

**Added Benefits®**

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New York, NY 10016

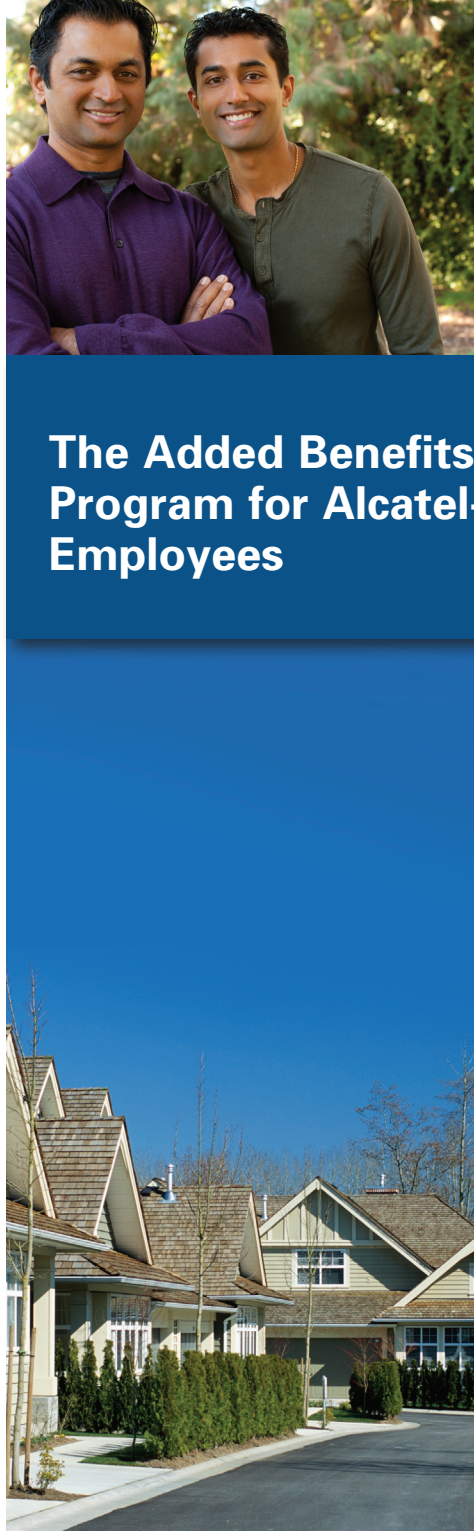
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**With Comparative Rater, auto insurance comparison shopping  
and potential savings are just a click away.**

John Q. Sample  
Address Line 1  
Address Line 2  
Anytown, USA 12345-0000



AME247-EMP



## The Added Benefits® Program for Alcatel-Lucent Employees



**Added Benefits®**

Auto and Home Insurance | Identity Theft Protection

# It's all in your hands.

In this brochure, you'll find information on the **Added Benefits® Program for Alcatel-Lucent employees**. We've made it easy to get *competitive quotes* for your personal auto and home\* insurance from three *top insurance carriers* — even better, the *discounted rates* might mean *significant cost savings* for you. **In addition, you can also purchase a LifeLock® membership** — America's leading identity theft service — **at a reduced rate**. Please take a moment to read more, and explore these special offers for Alcatel-Lucent employees.

## We offer discounted rates on quality auto and home insurance coverage and identity theft protection:

### Auto & Home Carriers

#### MetLife Auto & Home®

Protect your assets with a company you can trust.



Helping people live safer, more secure lives since 1912.



Providing superior coverage, value, and service for over 150 years.

### Identity Theft Protection Provider



Relentlessly Protecting Your Identity®

**Call 1-800-622-6045 or visit [www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com) to get free no-obligation quotes and start saving today!**

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify. Met P&C®, MetCasSM, and MetGenSM are licensed in the state of MN. 2013 MetLife Auto & Home. L0713333914[exp0616][All States]

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LifeLock, LockMan logo, and "Relentlessly Protecting Your Identity" are trademarks or registered trademarks of LifeLock.

Dear Alcatel-Lucent Employee:

The Added Benefits® Program offers you ease, flexibility, and significant potential cost savings for personal insurance and identity theft protection.

Added Benefits® has partnered with three of America's leading auto and home insurance carriers, MetLife Auto & Home®, Liberty Mutual®, and Travelers, to offer discounted rates on auto and home\* insurance coverage.

In addition, we've partnered with LifeLock, the leading vendor in identity theft protection services, to offer you world-class identity theft protection at affordable rates.

Our **Comparative Rater** is an online tool that makes it fast and simple to get **auto insurance** quotes from our insurance carriers. Want to comparison shop to see if you can save money or enjoy better coverage? Just visit **[www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com)** any time (see page 2 for more information).

LifeLock is America's leading identity theft protection service. You can choose from three levels of protection — **LifeLock Identity Theft Protection**, **LifeLock Command Center™** and **LifeLock Ultimate™** (see page 8 for more information).

Whether you want to lower insurance premiums to save money, upgrade your coverage, or feel more secure with quality identity theft protection, these programs offer you affordable solutions designed to benefit you and your entire family.

**Keep reading to learn more about the Added Benefits® Program, call 1-800-622-6045, or visit [www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com).**

\* Home insurance is not part of MetLife Auto & Home's benefit in MA, CA, and FL.

These products and services are underwritten by either MetLife Auto & Home, Liberty Mutual® Insurance Company, Travelers, LifeLock, or their affiliates. Alcatel-Lucent is not affiliated with MetLife Auto & Home, Liberty Mutual®, Travelers, and LifeLock, and does not make any endorsements or representation regarding the insurance and identity theft protection products provided under this program. This program is completely voluntary and is offered solely as a convenience to Alcatel-Lucent employees. The cost of implementing and communicating this voluntary auto, home, and identity theft program, including postage, is paid for by MetLife Auto & Home, Liberty Mutual®, Travelers, and LifeLock. All premiums and membership fees will be paid for by the employee. As an employee of Alcatel-Lucent, you are not required to participate in this program, and you are free to purchase your auto and home insurance and identity theft protection service from another company. The carriers represented in this piece operate independently and are not responsible for the others' financial obligations.

## The Added Benefits® Program could save Alcatel-Lucent employees more on auto and home insurance.

### Enjoy fast and easy access to discounted rates on auto and home insurance with:

- Participation from three leading insurance carriers
- Money-saving discounts
- Easy comparison shopping
- Free, no-obligation quotes
- Multi-policy discounts
- Choice of three easy payment options



Call **1-800-622-6045** now to find out how you could lower the cost of your auto and home insurance. Or visit **www.addedbenefitsaccess.com** to get your free, no-obligation quotes.

## Comparative Rater: a fast, simple way to get your auto quotes.

### Comparative Rater is an online tool that can save you time and could save you money.

The Added Benefits® Comparative Rater is a web-based tool that you can use to compare auto insurance quotes quickly and easily. Comparative Rater is built right into **www.addedbenefitsaccess.com**; simply log on, click the auto insurance button, click the multi-carrier quote button, enter your information, and within 5 to 10\* minutes, you will receive your quote(s). Please have your current auto policy and basic vehicle information on hand when you go online to receive the most accurate quote based on your current coverage.

### Save time finding savings on your auto insurance with the Comparative Rater:

- Eliminate the time it takes to call three separate carriers to get quotes
- Get quotes any time, day or night
- Return any time to retrieve your quotes
- You must agree to an authorization to access your insurance score to use the Comparative Rater
- You must provide full vehicle information (make, model, year) and full information on all drivers covered under the policy

### Find out how much you could save right now!

Go to **www.addedbenefitsaccess.com** and start comparison shopping today.

As always, you are welcome to call **1-800-622-6045** to speak with a representative from any of the carriers and get quotes over the phone.

\*In most instances, quotes are returned in approximately 5 to 10 minutes using the Comparative Rater. In some cases, a carrier may choose not to provide a quote, or in certain circumstances, carrier responses could take up to 24 hours.

## Frequently asked questions about the Comparative Rater.

### Q: Can I get auto insurance quotes from all carriers over the Internet?

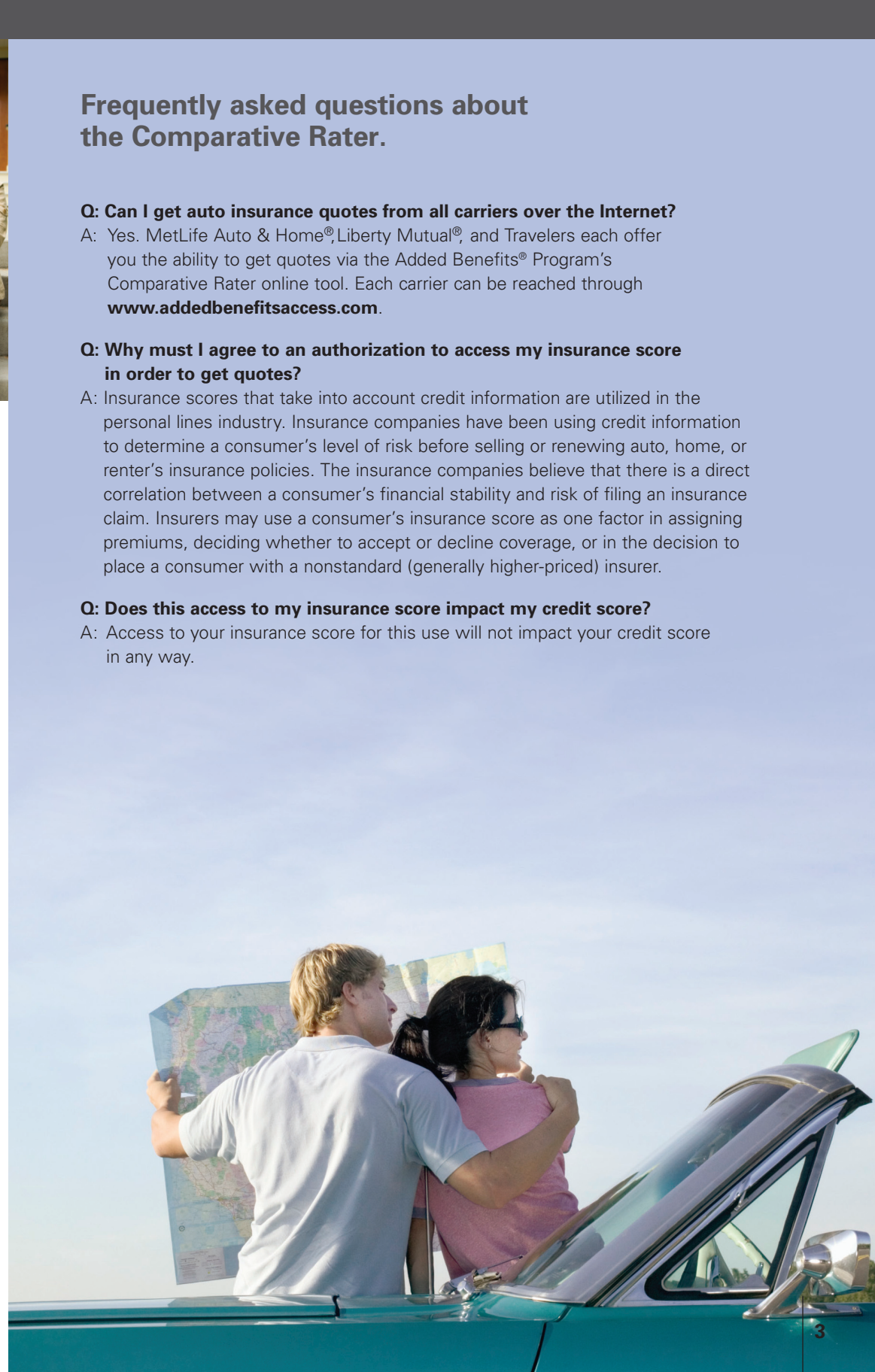
A: Yes. MetLife Auto & Home®, Liberty Mutual®, and Travelers each offer you the ability to get quotes via the Added Benefits® Program's Comparative Rater online tool. Each carrier can be reached through **www.addedbenefitsaccess.com**.

### Q: Why must I agree to an authorization to access my insurance score in order to get quotes?

A: Insurance scores that take into account credit information are utilized in the personal lines industry. Insurance companies have been using credit information to determine a consumer's level of risk before selling or renewing auto, home, or renter's insurance policies. The insurance companies believe that there is a direct correlation between a consumer's financial stability and risk of filing an insurance claim. Insurers may use a consumer's insurance score as one factor in assigning premiums, deciding whether to accept or decline coverage, or in the decision to place a consumer with a nonstandard (generally higher-priced) insurer.

### Q: Does this access to my insurance score impact my credit score?

A: Access to your insurance score for this use will not impact your credit score in any way.



## Compare and choose from three leading national insurance carriers.

It's simple and easy to get great auto and home insurance for your money from three of the nation's leading insurance carriers. See how much you could save on your auto and home insurance.

MetLife Auto & Home®

Protect your assets with a company you can trust.



Helping people live safer, more secure lives since 1912.



Providing superior coverage, value, and service for over 150 years.

## Get coverage for all of your personal insurance needs.

### If you're looking for condo, renter's, motorcycle, or RV insurance, the Added Benefits® Program can help with that, too.

Condo and renter's insurance can cover your personal belongings, such as clothing, furniture, computers, and other electronics, as well as your personal liability.

Motorcycle and RV insurance are special policies that are different from traditional auto coverage so you can enjoy your bike or motor home with peace of mind.

To request free, no-obligation quotes from any of our carriers, call **1-800-622-6045** or visit **www.addedbenefitsaccess.com** to get insurance for all your coverage needs.

Please see page 7 for a worksheet that makes it easier to compare quotes and potential savings.

## Frequently asked questions about auto and home insurance policies.

### Q: Do I have to wait for my current policy(ies) to expire in order to apply for coverage through the Added Benefits® Program?

A: No. Call **1-800-622-6045** or visit **www.addedbenefitsaccess.com**, and have your current policy(ies) available. You can compare your current premiums and coverage with those provided by MetLife Auto & Home®, Liberty Mutual®, and Travelers. If you decide to switch from a competing provider, be sure to contact your current insurer or agent for terms of a premium refund.

### Q: May I cancel my policy(ies) at any time?

A: Yes. You may cancel your policy(ies) at any time. Before you cancel, please make sure that you have adequate coverage to replace your existing policy(ies).

## Frequently asked questions (continued)

### Q. What are my premium payment options?

A. You may pay your premiums through evenly distributed deductions\* from your paycheck if you are eligible (in some states a down payment is required), Electronic Funds Transfer (EFT), or direct billing.

### Q. Must I buy both my auto and home policy(ies) from the same carrier?

A. No. You may buy your auto policy from one carrier and your home policy from another. However, each carrier offers multi-policy discounts.

### Q. If I leave Alcatel-Lucent, what will happen to my policy(ies)?

A. If your employment with Alcatel-Lucent terminates, you may choose to continue your coverage on a direct bill basis. However, you may lose the program discounts. Please contact your carrier to discuss further.

### Q. If I retire from Alcatel-Lucent, what will happen to my coverage?

A. If you retire from Alcatel-Lucent, your billing is changed to direct billing. Please contact your carrier for other payment options that may be available (i.e., EFT or pension deductions\*).

### Q. If the program were discontinued, what would happen to my coverage?

A. If the program were discontinued, your billing would be changed to direct billing. You may lose the program discounts. Please contact your carrier directly with any questions.

### Q. If I am already insured with MetLife Auto & Home®, Liberty Mutual®, or Travelers for auto and/or home coverage, may I still get the discounted rates available to Alcatel-Lucent employees?

A. Yes. Call **1-800-622-6045**, choose your current carrier from the voice response system, and tell the customer service representative that you are a current policyholder (have your policy handy) and an employee of Alcatel-Lucent.

### Q. Will my check show a line item for this deduction?

A. Yes, the deduction will appear under "Voluntary Benefits."

### Q. If I participate through payroll deduction, what happens if I'm away from work for a time?

A. Your coverage will continue without interruption or cancellation (subject to policy terms and conditions) if there is a missed payroll deduction(s). On a future paycheck, there could be a recalculation of your per-pay-period deduction amount due to the missed deduction(s). Your individual carrier will handle the recalculation. Contact your carrier with any additional questions. If you will be on an extended unpaid leave of absence, your billing will be changed to direct billing.

### Q. Whom do I contact with questions about the Added Benefits® Program?

A. You must call **1-800-622-6045**. Neither the Alcatel-Lucent Benefits Center nor payroll representatives will be able to assist you with questions regarding the program. Alcatel-Lucent is not a sponsor of the Added Benefits® Program, but simply makes it available to employees for convenience and potential cost savings.

\* For your convenience, Alcatel-Lucent has arranged for payroll deductions for policies that you purchase through this program. However, it should be noted that Alcatel-Lucent does not sponsor or endorse this program. Note: payroll/pension deductions may not be available to all participants.

## Seven tips to lower your costs.

### 1. Shop around.

Prices vary from company to company. Don't shop by price alone; ask your friends and relatives for their recommendations as well.

### 2. Compare before you buy.

Auto insurance premiums are based on the repair costs, overall safety record, and the likelihood of theft. Many insurers offer discounts for features that reduce the risk of theft.

### 3. Seek out other discounts.

Companies may offer discounts to policyholders who have not had an accident or moving violation for a specific number of years. If there is a young driver on the policy who is a good student, you may also qualify for a lower premium.

### 4. Buy your auto and home policies from the same carrier.

These three companies will discount your premiums when you purchase more than one policy from one of them.

### 5. Consider new home costs.

Consider how much insuring your new home will cost. A newer built home's electrical, heating and plumbing systems, and overall structure are more likely to be in better condition than those of an older home. Insurers may offer you a discount if the home you purchase is relatively new.

### 6. Insure your house, not the land.

The land under your home isn't at risk from theft, windstorm, fire, or other perils covered in your homeowner's policy. Don't include that value in deciding how much homeowner's insurance to buy. If you do, you'll pay a higher premium than you should.

### 7. Improve your home security.

Often, you can get discounts for a smoke detector, burglar alarm, or dead bolt locks. Some companies offer to reduce your premium if you install a sophisticated sprinkler system and a fire and burglar alarm system that rings at the police station or other security monitoring facility. Not every system qualifies for the discount. Before you buy a system, find out what kind your insurer recommends and how much you could save on your insurance premiums.

## Auto Insurance

YOUR CURRENT COVERAGE	YOUR CURRENT PREMIUM	METLIFE AUTO & HOME®	LIBERTY MUTUAL®	TRAVELERS
Bodily Injury Limits ____ Per Person ____ Per Occurrence				
Property Damage Limits ____ Per Occurrence				
Personal Injury Protection or Medical Payments ____ Per Person				
Uninsured Motorist Limits ____ Per Person ____ Per Occurrence ____ Property Damage				
Comprehensive ____ Deductible				
Collision ____ Deductible				
Rental Reimbursement ____ Per Disablement				
Towing ____ Per Occurrence				
<b>TOTAL PREMIUM</b>				

## Home Insurance (Homeowner's, Condo, or Renter's)

YOUR CURRENT COVERAGE	YOUR CURRENT PREMIUM	METLIFE AUTO & HOME®	LIBERTY MUTUAL®	TRAVELERS
Property Limits ____ Dwelling ____ Other Structures ____ Contents ____ Loss of Use				
Deductible ____ Amount				
Liability Limits ____ Personal Liability ____ Medical Payment to Others				
Personal Articles Floaters (Valuables) ____ Amount				
<b>TOTAL PREMIUM</b>				

Not all coverage options are listed above. The terms of each carrier's coverage may differ. Contact the carriers directly for further details.

## Protect your personal information and your good name with LifeLock services.



Identity theft is one of the fastest-growing crimes in the nation,<sup>1</sup> affecting millions of Americans each year. That's why Added Benefits® has partnered with LifeLock, the leading vendor in the industry, to provide employees with identity theft protection and resolution services at discounted monthly rates.

The experts at LifeLock provide monitoring services 24 hours a day, 7 days a week to safeguard your personal information both online and off, helping to protect you from identity theft before the damage is done.

In order to receive the full LifeLock® service you selected for yourself and your dependents, you must provide each person's first and last name, date of birth, Social Security number, address, and email address at the time of enrollment.<sup>††</sup>

### LifeLock Identity Theft Protection

- Identity Threat Detection and Alerts<sup>†</sup>
- Reduced Pre-approved Credit Offers
- Black Market Website Surveillance
- Address Change Verification
- Lost Wallet Protection<sup>‡</sup>
- Award-winning Member Service 24/7/365
- \$1 Million Total Service Guarantee<sup>§</sup>

### LifeLock Command Center™

- LifeLock Identity Theft Protection Services**
- Alias Name and Address Monitoring
- Court Records Scanning
- File-sharing Network Searches
- Unauthorized Payday Loan Notification
- Sex Offender Registry Reports

### LifeLock Ultimate™

- LifeLock Command Center Services**
- Checking and Savings Account Application Alerts<sup>†</sup>
- Bank Account Takeover Alerts<sup>†</sup>
- Enhanced Credit Application Alerts
- Online Annual Credit Reports and Scores
- Monthly Credit Score Tracking
- Priority Award-winning Member Service 24/7/365

### Monthly Pricing for Employees and Their Families

TIER	LIFELock JUNIOR PLAN MONTHLY COST	LIFELock IDENTITY THEFT PROTECTION MONTHLY COST	LIFELock COMMAND CENTER MONTHLY COST	LIFELock ULTIMATE MONTHLY COST
Adult (18 and over)	N/A	\$5.00 per person	\$9.25 per person	\$15.00 per person
Children (under age 18)	\$1.50 per person	N/A	N/A	N/A

<sup>†</sup> Network does not cover all transactions and scope may vary.

<sup>††</sup> **Important Message.** Without complete information, the LifeLock services for your dependents may be limited to new credit account and non-credit account identity alerts and remediation, and until the dependent information is provided to LifeLock, such dependents cannot receive any other LifeLock services. By enrolling your dependents, you understand and agree that if you do not provide this information, you will be charged the full cost of the LifeLock service through your elected method of payment, and that you will not be entitled to a refund for such payments.

<sup>1</sup> Social Security Administration. "Identity Theft and Your Social Security Number." SSA Publication No. 05-10064. August 2009.

<sup>2</sup> Excludes photos, cash, and cash equivalents.

<sup>3</sup> The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee, LifeLock will spend up to \$1 million to hire experts to help your recovery. As this is only a summary, please see the actual policy for applicable terms and restrictions at LifeLock.com.

### How to Enroll for LifeLock® Services:

1. Have on hand the following information for yourself and any dependents you wish to enroll:
  - First and last names
  - Date of birth
  - Social Security number
  - Address
  - Email address
  - Phone number
2. Visit [www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com) or call **1-800-622-6045** (option 1 for employees).
3. Your coverage will be effective the first of the month following enrollment.
4. You will receive a welcome package from LifeLock with instructions on how to take full advantage of your LifeLock membership.

### Frequently asked questions about LifeLock.

#### Q: Who should enroll in LifeLock services?

A: Any individual who has a U.S. Social Security number (including children) should be concerned about identity theft. It does not matter whether you have good or bad credit or whether or not you are wealthy — identity thieves aren't just after your money. They could use your personal information to commit a long list of crimes.

#### Q: Which of my dependents are eligible for membership?

A: Dependents under the age of 18 are only eligible for the **LifeLock Junior™ Protection Plan**; dependents over the age of 18 are eligible for coverage in the **LifeLock Identity Theft Protection Plan, LifeLock Command Center™ Plan, or the LifeLock Ultimate™ Plan.**

#### Q. What are the features of LifeLock Junior™?

A. LifeLock Junior™ is enhanced protection for your minor dependents. LifeLock Junior monitors your child's personal information with proactive protection features designed specifically for children. Your child gets Identity Threats Detection and Alerts\*, Credit File Verification, Black Market Website Surveillance, and File-sharing Network Searches. For more information and a description of these services visit [www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com) and visit the LifeLock section.

#### Q: What are my payment options?

A: Employees are required to pay for their LifeLock membership by payroll deduction (those paid through the Alcatel-Lucent payroll system).

#### Q. If I left Alcatel-Lucent, what would happen to my membership?

A. The LifeLock services special plan rates are only available through payroll deduction. If your employment with Alcatel-Lucent is terminated, membership will end at the end of the month of your termination date. You can contact LifeLock at **1-800-622-6045** to continue service with the company directly at its retail rate.

#### Q. If I retired from Alcatel-Lucent, what would happen to my membership?

A. For more information on the availability and cost of this coverage upon retirement, please visit the retiree section of the Added Benefits® website or call **1-800-622-6045**.

#### Q. If I am currently enrolled in LifeLock services, must I re-enroll each year?

A. No, you do not need to re-enroll each year. Your membership will automatically renew.

\*Network does not cover all transactions and scope may vary.