

Accessing Help

For Information or Questions About	Contact	By Phone	By Internet
401(k) Savings Plan	Fidelity Investments	866-733-1170	www.netbenefits.com
Back up Child and Adult Care	Bright Horizons	877-BH-CARES (877-242-2737)	www.back-up.brighthorizons.com Username and Password: Bertelsmann/backupcare
COBRA	Discovery Benefits	866 - 451- 3399	www.discoverybenefits.com
Dental	Delta Dental	800-932-0783	www.deltadentalins.com
Disability	Cigna	800-362-4462	www.cigna.com
Employee Assistance Plan (EAP): Work/Life Services	Empathia LifeMatters®	800-634-6433	www.mylifematters.com password: BERT1
Financial Advice	Fidelity	800-601-5957	www.netbenefits.com (click “Get Personalized Help from Financial Engines”)
Flexible Spending Account: Dependent Care	PayFlex	800-284-4885	www.payflex.com
Health Advocate	Health Advocate	866-695-8622	www.healthadvocate.com
Health Savings Account	Health Equity	877-713-7712	www.healthequity.com
Legal Plan	Hyatt Legal Plans	800-821-6400	www.legalplans.com
Life Insurance & AD&D	Cigna	800-362-4462	www.cigna.com
Medical	Anthem BCBS	855-702-1127	www.anthem.com
Prescription Drugs	Express Scripts	855-778-1424	www.express-scripts.com
Telemedicine	LiveHealth Online	855-603-7985	www.livehealthonline.com
Vision Care	Vision Services Plan (VSP)	800-877-7195	www.vsp.com
Voluntary Benefits: Accident Insurance Auto & Home Insurance Critical Illness Insurance Hospital Indemnity Insurance Pet Insurance	MetLife	800-GET-MET8 (800-438-6388)	mybenefits.metlife.com

IMPORTANT NOTICE

This Enrollment Guide provides an overview of the Benefits Program. It does not describe many of the features, provisions, limitations and exclusions that are contained in the documents and contracts of which the actual plans comprise. Although the Company has made every effort to ensure that this Enrollment Guide is consistent with the plan documents and contracts, if there is any conflict or inconsistency between this Enrollment Guide and those documents or contracts, the documents and contracts will govern. In addition, while the Company intends to continue these benefits, the Company reserves the right to change or discontinue these benefits at any time for any reason. Participation in the Benefits Program does not create or imply an employment contract with the Company.