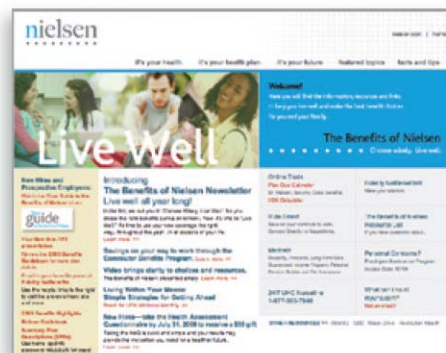


# The Benefits of Nielsen

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

For more detailed information and insights visit [www.thebenefitsofnielsen.com](http://www.thebenefitsofnielsen.com) where you can:

- View the “Your Guide to the Benefits of Nielsen” video online
- Review the *2010 Guidebook to The Benefits of Nielsen*
- Enroll in your benefit plans by linking to Fidelity NetBenefits®

## Health Plans

### Medical Coverage through Anthem BCBS

Nielsen offers several health plan options through Anthem BCBS. Each plan provides in-network and out-of-network coverage with discounted rates from in-network providers. For a comparison of the Anthem BCBS Health Savings Plan with HSA, Moderate Coverage Plan and High Coverage Plan, refer to the chart on the following page.

### Who’s Eligible

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

- legal spouse
- unmarried dependent children up to age 19, or age 25 if a full-time student
- domestic partner (same or opposite gender)
- unmarried, dependent children of your domestic partner residing with you





## The Anthem BCBS Out-of-Area Plan

- For employees who do not have access to a fully developed Anthem BCBS provider network.
- Wellness visits are reimbursed at 100% to a maximum of \$250 per person per calendar year. You pay 20% of any wellness charges exceeding the \$250 per person limit.
- 80% reimbursement of reasonable and customary charges after meeting a \$400 deductible for an individual or \$800 for a family.
- 100% reimbursement of reasonable and customary charges after reaching the out-of-pocket maximum of \$3,000 for an individual or \$6,000 for a family (excluding copayments).
- You and your enrolled dependents are automatically covered by Anthem's pharmacy program.

## Health Maintenance Organizations (HMOs)

- Local health plans are offered in two locations where a significant number of employees do not have access to a fully-developed Anthem BCBS provider network.
- Local health plans are available in these locations:
  - Florida: AvMed
  - California: Blue Cross and Blue Shield of CA
- Contact Fidelity for more information regarding your eligibility.

## Health Care Spending Account

- You can contribute \$120 to \$5,000 per year to this spending account using pre-tax payroll deductions.
- Use your account to “reimburse” yourself for eligible health care expenses that you pay out-of-pocket.
- If you are enrolled in a Health Savings Account, you may enroll only in a Limited Health Care Spending Account and be reimbursed for vision and dental care expenses only.

## Dependent Care Spending Account

- You can contribute \$120 to \$5,000 per year using pre-tax payroll contributions.
- Use your account to “reimburse” yourself for the cost of caring for a child or other eligible dependents while you and your spouse or domestic partner are at work or look for work.
- Eligible dependents living in your home include:
  - Child(ren) under age 13 and
  - Dependent(s) of any age (including a parent) residing in your home for at least eight hours each day who is physically or mentally incapable of self-care and is dependent on you for at least 50% of his or her financial support.
- Nielsen contributes \$.50 for each \$1 of dependent care claims reimbursed from your spending account, up to a total annual matching Nielsen contribution of \$500.

## 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.

## CIGNA Dental Coverage

Through CIGNA, Nielsen's national dental insurer, Nielsen offers two different dental plans. The CIGNA Dental Care HMO covers only services you receive from in-network providers. The CIGNA Dental PPO covers both in-network and out-of-network benefits.



# Insurance Plans

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## Life and Accident Insurance

### Basic Life and Group Accident Insurance

- Company-paid insurance.
- Each provides your beneficiaries with a benefit equal to one times your Insurable Pay<sup>1</sup> up to \$1,000,000.

### Supplemental Life Insurance<sup>2</sup>

- Employee-paid insurance.
- Provides one to six times your Insurable Pay<sup>1</sup> to a maximum of \$3,000,000 (combined with Basic Life Insurance).

### Dependent Life Insurance<sup>2</sup>

- Employee-paid insurance.
- Provides Dependent Life Insurance coverage for your spouse and/or children if you also choose Supplemental Life Insurance for yourself.<sup>3</sup>
  - **For your spouse or domestic partner:** Coverage in \$10,000 increments up to \$100,000.
  - **For your children:** 0–14 days old, \$1,000; 15 days –19 years old, \$10,000; 19–25 years old (full-time student), \$10,000.

### Voluntary Group Accident Insurance

- Employee-paid insurance.
- Provides coverage for yourself, or yourself and family members, in \$10,000 increments up to \$1,000,000.<sup>4</sup>

## Benefits During Extended Sickness or Disability

### Short-Term Disability Coverage (STD)

- Company-paid benefit available after 90 days of full-time employment.
- You receive a portion of your pay for a medically certified, non-work-related injury or illness that causes you to miss more than five working days.
- To report your STD claim, call MetLife at 1-800-GET-MET-8.
- If approved, up to 12 weeks of coverage is available within a two-year period at 70–100% of base pay.

### Long-Term Disability Coverage (LTD)<sup>2</sup>

- Employee-paid insurance.
- Replaces 60% of your eligible Insurable Pay<sup>1</sup> up to \$15,000 a month, after 90 days of a medically certified disability.

### MetLife Long-Term Care Insurance

- Employee-paid insurance.
- Provides a daily benefit of your choice (\$100, \$150 or \$200):
  - During a lengthy disability or illness,
  - To help pay for daily personal care.
- Active employees and specified family members are eligible.

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1 Insurable pay = your base salary + Nielsen performance bonus paid in prior year + Nielsen commissions paid in prior year

2 Evidence of insurability may be required.

3 The amount of insurance you choose for your spouse and /or children cannot exceed your own Supplemental Life Insurance amount.

4 If the amount exceeds \$250,000, it is limited to 10x your pay.

# Retirement Program

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## 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.
- Pre-tax, Roth after-tax and basic after-tax contributions are allowed up to a maximum combined contribution of 50% of your eligible pay, subject to IRS limitations.
- The Company will match 50% of your pre-tax and Roth after-tax (if applicable) contributions on the first 6% of your eligible pay that you defer to your Plan.

## Additional financial programs

- MetLife Personal Pension Builder
- MetLife Guaranteed Income Program
- Ameriprise Retirement Check-in
- Information about and assistance with Section 529 college savings plans

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

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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