

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 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.

Wellness Incentives- earn up to \$650

- **Tobacco-Free Incentive - \$250** - If you enroll in a First Data medical plan and have not used tobacco in any form for a year or more, a \$250 annual incentive is available. You will earn the incentive beginning with your 2012 paychecks if you update your tobacco user status during enrollment.
- **Wellness Challenge Incentive - \$200** – Complete the following steps during enrollment to qualify for the \$200 Incentive whether you are enrolled in a medical plan or not:
 - Accept the Wellness Challenge on the Your Benefits Resources (YBR) enrollment Web site
 - Register on SimplyWell's Web site
 - Complete the online Health Risk Assessment (HRA) by 11/22/2011
 - Register for your on-site health screening to be taken by March 31, 2012
 - Have your spouse/domestic partner register at SimplyWell and complete the online Health Risk Assessment (HRA) by 11/22/2011, if covered in a First Data medical plan
- **Health Screening Incentive - \$200** – complete the onsite health screening in first quarter and receive an additional \$200 annual incentive beginning in May.

Note: All incentives will be prorated and paid each pay period as an additional earning on your paycheck. Incentives earned will help to offset the cost of your medical premiums or will be taxable earnings if you have no deductions.

Voluntary Long-Term Disability (LTD)

- **Automatic enrollment in Voluntary LTD coverage during annual enrollment** – Voluntary LTD coverage provides 66 2/3% income protection should you become disabled and unable to work (16 2/3% higher than the company provided coverage). If you do not want the additional protection and the associated premium charge, you must elect the 50% Basic coverage option during enrollment.
- **No Evidence of Insurability (EOI) requirement for LTD** – you will not be required to complete a Statement of Health or Evidence of Insurability form if you are new to the Voluntary plan in 2012; however, pre-existing condition limits will apply.

Annual Benefits Salary

- **Change in Calculation** – The Annual Benefits Salary is calculated every year in August and includes your base salary plus actual commissions paid over the prior 12 months. This rate is used to determine 2012 Medical salary band premium rates, Basic Life, Basic Accidental Death & Dismemberment, Business Travel Accident Insurance and Short and Long Term Disability rates.

Medical Plan

- **Spousal Surcharge** - If you cover a spouse/domestic partner in a First Data medical plan, you will automatically be assigned to “spousal surcharge applies” and the \$900 annual surcharge will be assessed. If you do not qualify for the surcharge, you must complete your enrollment and select “spousal surcharge does not apply” for 2012.
- **Mandatory Generics** –If you choose to take a brand-name drug when a generic equivalent is available, you will pay more. You will be charged the difference in cost between the brand-name drug and the generic equivalent, plus the \$7 generic copay, but no more than the per-script maximum.
- **UnitedHealth Premium Provider** – If you are a UnitedHealthcare member, you must receive care from a UnitedHealth Premium designated specialist to pay the \$35 specialist copay. If you receive specialty care from a non-premium provider, you will pay a \$50 specialist copay instead. Specialty care services include: Allergy, Cardiac, Endocrinology, Nephrology, Neurology, Pulmonary and Rheumatology.
- **Rx – Value Based Design**– If you are currently taking prescription for asthma, diabetes, and/or depression, you will see an increase in cost for your prescription refills. The reduced copay or coinsurance benefit is being eliminated. Prescription coverage will follow the Prescription Drug plan design for all conditions.

Met Life PDP Dental Plans

- Annual Out of Network Benefit Maximums (per person) for the MetLife PDP plans have been lowered; Plan A is \$1,250 out of network; Plan B is \$2,500 out of network
- Teeth Grinding is now covered as a major restorative service with one appliance replacement in 24 months
- Denture repairs, Bridgework Adjustments/repairs, Crowns and in-lays and on-lays will now be covered as a major restorative service

Flexible Spending Accounts (FSA)

- **Day Care Flexible Spending Account** – The Dependent Care FSA is now called the Day Care FSA to highlight the benefit is available only for “day care” related expenses and not for healthcare expenses for your dependents.