplies, such as bandages and contact lens solution, will continue to be reimbursable through your health care spending account. Be sure to keep this change in mind when considering your health care spending account contributions — since over-the-counter medications (except insulin) that are not prescribed by a physician won't be covered, you may have additional money left over in your account.

For a full list of eligible or ineligible expenses, click here.

## Health Care Spending Account

A health care spending account lets you reimburse yourself for eligible out of-pocket health care expenses not covered by your health plans (medical, dental and vision*). You do not need to be enrolled in a Nielsen health plan to participate. 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.

> IRS regulations require that you forfeit any unspent money in your account at the end of the year.

You decide whether to contribute pre-tax dollars to the health care spending account. If you do, you can contribute between $120 and $5,000 for expenses you expect to incur in 2012. However, keep in mind that you forfeit any dollars you don't use by the claim deadline.

Contributions are taken from your paycheck in equal installments on a pre-tax basis throughout the year and deposited into your health care spending account.

* *For expenses not associated with your UnitedHealthcare medical plan (e.g., unreimbursed dental expenses, eyeglass expenses, non-prescription drugs) you must fill out a spending account claim form and submit it to UnitedHealthcare for reimbursement. You can print claim forms from Fidelity NetBenefits®.*

## Eligible Expenses

Due to federal Health Care Reform that was enacted in early 2010, effective January 1, 2011, over-the-counter medications (except insulin) that are not prescribed by a physician can no longer be reimbursed through your pre-tax health care spending account. Please be sure to calculate your contributions carefully, taking into consideration that over-the-counter medications other than insulin will not be reimbursable from a tax-advantaged account.

Eligible expenses include the following:

- Deductibles, copays, and coinsurance
- Charges in excess of reasonable and customary allowances (e.g., orthodontic expenses over $1,500)
- Insulin
- Charges in excess of plan limits
- Vision or hearing care services and supplies not covered by your health care plans
- Expenses for a tax dependent not covered by a Nielsen health plan (e.g., your tax-dependent parent)

Click here for a complete listing of expenses the IRS considers eligible for health care spending accounts.

The Nielsen Health Fund 1000 and the Nielsen Health Fund 1500 plans each include a Nielsen-funded health reimbursement account (HRA). Nielsen will contribute $500 or $1,000 to your HRA, annually, depending on your specific enrollment choices, which you can use to pay the first portion of your annual deductible. Your HRA is prorated based on your date of hire.

## Dependent Care Spending Account

A dependent care spending account lets you reimburse yourself for dependent care expenses. To open a dependent care flexible spending account if you are married, your spouse must also be working or be a full-time student. 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.

You can contribute between $120 and $5,000 for expenses you expect to incur in 2012. Nielsen matches $.50 for every dollar, up to $500 per year; Nielsen's contribution is included in the $5,000 contribution maximum. Keep in mind that you forfeit any dollars you don't use by the claim deadline.

Contributions are taken from your paycheck in equal installments on a pre-tax basis throughout the year and deposited into your dependent care spending account.

### Eligible Expenses

- Wages or salary to care provider (who claims income for tax purposes)
- Tuition/fees for qualified nursery schools and day care
- Care of a child under the age of 13
- Care of a dependent residing in your home (including a parent)

IRS regulations require that you forfeit any unspent money in your account at the end of the year.

Click here for a complete listing of expenses the IRS considers eligible for dependent care spending accounts.

# Employee Assistance Program

The challenges you face each day can overwhelm you. Your home life, your happiness and your performance at work all can suffer. Your Employee Assistance Program (EAP) and Behavioral Health benefit provides confidential support for those everyday challenges, and for more serious problems. It's available around the clock any time you need it.

Through your EAP, you have access to a nationwide network of licensed behavioral health professionals who can help you with relationship or family problems, alcohol or drug abuse, feelings of loss or grief, depression or anxiety, managing stress, coping in times of crisis or change or addressing work-related concerns.

We understand that life issues don't just affect you, but can affect your entire family. That's why EAP services are available to your entire household.

Your EAP provides counseling sessions on a per-issue basis, not per year. This means that the EAP is there whenever you or your family face a new challenge. Plus, Nielsen pays the full cost of the first three sessions with an EAP counselor — whether they're in person or on the phone. Anything you discuss with your counselor — and even that you're in counseling — is kept in confidence. Your employer, family, even your medical insurance, can't be told without your written consent or a court order.

The EAP's private, secure Web site is a comprehensive and user-friendly tool that can help you gain the knowledge you need to tackle many life issues. The site features self-assessments, internet resources and articles on a broad range of topics such as child care, health and wellness and workplace issues.

To find out more, call 1-866-248-4094 or visit www.liveandworkwell.com (access code: nielsen).

## myNurseLine℠

What do you do when it's midnight and your child develops a high fever? Or you're out of town for the holidays, you don't feel well, and need to find a doctor?

You call UnitedHealthcare's myNurseLine. When you do, you'll speak directly to a registered nurse who can help answer your health-related questions. Discuss symptoms you or a loved one is experiencing and get help making informed decisions like whether you should get medical attention, the best place to get it and more. The call is toll-free and the service is available any time — days, nights, weekends and holidays. Plus, your call is confidential.

The UnitedHealthcare myNurseLine can help you get the information you need, when you need it. Then, you can make a more informed decision about your health and find some peace of mind. Reach the myNurseLine at 1-877-440-9934.

It's Your Future

# It's Your Future

Nielsen provides competitive, comprehensive and meaningful benefits that reward and sustain your professional and home life. As an employee, you have many responsibilities, but, as an individual, you have many more. Juggling them can be hard. Whether your goal is to buy a home, pay for college or save for retirement, you can be assured that Nielsen's programs provide the foundation for financial well-being to help you balance all your roles. We regularly monitor our plans and benchmark our offerings against other well-respected companies to ensure that we remain competitive.

This section provides you with tools and resources to prepare for the future. Select from the links on the left to learn more.

401(k) Plan
Disability Insurance
Life and Accident Insurance
Lifelong Income
Added Benefits
College Savings Plan
Legal Plan
Survivor Benefits
Education Assistance Program
Adoption Assistance Program
Commuter Benefits Program
Resources

# 401(k) Plan



The key to your financial future is the Nielsen 401(k) plan. The plan puts you in charge and lets your savings grow tax-deferred until you're ready to draw on your money. You're always 100% vested in your own contributions to your 401(k) plan. Company contributions to your account become 100% vested after you complete three years of service with Nielsen.

- It's flexible, with lots of ways to invest
- It's valuable, given the company contribution
- It's portable, which means you can take your vested money with you even if you leave the company

## Employee Contributions

You can start, stop or change your contributions at any time by contacting Fidelity. For more information and to enroll, visit Fidelity NetBenefits®. If you want to increase your savings faster, you can contribute even more — up to the annual IRS limits. You can contribute up to 50% of eligible pay (pre-tax, post-tax and Roth after-tax combined), subject to IRS limitations.

**Pre-tax Contributions:** You decide how much you want to save using pre-tax dollars.

**Roth Contributions:** In addition to the pre-tax 401(k), Nielsen also offers Roth after-tax contributions to help you save for retirement. A Roth 401(k) is a separate account in your 401(k) plan (similar to the pre-tax account) that allows you to designate all or part of your elective deferrals on an after-tax basis and to receive the earnings at time of distribution free of federal income taxes. For more information about the Roth 401(k) plan, visit The Benefits of Nielsen.

**IRS Limits:** For 2012, the IRS limits on employee contributions are as follows:

- Pre-tax contributions: $17,000 (combined contributions — regular pre-tax and Roth after-tax)
- Catch-up contributions (for employees age 50 or older in 2012): $5,500 (combined contributions — regular catch-up and Roth after-tax catch-up)

If you were hired mid-year and were contributing to another employer's 401(k) plan, it is important that you keep track of the amount you contributed to your prior plan to ensure you do not exceed the IRS limit in any calendar year.

## Nielsen Contribution

Nielsen matches 50% of the first 6% of eligible pay that you save each pay period. This means that if you save 6% of your eligible pay, the company contributes an additional 3% of your pay. The company matches only pre-tax and Roth after-tax contributions.

## Investment Options

There are many mutual fund investment options available through the 401(k) plan, ranging on the spectrum of risk. Visit The Benefits of Nielsen for more information about your investment choices and to help you:

- Understand the fund options available to you and how those funds invest your money
- Find the right mix of funds that matches your tolerance for risk and reward
- Realize that you must review your investments over time

## Withdrawals and Loans

The goal of a 401(k) plan is to provide you with money at retirement. However withdrawals from your 401(k) are permitted under these circumstances:

- Permanent and total disability
- Termination of employment
- If you are age 59½ or older
- Retirement-eligible financial hardship

You may also take out a loan from your 401(k) plan. You can borrow up to 50% of your vested 401(k) balance. Your loan cannot be less than $1,000 and cannot exceed $50,000. Certain penalties and taxes may be imposed. You should always consult with your tax advisor or accountant before taking a withdrawal or loan from your 401(k).

# Disability Insurance

Disability benefits are intended to replace part of your income if you become ill or injured and unable to work. There are two elements of this coverage, which are designed to work together: Short-Term Disability and Long-Term Disability.

### Short-Term Disability

You receive Short-Term Disability (STD) coverage automatically at no cost to you after your first 90 days of full-time employment. The coverage ensures that you receive a portion of your pay for up to 12 weeks if you are medically certified as unable to work because of a non-work-related injury or illness.

You become eligible for STD coverage after you have missed five consecutive workdays because of illness or injury, you've called MetLife to report your disability, and MetLife has medical certification that you are unable to work.

For more information on STD coverage, visit Fidelity.

### Long-Term Disability

If you enroll in the Long-Term Disability (LTD) Plan, you are eligible to receive 60% of your eligible "Insurable Pay," up to $15,000 per month, when you are disabled due to illness or injury for a long period of time.

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. No evidence of insurability is required if you enroll within 31 days of hire.

For more information on LTD coverage, visit Fidelity.

## Life and Accident Insurance

### Basic Life Insurance

Basic Life Insurance for you is provided automatically at no cost to you. 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. You do not need to show evidence of insurability for Basic Life Insurance.

### Supplemental Life Insurance

You can choose to enroll in the MetLife Supplemental Life Insurance plans outlined below. Under these plans 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.

- Employee Supplemental Life Insurance: one to six times your insurable pay, up to $3 million (combined with Basic Life)
- Spousal Life Insurance: $10,000 to $100,000 in $10,000 increments for your spouse or domestic partner
- Child Life Insurance: $1,000 (age 0 to 14 days), $10,000 (age 15 days and older)

Evidence of insurability is required if your Supplemental Life coverage exceeds three times your insurable pay, your Basic and Supplemental Life coverage exceeds $1,000,000, or if you elect more than $30,000 in spousal life insurance. You pay for this coverage with after-tax dollars.

### Basic Group Accident Insurance

As an added layer of protection, and at no cost to you, the company 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 $1 million.

### Voluntary Group Accident Insurance

Voluntary Group Accident insurance 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 $1 million for yourself and/or your family. If you elect an amount over $250,000, coverage is limited to 10 times your insurable pay. You may elect Voluntary Group Accident insurance without submitting evidence of insurability. You pay for this coverage with after-tax dollars.

# Lifelong Income

There are two retirement income products offered to all U.S. employees through MetLife. These products offer you the ability to create guaranteed lifelong income.

MetLife Personal Pension Builder: A fixed deferred income annuity — can supplement what you are saving right now for retirement. Through automatic payroll deductions, you put away money now that will let you secure a guaranteed stream of future income. Once you retire, you will receive regular income payments that will last as long as you live. The Pension Builder is also portable, so the income you're purchasing is always yours even if you change jobs.

The MetLife Guaranteed Income Program: A fixed immediate income annuity — is designed to provide retiring individuals with steady, predictable income payments that start immediately and continue for as long as you live. You simply purchase the guaranteed income using assets from your retirement savings

You can speak with MetLife Retirement Income Specialists toll-free by calling 1-866-438-6477 or visiting the MetLife Web site.

# Added Benefits

Special group rates and money saving discounts are available through the Added Benefits program, including:

- ***Auto & Home Insurance (enroll any time)***: Choose from three leading national insurance carriers — Liberty Mutual, Travelers, and MetLife Auto & Home.
- ***Pet Insurance***: Veterinary Pet Insurance (VPI®) is the smart way to protect your pet's health — and your pocketbook, too.
- ***Identity Theft Protection***: Proactive identity monitoring to detect fraud sooner plus full-service restoration if you are or become a victim. Get protected today!
- ***Chubb Personal Excess Liability***: Excess liability insurance, offered by Chubb, offers higher limits you may need to cover damages for which you may be legally responsible.

Learn more at www.nielsenaddedbenefits.com or by calling 1-855-845-0532.

# College Savings Plan

Education plays a vital role in the future success of any child. But considering that the cost of a four-year college education is rising quickly, planning ahead is key. A 529 college savings plan allows participants to save for higher education on a federal income tax-free basis:

- Investments grow tax-free while in the 529 account
- Qualified withdrawals are free from federal income tax

Section 529 plans are funded with employee after-tax contributions. Distributions from the plans for qualified education expenses (i.e. tuition, room and board, books, fees, supplies, equipment) are allowed at any time for almost all plans. Participants may withdraw their savings for non-education purposes as well, but will face ordinary income tax penalties and an additional 10% penalty on earnings.

The 529 plans consist of mutual fund portfolios; there are no individual stocks available to investors. These plans are also often used for estate planning purposes as a venue to reduce one's estate by as much as $55,000 per individual per beneficiary every five years. Contributions are considered completed gifts and are removed from the owner's estate.

As a Nielsen employee, Smith Barney will waive the enrollment fee and mutual fund sales charges.

Contact Smith Barney online or call 1-800-893-1766 for more information or to enroll.

# Legal Plan

This plan, offered through Hyatt Legal Services, provides a variety of legal services, including:

- "Family Matters" is a separate legal plan that members' parents can purchase, allowing them unlimited consultations and an attorney's services with essential estate planning documents (including wills).
- Protection from domestic violence covers the employee as the victim of domestic violence and includes representation to obtain a protective order, including all required paperwork and attendance at all court appearances.
- Boundary or title disputes provides assistance on negotiations and litigation arising from boundary or title disputes involving your primary residence, where coverage is not available under your homeowner or title insurance policies.
- Property tax assessment provides review and advice on a property tax assessment on your primary residence including filing paperwork, gathering evidence, negotiating a settlement and attending hearings to seek reduction of the assessment.
- Zoning applications help you get a zoning change or variance for your primary residence. Services include reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the hearing to change zoning.
- Personal property protection offers counseling on personal property issues such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements, and pursuing or defending small claims actions. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.
- Elder law matters offers counseling on personal issues relating to your parents as they affect you. The service includes reviewing parents' documents to advise you on their effect on you.

You must enroll within 31 days of eligibility or during Annual Enrollment to receive coverage for the year. The annual fee is deducted from your paycheck after-tax in equal installments. Once you make this election, you cannot cancel it until the next enrollment period.

For more information, visit the Hyatt Legal Services Web site and enter password 4330010 under "Thinking About Enrolling." Or, call Hyatt's Client Service Center at 1-800-821-6400.

# 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. Ayco's benefits bring a personal touch to financial planning at a time when individuals and families are faced with difficult decisions — many of which are irrevocable and will have a long-term effect on their future financial security. It's valuable assistance at a truly difficult time.

Under this program, you will have access to a one-on-one financial counseling session, personal financial planning, follow-up access to his or her Ayco financial counseling team and the Ayco® Web site.

For more information, contact your HR representative.

# Education Assistance Program

Because Nielsen believes that formal education has a positive impact on an employee's contribution to the company, the company supports self-development and educational efforts by providing reimbursement for many of the expenses associated with continuing education courses.

All full-time, regular employees are eligible for education assistance benefits. Courses should be work related and approved by your manager.

Tuition reimbursement is subject to an annual maximum of $5,250 for approved undergraduate or graduate courses per calendar year (January 1 through December 31). To receive credit, you must have a final grade of "C" in undergraduate courses or a final grade of "B" in graduate courses.

Eligible employees will be reimbursed for tuition expenses only. Registration fees, parking fees, late fees, books and any other fees are not eligible for reimbursement.

The course(s) must be taken at an accredited college or university (including online universities) outside of normal working hours.

For more information, including details on reimbursement, contact your HR representative.

# Adoption Assistance Program

Under the Adoption Assistance Program, employees may be reimbursed for up to $5,000 of qualified adoption expenses incurred in connection with the legal adoption of a child who is under 18 years of age or is physically or mentally incapable of caring for himself or herself. A lifetime maximum of $10,000 per family is reimbursable under the Adoption Assistance Program.

## Eligibility

Only full-time employees are eligible for reimbursement through this program. Requests for reimbursement will be accepted up to six months from the completion of the adoption. Reimbursement is made only after the final decree of adoption is obtained and all paid receipts submitted.

To be eligible to receive adoption assistance, the employee must be employed by Nielsen on the day the adoption process is complete.

## Qualified Adoption Expenses

Qualified adoption expenses include reasonable and necessary adoption fees, court costs, attorney fees, travel, and other expenses that are:

- Directly related to, and the principal purpose of which is for, the legal adoption by the employee of a child who is under 18 years of age or is physically or mentally incapable of caring for himself or herself;
- Not incurred in violation of state or federal law or in carrying out any surrogate parenting arrangement;
- Not expenses incurred in connection with the adoption by the employee of a child who is the child of the employee's spouse; and
- Not reimbursed under another program.

Due to the complex nature of the tax issues involved in any adoption, you should obtain advice from a tax accountant to identify and understand the tax implications unique to your personal situation.

For more information, contact your HR representative.

# Commuter Benefits Program

The Commuter Benefits Program is sponsored by Nielsen and brought to you by WageWorks, the nation's leading provider of consumer-directed savings and spending accounts. This program lets you pay for your commuting costs through automatic, pre-tax payroll deductions. You save money on taxes every pay period — up to $1,600 or more a year. It works virtually anywhere you do. And all it takes is a quick online order to get your transit pass delivered to your home every month and set up direct parking payments.

For more information, go to The Benefits of Nielsen. To enroll, go to the WageWorks Web site.

## Resources

### Fidelity NetBenefits®

As a Nielsen employee, you have a 401(k) plan. But do you really understand all its features, and how to maximize your savings? Like all benefits, it makes sense to discuss your financial plans with an expert. Log on to Fidelity NetBenefits®, a Fidelity Web site that offers free tools and resources to Nielsen employees.

On Fidelity NetBenefits®, you can:

- Manage your 401(k) plan and any other personal accounts you have with Fidelity Investments®
- Review your account transaction history
- Analyze your current investments
- Use interactive tools and calculators
- Maximize your investments by participating in Fidelity e-Learning workshops®

### Ameriprise Financial

Ameriprise provides you with the tools and resources to make sound decisions about your financial future and offers a variety of financial services to Nielsen employees. You can schedule a complimentary initial consultation with an Ameriprise advisor to discuss financial planning strategies or attend a workplace seminar.

Visit the Ameriprise Financial Education Center online for financial tools, information and articles. Or, call the Ameriprise Financial Resource Line at 1-800-437-3500, Monday – Friday, 7 am to 7 pm Central Time.

### Nielsen Corporate Discounts

From animal care to automobiles, child care to computers, fitness to flowers and real estate to recreation, there's no reason to pay the full cost. View the full range of discounts eligible to you and your family members by accessing Nielsen iShare. Click on the "Employee" tab and select "Employee Discounts."

You also have access to discounts on popular theater and events, entertainment, shopping and gifts through Next Jump. Go to NextJump.com and complete a new user registration. Start saving on things you already use!

**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.

Enroll in Your Benefits

Enrollment Checklist
Making Changes During the Year

# Enroll in Your Benefits

Nielsen provides all employees with the convenience of enrolling in benefits and obtaining information about benefits through one source: Fidelity. The preferred method of contacting Fidelity is through the Internet. By using the Fidelity NetBenefits® Web site, benefit services are at your fingertips 24 hours a day.

### Enrollment Deadlines

You have 31 days from your date of hire to enroll in these benefits:

- Benefits paid with pre-tax dollars:
  - Medical
  - Dental
  - Vision
  - Health care spending account
  - Dependent care spending account
- Benefits paid with after-tax dollars:
  - Long-term disability
  - Supplemental life insurance
  - Dependent life insurance
- Additional benefits at no cost
  - Basic life and accidental death and dismemberment (AD&D) insurance
  - Short-term disability (STD) coverage
  - Employee Assistance Program (EAP)

### Healthy Measures

You have 45 days to complete your *Healthy Measures* screening and the HRQ to be eligible for *Healthy Measures* discounts. If you miss the 45-day deadline, you will not be able to participate in the *Healthy Measures* program until the following year. If you decide to cover your spouse/DP, they will have 45 days from your date of hire to complete the screening and HRQ.

### If You Do Not Enroll

As a newly hired employee, you have 31 days to make benefits elections. 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
- Employee Assistance Program (EAP)

Your next opportunity to enroll in all other benefits is during Annual Enrollment.

### Evidence of Insurability

Proof of good health — also known as evidence of insurability — must be submitted to and approved by MetLife. You must provide evidence of insurability 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.

### Employee Eligibility

To be eligible for benefits, you must be an active full-time employee on the U.S. payroll. Coverage begins the first day you are actively at work, provided you enroll within 31 days of your hire date. The exception is Short-Term Disability coverage, which starts 90 days after your date of hire or the date you become a full-time employee. No enrollment is necessary.

## Dependent Eligibility

The following benefits are available for eligible dependents:

- Medical
- Dental
- Vision
- Supplemental life insurance
- Voluntary group accident insurance

Eligible dependents include:

- Spouse or domestic partner
- Children (biological, adopted, domestic partner's children, stepchildren or children for whom the employee has guardianship and who live with the employee full time), regardless of their marital or student status, up until:
  - The end of the month in which they turn age 26 (for medical only)
  - The end of the month in which they turn age 19, or if a full-time student at an accredited school, the end of the month in which they turn age 25 (for vision and dental)

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.

# Enrollment Checklist

Before you enroll, be sure to review this checklist of important steps and information.

1. Review The Benefits of Nielsen materials
   - ☐ Review your share of costs at Fidelity NetBenefits®
   - ☐ Review the 2012 Guidebook to The Benefits of Nielsen on the Fidelity NetBenefits® site.
2. Enroll in Nielsen benefits. You have 31 days to complete enrollment for your Health and Insurance Plans.
3. After you enroll
   - ☐ Register on the confidential and secure Healthy Measures site.
   - ☐ Take your HRQ and register for your Biometric screenings. Complete both steps within **45 days of hire.**
   - ☐ Participate in the Commuter Benefits Program through WageWorks
   - ☐ Browse The Benefits of Nielsen for more details and up-to-date benefit news

## Enrollment Help

If you have questions or require help, call the Fidelity Benefits Service Center at **1-800-500-2363** on any business day excluding New York Stock Exchange holidays between 8:30 am and 8:30 pm Eastern Time.

You also can call Health Advocate at **1-866-695-8622**, Monday – Friday, 8 am to 9 pm Eastern Time or email answers@healthadvocate.com.

If you have questions about specific benefit plan provisions or if you're having problems with claims payments, you should contact UnitedHealthcare at **1-800-459-1495**.

# Making Changes During the Year

If you experience a qualified status change, you have 31 days from the event to log on to Fidelity NetBenefits® or call the Fidelity Benefits Service Center to make benefit changes. If you miss the 31-day deadline, you will not be able to make benefit changes until the next Annual Enrollment period. Examples of status changes "qualified" by the Internal Revenue Service (IRS) appear below.

| A Change In | Definition |
|---|---|
| Legal Marital Status | Marriage, divorce, legal separation or annulment |
| Number of Dependents | Birth, adoption, death of a child or death of your spouse or domestic partner |
| Dependent Status | Child reaches age 26 |
| Residence or Work State | You, your spouse or domestic partner or a child moves to a location that changes your eligibility or coverage options |
| Coverage Status | Your spouse or domestic partner or a child gains or loses eligibility for benefits elsewhere |
| Employment Status | You, your spouse or domestic partner or a child begins or ends employment, or begins or ends an unpaid leave of absence |
| Cost or Coverage Change | The coverage available through you or your spouse or domestic partner's employer changes significantly, affecting your costs or coverage |
| Court Order | You become subject to a judgment, decree or order (for example, a qualified medical child support order) that requires you to change the coverage you provide for a dependent |
| Medicare or Medicaid Eligibility | You, your spouse or domestic partner or a child becomes eligible or ineligible for coverage through the government's Medicare or Medicaid programs |

For complete details on qualified status changes, see the 2012 Guidebook on the Fidelity NetBenefits site or contact Fidelity at 1-800-500-2363.

# 2012 Benefits Orientation