



2012 Annual Enrollment November 14 – 22, 2011

2012 Annual Enrollment

November 14 -22

General Information

Plan Information

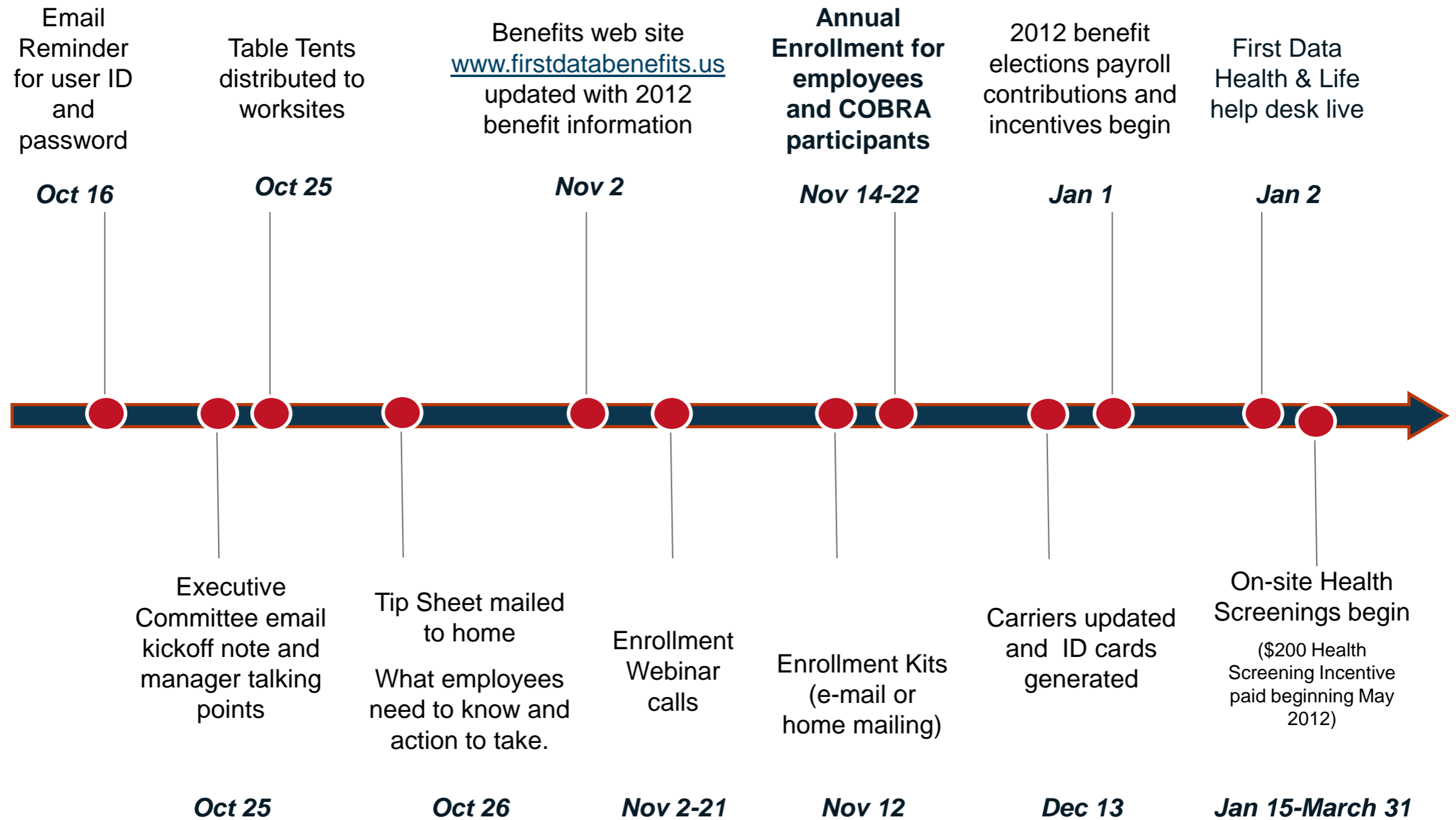
What's New for 2012

Communications

Enrollment Resources

Q&A

General Information - Annual Enrollment Timeline



Deadline Reminders

All current employees must enroll by November 22

New hires have a deadline of 10 days after they complete their 2011 enrollment.

General Information – Resources Available

www.FirstDataBenefits.us

Beginning Nov 2 - 2012 plan information available

- Communications – Presentations – Rates –
- Links to Plan Sites and YBR through “Enroll Here”
- Webinar meeting dates/times

Health Advocate at 866.695.8622

Questions regarding

- General benefits information
- Medical and dental coverage
- Locating a doctor or dentist

Employee Resource Line at 888.348.4835; follow prompts for benefits
E-mail: benefits.information@firstdata.com

Questions regarding

- Eligibility
- Enrollment
- Log-in/password assistance

SimplyWell at 877-991-9355

Questions regarding

- Health Risk Assessment
- On-site health screening schedule

Plan Information – Eligibility

Regular full-time employees (on U.S. Payroll)

- Scheduled to work \geq 30 hours per week

Dependents

- Spouse
- Children up to age 26 for medical, dental and vision
- Unmarried children up to age 19 or age 23 (if full-time students) for child life
- Domestic partner (medical, dental and vision coverage only)
 - ▶ Children of domestic partners are not eligible for coverage
- First Data will require documentation for all dependents added to plans for new hires and family status changes

Basic Benefits – Paid Entirely by First Data

Short-Term Disability Insurance	<ul style="list-style-type: none"> • Coverage replaces 66 2/3% of annual benefits salary for 90 days while you are on an approved disability (subject to certain exclusions).
Basic Long-Term Disability Insurance	<ul style="list-style-type: none"> ▪ Coverage equals 50% of annual benefits salary, with a minimum benefit of \$100/month and a maximum benefit of \$15,000/month if on an approved disability for greater than 90 days.
Basic Life Insurance and Basic AD&D Insurance	<ul style="list-style-type: none"> ▪ Coverage equals one times annual benefits salary up to a maximum of \$1,000,000
Business Travel Accident Insurance	<ul style="list-style-type: none"> ▪ Coverage equals up to four times annual benefits salary, up to a maximum of \$1,000,000
Employee Assistance Program	<ul style="list-style-type: none"> ▪ Free, confidential counseling to address personal and work/life issues
Health Advocate	<ul style="list-style-type: none"> ▪ Access to free phone support to help with health care and health insurance issues, such as billing questions and payment arrangements; to better understand your illness, test results, or treatment recommendations.
Care\$	<ul style="list-style-type: none"> ▪ Day care subsidy for all full-time employees earning \$40,000 or less annually who elect to participate ▪ Two coverage options - \$480 if elect only Care\$ - \$720 if elect Care\$ and contribute towards Day Care FSA

Voluntary Benefits – Employee Pays the Full Cost

Vision	<ul style="list-style-type: none"> ▪ Coverage through Vision Service Plan (VSP)
Health Care Flexible Spending Account	<ul style="list-style-type: none"> ▪ Make before-tax paycheck contributions between \$100 and \$5,000 per year to be reimbursed for eligible healthcare expenses
Health Savings Account (HSA)	<ul style="list-style-type: none"> ▪ If you enroll in the HDHP, put aside between \$100 and \$3,100 for individual and \$6,250 for family, per year to be reimbursed for eligible medical expenses or used as a savings mechanism for future qualified expenses. If 55 or older, contribute an additional \$1,000
Day Care Flexible Spending Account	<ul style="list-style-type: none"> ▪ Make before-tax paycheck contributions between \$100 and \$5,000 per year to be reimbursed for eligible daycare related expenses
Supplemental Employee Life Insurance	<ul style="list-style-type: none"> ▪ 12 Coverage Options
Spouse Life Insurance	<ul style="list-style-type: none"> ▪ 11 Coverage Options
Child Life Insurance	<ul style="list-style-type: none"> ▪ 2 Coverage Options
Voluntary Accidental Death & Dismemberment (AD&D) Insurance	<ul style="list-style-type: none"> ▪ Up to 19 Coverage Options
Legal Plan	<ul style="list-style-type: none"> ▪ Coverage through ARAG®

Voluntary Benefits – shared cost

<p>Medical</p>	<ul style="list-style-type: none"> ▪ High Deductible Health Plan (HDHP) • PPO Plan Offerings (Aetna or United based on state location) <ol style="list-style-type: none"> 1. \$400 / 90% / %Rx 2. \$900 / 80% / %Rx • Aetna Global Medical Plan – for employees on an Expatriate Assignment • Triple S – for employees in Puerto Rico • Out of Area Plan <p>Medco is the national prescription drug provider</p>
<p>Dental</p>	<ul style="list-style-type: none"> • Aetna Dental Maintenance Organization (DMO) • MetLife Preferred Dentist Plan (PDP) A • MetLife Indemnity Dental Plan (PDP) B
<p>Voluntary Long-Term Disability (LTD) Insurance</p>	<ul style="list-style-type: none"> ▪ Buy up coverage from company-provided 50% coverage to 66 2/3% of annual benefits salary. At enrollment you will automatically be enrolled in Voluntary Long-Term Disability coverage, resulting in a payroll deduction. You may choose to opt out of this higher coverage at enrollment.

Plan Information – Medical Comparison

- No changes in design from 2011 to 2012
- 100% preventive care coverage
- In-network and out-of network coverage available

Feature In-network services	HDHP	Custom Choice PPO \$400/90% ¹	Custom Choice PPO \$900/80% ¹
Deductible ² (individual/family)	\$1,250/\$2,500	\$400/\$1,200	\$900/\$2,700
Health Savings Account	You may contribute up to \$3,100/\$6,250 each year ³	Not applicable	Not applicable
Coinsurance after you pay deductible (paid by plan/paid by you) ⁴	90%/10%	90%/10%	80%/20%
Annual out-of-pocket maximum, including deductible (individual/family)	\$2,250/\$4,500	\$3,000/\$9,000 ⁵	\$3,500/\$10,500 ⁵
Preventive Care	Plan pays 100% (age and frequency limits apply)	Plan pays 100% (age and frequency limits apply)	Plan pays 100% (age and frequency limits apply)
Office visit (primary/specialist)	10% after deductible	\$25/\$35 co-pay	\$25/\$35 co-pay
Emergency room/urgent care	10% after deductible	\$150/\$75 co-pay	\$150/\$75 co-pay
Prescription drugs at retail (your cost for generic/brand formulary/brand non-formulary)	\$7/30%/45% Administered by Medco	\$7/30%/45% Administered by Medco	\$7/30%/45% Administered by Medco
Per-prescription retail maximum	\$100	\$100	\$100

If you live in...	Your medical plan administrator is...	Your medical plans network name begins with...	Your prescription drug plan administrator is...
Colorado, Florida, Hawaii, Iowa, Nebraska or New York	UnitedHealthcare	UnitedHealthcare Choice Plus	Medco
All other states	Aetna	Aetna Choice POS II	Medco

Plan Information – Medical HDHP and HSA

Health Savings Account – HSA

- Participants in the High Deductible Health Plan can make tax-deferred contributions into a Health Savings Account (HSA)
- An HSA is a tax-exempt trust or custodial account used exclusively for paying qualified medical expenses.
- With an HSA, you can pay for current health care expenses or save money for future qualified medical expenses, including retirement.
- If you leave First Data or drop HDHP coverage, you keep the HSA funds - you don't lose them like a traditional FSA.
- If selecting the HDHP, participation in the Health Care FSA is limited to eligible dental and vision expenses only.
- Annual election maximums, determined by the IRS, increase slightly for 2012
- Participants enrolled in the HSA in 2011 will **automatically default** to the same annual contribution for 2012 if they elect the HDHP

2012 HDHP/ HSA amounts (in-network)	Self – Only	Family
HSA Contribution Limit (all employee)	\$3,100	\$6,250

Participants moving out of the HDHP/HSA will:

- Receive a letter from UMB Bank notifying them that UMB will assume administration from Payflex/HealthHub
- Receive a Visa card to access the remaining funds
- Be charged a service fee by UMB Bank

Plan Information – Specialty Networks

Aetna Aexcel Specialty Network

Access to highest performing network specialists

Eligibility by zip code – use the search tool on www.firstdatabenefits.us

Some Aexcel network designations have changed for 2012 so confirm provider participation before services. Some employees received letters already if their physician is no longer Aexcel-designated.

If eligible, participants MUST use the Aexcel specialty network providers to receive in-network benefit coverage. Specialty services by non-Aexcel network providers will be charged out-of-network rates

Only Aexcel Specialists will display in Aexcel markets. If a participant doesn't live in an Aexcel market then all specialists will display. The zip code criteria entered by the participant when they are doing a search is used by the Provider Direct tool to determine whether the market is Aexcel or non Aexcel.

Find Aexcel specialists via Aetna DocFind at www.aetna.com/docfind – choose the Aetna Choice POS II plan type. A blue star in the far right column indicates an Aexcel network specialist

UnitedHealth Premium Specialty Network

United Healthcare participants must take advantage of the UnitedHealth Premium Provider network for specialty services. Office visits to Premium Provider designated specialists will cost the network copay of \$35. Visits to specialists who are part of United Healthcare's Choice Plus network but NOT Premium Provider designated will cost \$50.

Find Premium Specialists via www.myuhc.com. Two stars designates a premium provider.

See page 12 of Enrollment Guide for more information about specialty networks

Plan Information - Rx

Drug Type	Retail Pharmacy (30 day supply)	Mail Order Pharmacy (90 day supply)
Generic	\$7 co-pay	\$14 co-pay
Brand Name Formulary	30%	30%
Brand Name Non-Formulary	45%	45%
Per-prescription maximum	\$100	\$250
If a generic equivalent is available, yet prescription is filled with a brand name drug, the generic co-pay PLUS the cost difference between the brand-name and generic will be charged.*		
The fourth refill of a maintenance medication at retail will be charged as follows:		
Generic	\$14 co-pay	
Brand Name Formulary	50% up to \$250 per-prescription maximum	
Brand Name Non-Formulary	100% up to \$250 per-prescription maximum	

In the HDHP, you will pay the full prescription cost until the annual deductible is met, then co-pays and co-insurance apply.

*For example, if you receive a prescription for acid reflux and opt for the brand-name drug Prilosec instead of the generic equivalent, omeprazole, you will pay more. A 30-day prescription for Prilosec costs \$251.39, while the same quantity of omeprazole costs \$26.87. If you fill your prescription with Prilosec, you will pay \$231.52: the retail generic copay of \$7 plus the cost difference between omeprazole and Prilosec ($\$7 + \$251.39 - \$26.87 = \231.52). Because there is a per-script 30-day retail maximum of \$100, you will be required to pay \$107 for Prilosec instead of only \$7 for the generic version omeprazole.

Plan Information – Dental and Vision

Dental Plan Comparison Chart

Feature (In-network coverage)	Aetna DMO	MetLife Pref. Dentist Plan A (PDP)	MetLife Pref. Dentist Plan B (PDP)
Deductible (individual/family)	\$0	\$50/\$150	\$50/\$150
Annual Benefit Maximum	Not applicable	\$1,500 per person	\$3,000 per person
In-network Coinsurance (paid by plan)			
Preventive/diagnostic	100%	100%	100%
Basic restorative	90%	80%	90%
Major restorative	60%	60%	70%
Orthodontic	50%	50%	50%
Lifetime Orthodontics Maximum (orthodontics for covered children)	Not applicable	\$1,500 per covered child	\$1,500 per covered child

Vision

- Eye exams: \$10 copay
- Lenses and frames: \$20 copay (up to \$130)
- Contact lenses: covered at 100% up to \$120

Plan Information – Flexible Spending Accounts

Health Care FSA (HC-FSA)

- Save money for out-of-pocket health care expenses
- Set aside between \$100 and \$5,000 per year in before-tax paycheck contributions
- For eligible expenses incurred between January 1, 2012 – March 15, 2013 (including 2½ month extension)
- If selecting the High Deductible Health Plan, participation in the Health Care FSA is limited to eligible dental and vision expenses only.

Day Care FSA (DC-FSA – formerly ‘dependent care’)

- Save money on eligible day care related expenses
- Set aside between \$100 and \$5,000 per year in before-tax paycheck contributions
- For eligible expenses incurred between January 1, 2012 – December 31, 2012
- Care\$ subsidy from First Data (\$480 if you do not contribute, \$720 if you make your own contributions)

Care\$

- The Care\$ benefit is unchanged in 2012
- First Data subsidizes eligible day care expenses for employees making less than \$40,000/year.
- Annual contribution is \$720 if the employee also contributes to the dependent care flexible spending account or \$480 if the employee does not make their own contributions.
- Employees must actively enroll in the DC-FSA in 2012 to receive the higher Care\$ benefit.
- DC-FSA automatically enrolls them in Care\$, if eligible.
- Care\$ enrollment does not carry forward – employee must actively elect participation to receive the benefit.
- Contributions are pro-rated and deposited to Payflex on a per pay period basis. Claims are paid only as the account is funded.

Other – Plan Updates

Dental

Minor plan design changes. Employee contributions increase 1.9% for DMO and no increase for PDP.

Vision

No plan design changes and no rate increase.

Basic Life, Supplemental Life, Child Life, and Spouse Life

No plan design changes and no rate increase.

AD&D and Business Travel Accident Insurance

No plan design changes and no rate increase. Rate guarantee through 2013.

Legal

No plan design changes and no rate increase.

LTD/STD

Slight employee increase for voluntary option. Employees will be automatically enrolled into the voluntary LTD plan. They may opt out to the basic employer paid option during enrollment.

EAP

No plan design changes and no rate increase. Rate guarantee through 2012.

What's New for 2012 – Wellness

New Wellness Vendor – SimplyWell

SimplyWell, our new nationwide wellness vendor, offers our employees comprehensive, results-driven health and wellness management programs. With wellness as a key focus of our healthcare strategy, SimplyWell will coordinate the Health Risk Assessments, on-site health screenings and all future wellness initiatives for our employees.

www.SimplyWell.com

Medical Contributions Increasing

Average company subsidy is 75% of salary-based premium. For 2012, an additional company subsidy will be provided to assist those with a salary less than \$35,000. Employees have opportunity to decrease impact of increases by completing wellness incentives to earn up to \$650.

See pages 2 and 3 of Tip Sheet 25 for more information about changes made in
2012

What's New for 2012 – Wellness Incentives

\$200 Wellness Challenge Incentive

- ACCEPT the Wellness Challenge during annual enrollment on YBR
- REGISTER on SimplyWell's website
- SCHEDULE a health screening for Q1 2012 on SimplyWell's website
- COMPLETE the Health Risk Assessment (HRA) on SimplyWell's website during AE November 14-22, 2011
 - ▶ If employee elects to participate in medical coverage, must complete the online health risk assessment
 - ▶ If employee and spouse/domestic partner elect to participate in medical coverage, both must complete the online health risk assessment
 - ▶ If employee does not enroll in medical coverage, employee must complete the online health risk assessment

\$250 Tobacco-free Incentive

- CERTIFY tobacco-free status on YBR if tobacco free for the past 12 months and enrolled in a First Data medical plan

\$200 Health Screening Incentive

- COMPLETE onsite health screening during Q1 2012
- Incentive begins in May 2012

Incentives are prorated per pay period and paid as earnings on each paycheck. While designed to offset medical plan premium deductions, only the tobacco-free incentive is not taxable. Wellness Challenge and Health Screening Incentives are applied to taxable earnings.

What's New for 2012 – SimplyWell Wellness Vendor

Simply Well provides a comprehensive wellness Web site at www.simplywell.com, offering First Data employees a wealth of health tools and resources, including:

- Daily health news
- Self-administered Individual Action Plans
- Healthy living resources and health guides
- Online health questionnaire also referred to as a health risk assessment (HRA)
- Registration for health screenings

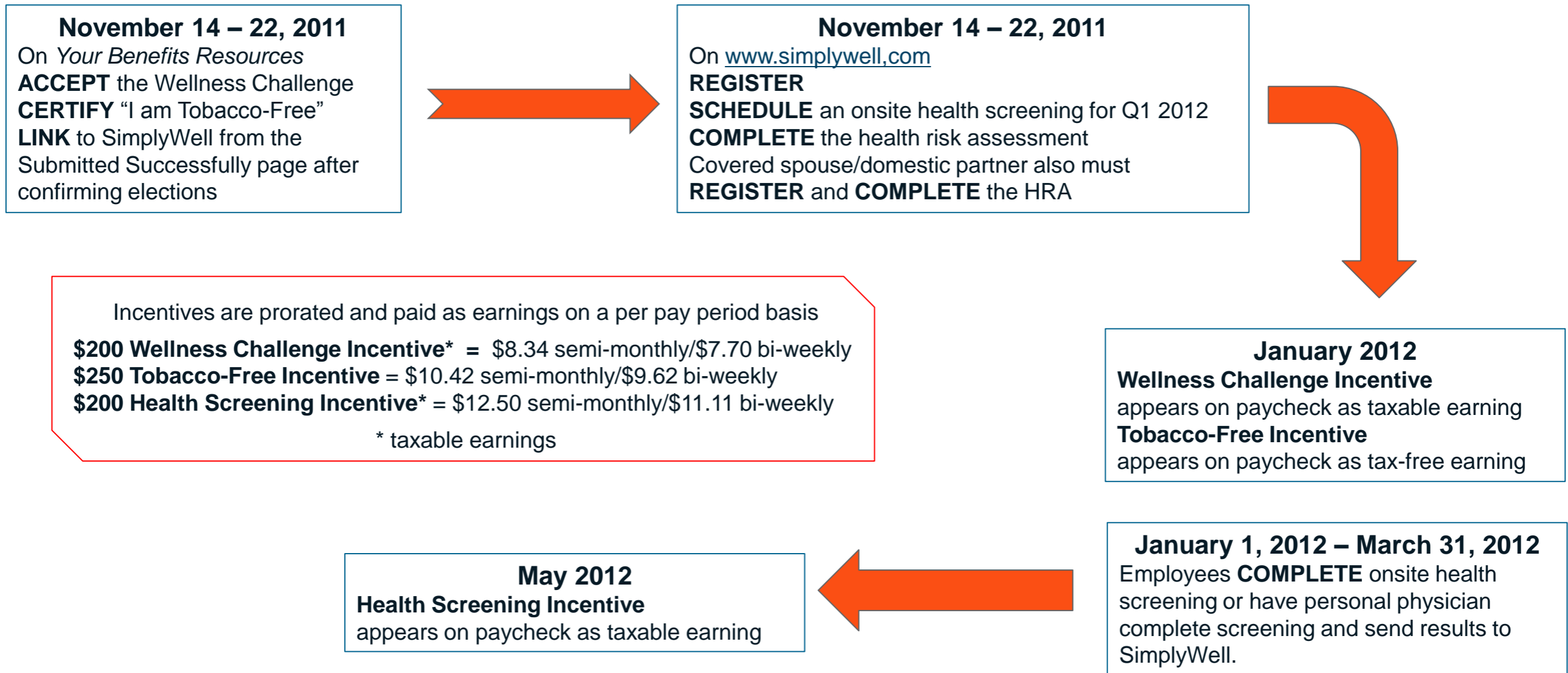
Employees will link to www.simplywell.com directly from the Submitted Successfully page on *Your Benefits Resources*, then

- Click LOGIN
- Under First Time User select REGISTER
- Click My Employer
- Enter Participant ID (First Data employee = FD plus six digit employee ID; spouse = FDS plus six digit employee ID)
- Enter date of birth (spouse enters their own date of birth)
- Enter gender (spouse enters their own gender)
- Click BEGIN
- Enter contact and security information – you'll create a personal user ID and password for this site
- Accept the User Agreement
- Schedule a health screening (dates/times/locations listed for first quarter 2012)
- Record your medical history
- Complete the health questionnaire/health risk assessment

*Participant ID is case sensitive.
Use capital letters for FD and FDS.*

What's New for 2012 – Earning the Wellness Incentives

See below for the when, where and how First Data employees earn up to \$650 in Wellness Incentives



Spousal Surcharge

When spouse or domestic partner of a First Data employee is eligible for coverage through his or her own employer's medical plan, but chooses to enroll in First Data's plan instead, a spousal surcharge will apply

Spousal surcharge is \$900 annually

Additional employee contribution on top of the required payroll contributions

The spousal surcharge does not apply if:

- You do not enroll your spouse/domestic partner in a First Data medical plan
- Spouse or domestic partner is not employed
- Spouse or domestic partner is employed but is not eligible for coverage through his/her employer
- Spouse or domestic partner has access to and/or is enrolled in Medicare or Medicaid
- Employee and spouse both work for First Data

Certification of spouse's eligibility status required during the enrollment process

All employees covering a spouse in 2011 will be automatically enrolled in "surcharge applies" for 2012.

Your Benefits Resources (YBR)


AE Guided Enrollment


Click on each step for information about that item


Elections are made in the final step (6)

Changes do not require you to go through all steps. Simply click **Enroll Here** to enroll. We encourage you to look at all of the information available to help make your best decisions.

Annual Enrollment Deadline November 22

 Certain benefits have been assigned to you for 2012, which will result in surcharge and /or premium deductions that may not reflect your desired coverage. It is your responsibility to review and make appropriate changes to 2012 coverage during enrollment. Deductions will automatically begin with your first 2012 paycheck and no refunds will be issued.

 Take advantage of the Wellness initiatives and earn up to \$400 in annual incentives. During enrollment earn up to \$200 when you accept the Wellness Challenge on YBR and complete the requirements through SimplyWell®; earn an additional \$200 incentive after you complete your health screening in 2012.

 Tobacco Free Incentive - In support of First Data's wellness initiative, if you have not used tobacco in any form, for a year or more, you are eligible for an annual maximum medical premium incentive of \$250 (paid on a per pay period basis).



Before You Enroll in Your Benefits

- 1 Learn What's New and Changing with Your Benefits
- 2 Review Your Health Care Costs
- 3 Review Plan Details
- 4 Search for a Provider
- 5 Consider Flexible Spending Accounts
- 6 Enroll in Your Benefits**

Enroll Now!

You've prepared to enroll by completing the steps above, now make your choices. Your elections have been saved when you see the **'Submitted Successfully!'** message. Complete the required follow ups and print a copy of the page for your records.

YBR – Guided Enrollment

1 Learn What's New and Changing with Your Benefits

Read about What's Changing (PDF)

Before you enroll for benefits for next year, take a few minutes to learn what's new and different from this year.


Find Out About Health Savings Accounts

First Data offers a Health Savings Account. Learn how an HSA saves you money.

Review Your Benefits

As you review your benefits, be sure to:

- Confirm the coverage matches your intended elections, including spousal surcharge and tobacco user status, and voluntary long-term disability coverage.
- Review the **beneficiary information** link at the right to ensure the information is up to date.



What's Changing for 2012 – At a Glance

The information below highlights what's changing for First Data's benefit plans as of January 1, 2012. For detailed information on all benefit plans, please refer to the Enrollment Guide, the Summary Plan Description (SPD), or review Tip Sheet #25 – 2012 Annual Enrollment. Each of these can be found on the Communications Tab of the Benefits Web site at www.firstdatabenefits.us.

Introducing SimplyWell® - New Wellness Vendor

- **SimplyWell**, our new nationwide wellness vendor, offers our employees comprehensive, results-driven health and

Key Points About Health Savings Accounts

When you enroll in a High Deductible Health Plan, you have the ability to contribute to a Health Savings Account to help cover the deductible expenses.

Advantages

- Money goes in before-tax and comes out tax-free when used for eligible expenses.
- You're better protected against catastrophic health care expenses.
- Money you don't use carries over to the next year and earns interest. You don't have to "use it or lose it."

Special Rules

To establish a Health Savings Account:

- You must be covered by a High Deductible Health Plan, as defined by the Internal Revenue Service (IRS).
- You and your dependents can't be enrolled in any other medical plan that is not a High Deductible Health Plan.

Link to www.FirstDataBenefits.us

YBR – Guided Enrollment

2 Review Your Health Care Costs

Compare Paycheck Costs

Cost is a big part of choosing a medical plan. First think about what you'll pay for medical coverage next year.

Estimate Your Medical Costs

Then, estimate and compare what you might pay out of pocket for medical services next year.

Review and Compare Your Medical Plan Options and Annual Costs

Your price Employer's contribution

Your Current Coverage (Employee Only)

UnitedChoicePlus/\$600/80%//% Rx \$578.40 \$4,059.96 \$4,638.36

Your Plan Choices for Enrollment Employee + Spouse Redisplay

No Coverage \$0.00

UnitedChoicePlus/\$400/90%//% Rx \$2,798.04 \$8,022.12 \$10,820.16

UnitedChoicePlus/\$900/80%//% Rx \$1,763.88 \$8,119.92 \$9,883.80

United Choice Plus HDHP \$2,038.80 \$8,170.32 \$10,209.12

Medical Expense Estimator

Compare your medical plan costs. The costs are based on your average medical service need.

Choose Dependents Missing dependents?

Who would you like to cover?

John A Doe228500099

Update Results

Missing dependents?

This refers to any dependents who aren't listed here. If dependents are missing, the tool may underestimate your out-of-pocket costs.

Select up to 3 plans to compare estimated expenses for the upcoming year.

Choose Plans	Plan Premium	Estimated Out-of-Pocket Costs	Total Cost
<input type="checkbox"/> UnitedChoicePlus/\$400/90%//%Rx Upcoming year	\$2,799	\$1,323	\$4,122
<input type="checkbox"/> UnitedChoicePlus/\$900/80%//%Rx Upcoming year	\$1,764	\$1,323	\$3,087
<input type="checkbox"/> United Choice Plus HDHP Upcoming year	\$2,039	\$2,670	\$4,709

Get More Details

When you compare your medical plans you'll see your detailed costs in easy to understand charts.



YBR – Guided Enrollment

3 Review Plan Details

Compare Medical Plan Details

Compare the costs of deductibles, copayments, coinsurance, and other details of the medical plan you're considering since there may have been changes to the plan.

Compare Dental Plan Details

Compare the costs of deductibles, copayments, coinsurance, and other details of the dental plan you're considering since there may have been changes to the plan.

Compare Plans

You're eligible for the plan(s) listed below. You can always return to this page later and make a different comparison.

Step 1

Choose up to 3 plans to compare. To learn about the different types of plans, see [Plan Type Descriptions](#).

Your Current Plan ¹	Plan Type
<input type="checkbox"/> UnitedChoicePlus/ \$600/80%/ %Rx	PPO

¹Choosing your current plan will let you compare the current plan year's data to the data for the plans you have available for enrollment.

Step 2

Choose the points you want to compare.

- Comparison Points**
- Compare All Points
 - Plan Facts-- telephone number, Web site address
 - Cost-- your contribution, medical expenses
 - Your Medical Expenses

Medical Plan Comparison Chart

Plan Facts Cost Rx
 Coverage Disease Management: Education and Assistance

[Compare Again](#) to choose different Medical plans and/or comparison points.

Did You Know?
You can compare estimated annual medical expenses for these plans with the [Medical Expense Estimator](#).

Plan Facts	Aetna Consumer Advantage HDHP	AetnaChoicePOSII/ \$400/90%/ %Rx	AetnaChoicePOSII/ \$900/80%/ %Rx
Member services phone number	Member Services: 1-800-475-8782; Disease Management: 1-866-269-4500; Health Advocate: 1-866-695-8622	Member Services: 1-800-475-8782; Disease Management: 1-866-269-4500; Health Advocate: 1-866-695-8622	Member Services: 1-800-475-8782; Disease Management: 1-866-269-4500; Health Advocate: 1-866-695-8622
Web site	aetna.com	aetna.com	aetna.com
Group ID	719964	719964	719964
Ability to self-refer to OB/GYN	Yes	Yes	Yes
Ability to self-refer to specialists	Yes	Yes	Yes
Find a network provider	Find a Doctor or Facility	Find a Doctor or Facility	Find a Doctor or Facility
	Select This Plan	Select This Plan	Select This Plan

[Top](#)
Cost

Dental Plan Comparison Chart

Plan Facts Coverage
[Compare Again](#) to choose different Dental plans and/or comparison points.

Plan Facts

	Aetna DMO (Current Plan Year Data)	MetLife Pref. Dentist Plan A	MetLife Pref. Dentist Plan B
Member services	1-800-843-3661	1-877-MET-4FDC	1-877-MET-4FDC
Web site	aetna.com	metlife.com	metlife.com
Group ID	876518	85862	308129
Find a network provider	Find a Dentist	Find a Dentist	Find a Dentist
	Select This Plan	Select This Plan	Select This Plan

[Top](#)

Coverage

	Aetna DMO (Current Plan Year Data)	MetLife Pref. Dentist Plan A	MetLife Pref. Dentist Plan B
General Dental Expenses			
Annual deductible	\$0 Individual; \$0 Family	In Network \$50 Individual; \$150 Family Out of Network \$50 Individual; \$150 Family	In Network \$50 Individual; \$150 Family Out of Network \$50 Individual; \$150 Family
Annual maximum coverage per person	\$0	In Network \$1,500; combined with out-of-network Out of Network \$1,500; combined with in-network	In Network \$3,000; combined with out-of-network Out of Network \$3,000; combined with in-network

YBR – Guided Enrollment

4 Search for a Provider

Search for Doctors

Search for Dentists

You may have a provider you like, or you may want to know if you can see a certain provider, if necessary. Search to find out which providers are in the plans you're considering or learn about provider performance.

5 Consider Flexible Spending Accounts

Estimate Your Health Care Needs

With the Health Care Flexible Spending Account (HCFSA), you'll pay less in taxes. A Health Care FSA can be used for a variety of eligible expenses including copays and coinsurance. Use the estimator to find out how much to contribute.

Estimate Your Day Care Needs

Do you have day care expenses? With a Day Care Flexible Spending Account (DCFSA), you'll pay for your eligible dependent's day care expenses with pre-tax DCFSA dollars. Use the estimator to find out how much to contribute.

Find a Provider in Your Plan

For Your Current Coverage

- Find a Doctor or Hospital in Your Current Medical Plan
- Find a Dentist in Your Current Dental Plan

For Your Choices During Enrollment

- Find a Doctor or Hospital in Medical Plans Available to You
- Find a Dentist in Dental Plans Available to You

Estimate Your Health Care Flexible Spending Account Expenses

Health Care Expense	Enter Annual Amounts for		
	You	Your Spouse	Your Children
Medical Health Plan Comparison Chart			
Deductible	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Copayments or coinsurance	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Prescription Drugs Health Plan Comparison Chart			
Expenses	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Dental Dental Plan Comparison Chart			
Deductible	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Copayments or coinsurance	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Use this worksheet to estimate how much you'll spend on dependent care expenses. Then enter the total amount when you make your Dependent Care FSA choice.

Dependent Care Expenses	Annual Amount
Home day care --Wages paid to a home day care provider in or outside your home	\$ <input type="text"/>
Day care center/nursery school --Services of a day care center and/or nursery school	\$ <input type="text"/>
Adult care --Costs for adult care at facilities away from home, as long as the adult dependent spends at least 8 hours a day at your home	\$ <input type="text"/>
Housekeeper --Wages paid to a housekeeper for providing care for an eligible dependent	\$ <input type="text"/>
Other dependent care services --Those considered tax deductible by the Internal Revenue Service (IRS)	\$ <input type="text"/>
Add It Up	
Annual Total	\$ 0.00

YBR – Guided Enrollment


6 Enroll in Your Benefits

Enroll Now!

You've prepared to enroll by completing the steps above, now make your choices. Your elections have been saved when you see the '**Submitted Successfully!**' message. Complete the required follow ups and print a copy of the page for your records.

Enroll in Your Benefits

Select a plan on the left below to review the coverage that will be effective 01-01-2012 if you don't make any changes. To see a list of available options, make changes, or decline coverage for a plan, choose 'Make Changes'.

 When you're finished, choose **Complete Enrollment** at the bottom of this page.

Your Benefit Choices		Coverage effective 01-01-2012	
Annual	Pay Period		
Medical	\$0.00	<p>Medical</p> <p>Option: No Coverage</p> <p>Your Annual Price Tag \$0.00 Before-Tax</p> <p>Make Changes</p>	<p>Related Info</p> <ul style="list-style-type: none"> Current vs. New Coverage and Costs <p>Tools and Calculators</p> <ul style="list-style-type: none"> Compare Medical Plan Details Estimate Your Medical Costs Find a Doctor or Hospital
Spousal Surcharge	\$0.00	<p>Spousal Surcharge</p> <p>Option: Surcharge Does Not Apply</p> <p>Your Annual Price Tag \$0.00 Before-Tax</p> <p>Make Changes</p>	
Health Savings Account	\$0.00		
Dental	\$0.00		
Vision	\$111.84 ¹		
Employee Assistance Program	\$0.00		
Long-Term Disability	\$136.80 ²		
Basic Life Insurance	\$0.00		
Supplemental Life Insurance	\$0.00		
Spouse Life Insurance	\$0.00		
Child Life Insurance	\$0.00		
Basic AD&D Insurance	\$0.00		

YBR - Spousal Surcharge

During enrollment:

1. Indicate if the surcharge applies.
2. If no action is taken but you provide **medical** coverage to a spouse or domestic partner, the surcharge will be applied.
3. Certify the correctness of your response to the surcharge. Any changes in status during the year would result in a life event which allows you to make a change.

Enroll in Your Benefits

Select a plan on the left below to review the coverage that will be effective 01-01-2011 if you don't make any changes. To see a list of available options, make changes, or decline coverage for a plan, choose 'Make Changes'.

⚠ When you're finished, choose **Complete Enrollment** at the bottom of this page.

[View Your Current Coverage](#)

Annual	Pay Period	Your Benefit Choices		Coverage effective 01-01-2011
Medical	\$1,732.98	Medical	Your Annual Price Tag	Related Info Tools and Calculators Compare Medical Plan Details Find a Doctor or Hospital
Employed Spouse/Partner Surcharge	\$900.00	Option Aetna Consumer Advantage HDHP	\$1,732.98	
Dental	\$0.00	Who's Covered Employee + Spouse (Jane)	Make Changes	
Vision	\$0.00	Employed Spouse/Partner Surcharge	Your Annual Price Tag	
Employee Assistance Program	\$0.00	Option Surcharge Does Apply	\$900.00	
Long-Term Disability	\$0.00	Make Changes		
Basic Life Insurance	\$0.00			
Supplemental Life Insurance	\$0.00			

Employed Spouse/Partner Surcharge

Medical	
Employed Spouse/Partner Surcharge	
Dental	
Vision	
Employee Assistance Program	
Long-Term Disability	
Basic Life Insurance	
Supplemental Life Insurance	
Spouse Life Insurance	
Child Life Insurance	
Basic AD&D Insurance	
Voluntary AD&D Insurance	
Legal Assistance Plan	
Long-Term Care Plan	

Choose "Surcharge Does Apply" if any of the following are true:

- Your Spouse/Domestic Partner is eligible for employer health care coverage from his or her employer but declines that coverage to enroll in a First Data medical plan.
- Your Spouse/Domestic Partner is currently covered by his or her employer's medical plan (or is covered as a retiree) and is enrolling in a First Data medical plan.

Choose "Surcharge Does Not Apply" if any of the following are true:

- Your Spouse/Domestic Partner is not employed.
- Your Spouse/Domestic Partner is not eligible for medical coverage by his or her employer.
- Your Spouse/Domestic Partner is eligible for, or enrolled in, Medicare/ Medicaid.
- My spouse is a benefit eligible employee of First Data.

I certify that my response provided is true and correct. I understand that First Data reserves the right to verify the information provided at any time and that my submission of false information is grounds for disciplinary action up to and including termination of employment. I also understand that if my spouse's/domestic partner's eligibility for coverage with his or her employer changes, I must inform First Data of the change and update my benefit records accordingly.

Choose Your Option

The price shown for each option is the Pay Period amount

Option	Price
<input type="radio"/> Surcharge Does Not Apply	\$0.00
<input checked="" type="radio"/> Surcharge Does Apply	\$34.62

YBR - Wellness Incentives

There are several components to earning the incentive credits.

\$200 Wellness Challenge Incentive

includes 11/22/11 deadlines to:

- Register on SimplyWell Web site
- Complete the online HRA
- Register for a 1 Qtr health screening
- Covered spouse completes HRA

\$250 Tobacco-Free Incentive

includes 11/22/11 deadline to:

- Certify your tobacco user status

If each of these requirements are successfully completed by the enrollment deadline, incentive credits will begin appearing on your January paychecks.

Your Benefit Choices

Wellness Incentives	Coverage effective 01-01-2012
Dental	<div style="border-left: 1px dashed gray; padding-left: 10px;"> <p>Choose Your Credits</p> <p><i>First Data's wellness program is a key focus of our healthcare strategy. We are working together with employees to prevent health risks and contain costs. Earn the 2012 incentives and make your health a priority!</i></p> <p>Wellness Challenge Incentive</p> <p>Will you accept the 2012 Wellness Challenge? Accept the Wellness Challenge and receive a \$200 annual incentive whether you are enrolled in a First Data medical plan or not. By doing so, you agree to register at SimplyWell's Web site and:</p> <ul style="list-style-type: none"> Complete the online Health Risk Assessment (HRA) by 11-22-2011. Register for your health screening to be taken by March 31, 2012. Have your spouse/domestic partner complete the online Health Risk Assessment (HRA) by 11-22-2011, if covered in a First Data medical plan. <p>By completing these requirements you're eligible to receive up to a \$200 incentive paid on a per-pay-period basis. Complete the HRA and register for your health screening by choosing the link on the Submitted Successfully page after confirming your benefit elections. Once you complete your health screening in the first quarter of 2012, you'll be eligible for an additional \$200 health screening incentive!</p> <p>Tobacco-Free Incentive</p> <p>If you enroll in a First Data medical plan and certify you have not used tobacco products in any form in the last 12 months, you will be eligible for a \$250 annual credit, pro-rated on a per pay period basis.</p> <p>Choose "Tobacco User" if the following is true:</p> <ul style="list-style-type: none"> You have used tobacco in any form in the last twelve months. </div>
Medical	
Spousal Surcharge	
Health Savings Account	
Vision	
Employee Assistance Program	
Long-Term Disability	
Basic Life Insurance	
Supplemental Life Insurance	
Spouse Life Insurance	
Child Life Insurance	
Basic AD&D Insurance	
Voluntary AD&D Insurance	
Legal Assistance Plan	

Care\$	<p>Earn your Incentives</p> <p>Wellness Challenge Incentive <input type="radio"/> Yes, I agree to participate <input checked="" type="radio"/> No, I will not participate</p> <p>Tobacco-Free Incentive <input type="radio"/> I am Tobacco Free \$10.42 <input checked="" type="radio"/> Tobacco User</p> <p>The per pay period value of your Wellness Challenge Incentive will appear after you complete the requirements and administrative updates are made. Log back in after 12/12/2011 to see the credit and look for confirmation mailed to your home address in December.</p> <p>I certify that my response provided is true and correct. I understand that First Data reserves the right to verify the information provided at any time and that my submission of false information is grounds for disciplinary action up to and including termination of employment. I also understand that I can make changes to my tobacco user status only at annual enrollment.</p> <p>Finished With Your Choices?</p> <p style="text-align: center;"><input type="button" value="OK and View Choices"/></p>
Day Care Flexible Spending Account	
Wellness Incentives	

Related Info
[View your current Wellness Challenge Incentive coverage](#)

YBR - Guided Enrollment

From the Submitted Successfully Page – select complete requirements which prompts your to take your HRA. If your spouse is enrolled in a First Data medical plan they will need to link to www.simplywell.com .

From SimplyWell select the Employees link to register.

Employee User Id = FD and your employee id
Example: FD654123

Your Spouses ID = FDS and your employee id
Example: FDS654123

Once you've registered, set up your first quarter Health Screening and then complete your Health Risk Assessment (approx 30 minutes to complete).

You'll be eligible for incentive credits beginning in January if you complete all of these requirements by the enrollment deadline.

Submitted Successfully - Required Follow-Ups

You've successfully submitted your benefit choices. You can change these choices any time until 11-22-2011, when enrollment ends.

As part of your enrollment, you (and your spouse/domestic partner, if covered by a First Data medical plan, each) agreed to take the Health Risk Assessment (HRA) to receive the \$200 Wellness Challenge Incentive. In addition to completing **the HRA no later than 11-22-2011**, you must register for your health screening to be completed by March 31, 2012. Choose [SimplyWell](#) to complete the requirements now. Once on the site, click LOGIN, then Register. Select "My Employer" and complete the requested information. Your participant ID is the letters FD followed by your six digit employee ID number. Your spouse/domestic partner can visit www.simplywell.com from any computer with internet access and follow the same registration steps. Their participant ID is the letters FDS followed by your six digit employee ID number.

To finish the enrollment process, complete the follow-ups below.

Required Follow-Ups

Earn Your Wellness Incentive

Complete the **Wellness Challenge** requirements to receive your incentive.

[Complete Requirements](#)

What Happens Next

- Print [this page](#) for your records. If you're unable to print this page, you may request a paper confirmation by calling the

Other Considerations

[More Benefits Available](#)

The screenshot shows the SimplyWell website interface. At the top, there is a navigation bar with links for Home, Health and Life, Life Events, Other Benefits, and Knowledge Center. Below this, a section titled "Find Out About Your Health!" contains text about the wellness challenge and HRA. A blue button labeled "Take the HRA" is circled in red. Below the main content, there is a browser window showing the SimplyWell logo and a search bar. At the bottom, there is a promotional banner for "SimplyWell Integrated Solutions" featuring an apple core and the text "The Right Information at the Right Time". A button labeled "EMPLOYEES" is circled in red.

Enrollment Checklist

Take Action! Your Enrollment Checklist

- Remember these dates: November 14–November 22, 2011.** If you don't enroll by November 22, you will be assigned coverage based on your current election or the applicable default option, including spousal surcharge and tobacco user status and Voluntary Long-Term Disability coverage.
- Take advantage of the new Wellness Incentives available to you—up to \$650 for the year.**
- Review the spousal surcharge requirements.** If you enroll your spouse/domestic partner and do not opt out, you will be defaulted to “spousal surcharge applies,” and the \$900 spousal surcharge will automatically begin being deducted on a per-pay-period basis from your first 2012 paycheck. Deductions will not be refunded.
- Review your Voluntary Long-Term Disability insurance needs.** If you do nothing, you will automatically be enrolled in the 66 2/3% LTD option. The cost of this coverage will automatically begin being deducted on a per-pay-period basis from your first 2012 paycheck. Deductions will not be refunded.
- Choose wisely.** The choices you make during annual enrollment (or default to if no action is taken) will take effect on January 1, 2012, and will stay in effect through December 31, 2012. You may make midyear changes only if you have a qualified status change, such as marriage, divorce, birth or adoption of a child.
- Consider FSAs to save on taxes and manage expenses.** Remember, participation in FSAs and Care\$ (if eligible) does not roll over each year. You must actively enroll to have a Health Care or Day Care FSA in 2012. If you are in the HDHP for 2011 and stay in this plan for 2012, your health savings account (HSA) contribution amount will stay the same if you do nothing.
- Select the appropriate dependents for each coverage option.** You may select specific dependents for each option, so don't assume all dependents are covered under each plan. First Data requires you to provide documentation showing that enrolled dependents meet eligibility requirements. Children are eligible for medical, dental and vision to age 26 (to age 19 or 23 if a full-time student for child life insurance).
- Be sure you and each of your dependents enrolled in a medical or dental plan have a valid Social Security number on file in *Your Benefits Resources*.** Dependents without an SSN on file cannot participate in First Data benefits.

Enroll and Complete Wellness Requirements by November 22

- To Enroll: Log onto www.FirstDataBenefits.us and click on ENROLL HERE
- Plan ID Cards:
 - If you are enrolling in a medical plan for the first time
 - If you are enrolling in medical for all United Plans or Triple –S medical plans
 - Medco Rx cards only if newly enrolled in plan
 - No MetLife dental cards are issued, however Aetna DMO if new to the plan
 - New PayFlex / HealthHub Master Card for your Healthcare FSA if your current card has a 12/31/11 expiration date

Resources Available to You

Health Advocate at 866.695.8622

- * General benefits questions
- * Medical and dental coverage questions
- * Transition of care

Employee Resource Line at 888-348-4835, and follow the prompts to Benefits

- * Eligibility
- * Enrollment navigation
- * Log-in / password assistance

Email questions to benefits.information@firstdata.com

Expanded hours of operation during Annual Enrollment

November 14 – November 18	7:00 a.m. – 7:00 p.m. CT
November 21 – November 22	7:00 a.m. – 8:00 p.m. CT

Questions?