



# 2012 Annual Enrollment Is Almost Here

Enroll for Your 2012  
Health and Life Benefits  
November 14 – 22, 2011

# Benefits Annual Enrollment is November 14-22

## An Annual Enrollment Message from Peter Boucher, EVP, Human Resources

In November, annual enrollment for your 2012 Health and Life Benefits will open. Our plan offerings for next year continue to provide you and your family with a comprehensive and competitive health and life benefits package—now with an even greater focus on wellness and healthy lifestyle choices.

As you've likely heard me talk about recently, the goal of our compensation and benefits programs is to maintain a competitive and sustainable business operating model that includes a comprehensive total rewards package for all employees. This includes many different forms of pay and benefits, with programs and practices tailored to meet country-specific needs and requirements. We offer a variety of options so there is flexibility in our plans to meet the many different needs of our First Data employees and their families, and also to provide choices when needs change. We have a number of ongoing practices in place to compare each element of our total rewards package and ensure that we remain competitive in the global markets where we operate. Our U.S. Health and Life Benefits program is one that we dedicate tremendous time and resources to reviewing and benchmarking against industry peers and practices.

As all companies are experiencing across the U.S., our costs associated with maintaining a health benefits program and paying employee medical claims continue to increase. In 2012, these expenses are expected to exceed \$145 million. It's important to remember that First Data self funds our medical plan. This means First Data (not Aetna and/or UnitedHealthcare) pays all costs for medical services you and your dependents receive after you pay your deductibles, coinsurance and copays. Our ability to continue to offer programs that are competitive and comprehensive with flexible choices is largely dependent on you.

First Data cannot incur all of the continual cost increases, nor do we expect our employees to absorb all of the increasing costs. It's something that we have to work together on to manage. In 2012, First Data's costs will increase, as will employee payroll contributions. You can offset a portion of the contribution increases by participating in wellness initiatives.

Just as many companies across the U.S. are doing, First Data is depending on you—our employees—to become educated health care consumers and participants. For 2012, we are not changing insurance providers but instead are aggressively focusing on enhancing First Data's wellness program. This program is all about promoting healthy lifestyle choices and leveraging the programs currently offered to:

- Promote positive lifestyle behaviors for improved health and productivity
- Promote appropriate usage of the health care system
- Support a healthy work site culture
- Curtail future health care cost increases

Employees will have the opportunity to earn up to \$650 in incentives, paid out on your regular paychecks, for taking part in several wellness programs, which include pledging that you are tobacco free and participating in the wellness challenge (health risk assessment) and onsite health screenings. In creating more aggressive requirements to promote wellness and healthy lifestyle choices, we looked across the marketplace to see what other companies were doing. Most companies, from Fortune 500 to government agencies, have wellness programs that require specific actions by their employees. As with First Data's strategy, the success stories and best practices are based on the foundation of wellness and requiring employees to play a meaningful and active role in the solution.

You can get additional details on the plans offered for 2012 through the attached Tip Sheet.

In the coming weeks you will receive specific information about how to enroll, more details about the plans and wellness incentives being offered, and the personal choices that are available to you. Important dates to remember include:

- |         |   |
|---------|---|
| Nov. 2  | Communications and rates posted on benefits Web site:<br><a href="http://www.firstdatabenefits.us">www.firstdatabenefits.us</a> |
| Nov. 14 | Benefits enrollment begins  |
| Nov. 22 | Benefits enrollment ends  |

We all share the responsibility to be wise health-care consumers, and First Data is committed to providing employees with a comprehensive and total rewards package that goes beyond your paycheck and considers the whole person—from competitive salary and bonus opportunities, to retirement plans, to benefit programs that promote good health and a solid work/life balance. We need your active partnership, as citizens of First Data, to do your part and participate in the wellness initiatives during annual enrollment and ongoing throughout the year.



# What's Changing for 2012?

Change	How it is now	How it's changing for 2012
<b>MetLife Dental</b>		
<b>Annual Benefit Maximum (per person)</b>	Plan A: \$1,500 in and out of network Plan B: \$3,000 in and out of network	Plan A: \$1,500 in network \$1,250 out of network Plan B: \$3,000 in network \$2,500 out of network
<b>Bruxism (Teeth Grinding)</b>	Not covered	Covered as a major restorative service with a replacement of 1 appliance in 24 months
<b>Denture Repairs, Bridgework Adjustment/ Repairs, Crowns, Onlays and Inlays</b>	Covered as basic restorative services	Covered as major restorative services
<b>Prescription Drugs</b>		
<b>Mandatory Generics</b>	You can elect to fill your prescription with either a generic for \$7 copay or with brand name for coinsurance. No penalty for not electing the generic equivalent.	If a generic equivalent is available, yet you choose to fill your prescription with a brand name, you'll pay the generic copay plus the difference in cost between the brand-name drug and the generic drug. See Mandatory Generics on page 7 for examples.
<b>Value Based Design</b>	For prescriptions to treat asthma, depression or diabetes, copay or coinsurance is reduced.	All prescriptions, regardless of condition, will have the same copay or coinsurance requirement: \$7 copay for generic, 30%/45% coinsurance for brand name.
<b>Long-Term Disability (LTD) Coverage</b>	You are automatically enrolled in the Company-provided Basic LTD (50%) coverage and you must elect Voluntary LTD (66 2/3%) coverage.	You will be automatically enrolled into Voluntary LTD (66 2/3%) coverage and must opt out during the enrollment window if you do not want the additional coverage. By opting out, you will be enrolling in the Company-provided Basic LTD (50%).
<b>Evidence of Insurability (EOI)</b>	EOI required to move from 50% option to 66 2/3% option.	Pre-existing condition limits apply if you are new to Voluntary LTD (66 2/3%) in 2012. EOI not required for enrollment.
<b>Benefits</b>	<ul style="list-style-type: none"> <li>→ 6-month survivor benefit</li> <li>→ Multiple maximum benefit calculations based on date you become disabled</li> <li>→ No limit today for neuromusculoskeletal, soft tissue, and chronic fatigue disorder</li> </ul>	<ul style="list-style-type: none"> <li>→ 3-month gross survivor benefit</li> <li>→ Maximum benefit to Social Security Normal Retirement Age (SSNRA) based on your date of birth</li> <li>→ 24-month benefit limitation for neuromusculoskeletal, soft tissue, and chronic fatigue disorder</li> </ul>

# What's Changing for 2012? (continued)

Change	How it is now	How it's changing for 2012
<b>UnitedHealth Premium Provider Program (for UnitedHealthcare members only)</b>	UnitedHealth Premium network, a physician designation program, is available to help members identify quality providers.	For select specialty care, you must see a UnitedHealth Premium Provider to pay the \$35 copay. A \$50 copay will apply if you do not use a UnitedHealth Premium Provider for specialty care.
<b>Day Care Flexible Spending Accounts (FSA)</b>	Currently called Dependent Care FSA	Name changing to Day Care FSA
<b>Introducing SimplyWell, our Wellness Provider</b>	Health risk assessments and wellness news provided by either UnitedHealthcare or Aetna, your medical insurance carrier.	SimplyWell will be First Data's single provider for all wellness initiatives for 2012 and beyond. (See pages 5-6 for details.)
<b>Annual Benefits Salary</b> (used to determine Life, Disability and Accidental Death & Dismemberment insurance and medical premium amounts for the upcoming year)	Your annual benefits salary is calculated each year in August and includes: → Your base salary and → Annualized commissions calculated for the calendar year based on earnings in the first eight months	Your annual benefits salary is calculated each year in August and includes: → Your base salary and → Actual commissions paid out in the previous 12 months from September 1 through August 31
<b>Employee Contributions for Medical Plans</b>	Average Company subsidy is 77.5% of salary-based premiums depending on the plan option and coverage tier with the opportunity to earn \$150 in Wellness Incentives.	Average Company subsidy is 75% of salary-based premiums depending on the plan option and coverage tier with the opportunity to earn \$650 in Wellness Incentives.

## What's Not Changing for 2012?

First Data is not making any changes to our medical plan design (deductibles, coinsurance or out-of-pocket limits) or our medical insurance carriers. Instead, our focus is on enhancing First Data's wellness program to promote healthy lifestyle choices.



## Going Beyond to Promote Healthy Lifestyle Choices

First Data's wellness program is a key focus of our health care strategy and we continually look for opportunities that complement our health plan benefits and fully leverage programs offered. Program goals are to:

- Promote positive health behaviors for optimal health and productivity
- Promote appropriate utilization of the health care system
- Support a healthy worksite culture

First Data's wellness program addresses all aspects of well-being. Programs currently offered include health risk assessments (HRAs), onsite flu shots, smoking cessation assistance, disease and lifestyle management programs, health advocates and coaches, 100% coverage for preventive care and EAP with work/life programs. In 2012, First Data wants to expand wellness beyond what's currently available to you and promote healthy lifestyle choices.

## First Data's Wellness Timeline

2011 (Completed)	Annual Enrollment 2012	2012	Beyond 2012
\$150 Wellness Challenge provided to employees and spouses (if enrolled in medical) who completed the HRA	Introduce SimplyWell® for integrated wellness programs and promote healthy lifestyle choices  \$200 Wellness Challenge Incentive  \$250 Tobacco-Free Incentive	\$200 Health Screening Incentive  Onsite health screenings available at all locations with 25 or more employees  Review of policies, programs and practices in support of promoting healthy lifestyle initiatives	Programs focusing on maintaining or improving health scores from health screenings and assessments

We are excited to introduce you to our new wellness provider and give you the opportunity to earn a total of \$650 in 2012 if you complete all requirements.

## Introducing SimplyWell — New Wellness Vendor

SimplyWell, our new nationwide wellness vendor, offers our employees comprehensive, results-driven health and wellness management programs. They offer wellness solutions while empowering participants with tools to highlight personal health opportunities, with a focus on preventive care and individual accountability.

SimplyWell makes wellness their core business. The company was established in 1998 and owned by Clarkson Regional Health Services and Private Practice Associates. Their ownership by a health care organization provides the unique advantages of being independent of any insurance provider and the ability to concentrate on wellness management programs for their clients.

SimplyWell provides a comprehensive wellness Web site at [www.simplywell.com](http://www.simplywell.com) that offers 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 or HRA
- Registration for health screenings

## Earn \$650 in Wellness Incentives in 2012

As in the past, you will be asked to complete an online health risk assessment (HRA), also referred to as a health questionnaire, as a requirement of the annual \$200 Wellness Challenge Incentive. You also have the opportunity to earn a \$250 Tobacco-Free Incentive and an additional \$200 incentive for completing your health screening.

The HRA requirement and registration for an onsite health screening will now be completed on SimplyWell's Web site during the enrollment period, November 14 – 22. Learn how to earn up to \$650 in Wellness Incentives:

### **During Enrollment:**

#### **\$200 Wellness Challenge Incentive (all steps must be completed)**

- Accept the Wellness Challenge on ***Your Benefits Resources***.
- Register on SimplyWell's Web site (if spouse/domestic partner is enrolled in medical, both register).
- Employee registers on SimplyWell for the onsite health screening to be completed in first quarter.
- Employee and spouse/domestic partner (if enrolled in medical) both complete the HRA/health questionnaire on SimplyWell's Web site.

#### **\$250 Tobacco-Free Incentive**

- 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 to you. Just select "I am Tobacco Free" on the Wellness Incentives page on ***Your Benefits Resources***.

#### **Smoking Cessation Program through Medco**

This program covers smoking cessation prescriptions such as nicotine replacement therapy products and Zyban®, up to a \$500 lifetime maximum.

## During First Quarter 2012:

### \$200 Health Screening Incentive

- Complete the onsite health screening in first quarter and receive an additional \$200 annual incentive beginning in May. More information will follow enrollment, but be sure to schedule your time during enrollment as the first step to earning the incentive.

**Incentives** will be prorated and paid each pay period as an additional earning on your paycheck. The incentives earned will help you offset the cost of your medical premiums. The Tobacco-Free Incentive is tax free, while the Wellness Challenge and Health Screening Incentives are taxable earnings.

Earn your incentives today and make your health a priority. First Data believes that employees and the employer must work in partnership in the prevention of health care conditions and cost containment. Using incentives can help us work together to achieve great things. As a beginning, First Data hopes to achieve 80% participation from our employees to complete the Wellness Challenge and the health screenings. Do your part to help achieve this goal and complete the simple activities.

### **SimplyWell instructions for site registration, scheduling your health screening and completing the health risk assessment:**

From the SimplyWell Web site (direct link from the Submitted Successfully page on *Your Benefits Resources* during enrollment, or at [www.simplywell.com](http://www.simplywell.com)):

- Click **LOGIN**.
- Under First Time User select REGISTER.
- Click **My Employer**.
- Enter Participant ID:
  - Employee ID = FD plus six-digit employee ID (ex FD654123)
  - Spouse ID = FDS plus six-digit employee ID (ex FDS654123)
- Enter date of birth (spouse enters their date of birth).
- Enter gender (spouse enters their gender).
- Click **Begin**.
- Enter contact and security information – allows you to create a personal user ID and password.
- Accept the Agreement and Policy Information.
- Register for your health screening – select a **date / time / location** in first quarter (employee only).
- Record your medical history – you'll want your medications, surgeries, allergies, etc. handy for completing this step. NOTE: You can make updates to your medical history at any time.
- Complete the online HRA – allow about 30 minutes for this step. If you cannot complete the questionnaire and you need to return later, click the **SAVE & FINISH LATER** button. When you have completed the questions, click the **SUBMIT** button. You must submit the completed HRA to receive credit for this wellness requirement.

If you are an employee who cannot make an onsite health screening, work from home or from a location with fewer than 25 employees, you can register for a physician upload to meet the health screening registration requirement.

## Long-Term Disability (LTD) Insurance

LTD is income protection in case injury or illness prevents you from working for more than 90 days. First Data provides Basic LTD, which replaces 50% of your annual benefits salary. **During annual enrollment, you'll be automatically enrolled in Voluntary LTD insurance. Voluntary coverage offers protection up to 66 2/3% of your benefits salary and requires a contribution from the employee.** If you do not want the additional LTD protection, you must opt out during your enrollment, otherwise the cost of this coverage will be deducted from your 2012 paychecks, and no refunds will be issued.

### Pre-Existing Condition for LTD

Pre-existing condition provisions may apply if you are currently enrolled in the basic LTD 50% plan and you stay in the Voluntary LTD 66 2/3% plan. You will not need to submit Evidence of Insurability (EOI) to qualify for the additional coverage for 2012, but the plan may limit the benefit paid to you if you have received treatment for a condition in the previous three months.

## Mandatory Generics in 2012

Many brand-name drugs have generic equivalents. Generic drugs are required by the Food and Drug Administration (FDA) to have the same active ingredients and meet the same quality standards as the brand-name drug. In addition, generics cost an average of six times less than the brand, yet are just as safe and effective.

Beginning January 1, 2012, if you opt to fill your prescription with a brand-name drug when a generic equivalent is available, you will pay more. You will be charged the difference between the brand-name drug and the generic equivalent, plus the \$7 generic copay, but no more than the per-script maximum.

### Example 1

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 the retail generic copay of \$7 plus the cost difference between omeprazole and Prilosec ( $\$251.39 - \$26.87 = \$224.52$ ). Because there is a 30-day per-script retail maximum of \$100, you will be required to pay \$107 for Prilosec instead of only \$7 for the generic omeprazole.

### Example 2

You fill a prescription for the brand-name drug Xalatan instead of the generic equivalent latanoprost for a severe eye condition. The cost for Xalatan is \$91.67 and the cost for latanoprost is \$15.53. You will pay the retail generic copay of \$7 plus the cost difference between Xalatan and latanoprost ( $\$91.67 - \$15.53 = \$76.14$ ). Your cost would be \$83.14 for Xalatan instead of \$7 for latanoprost.

If you have a reason for not using the generic equivalent, such as you are allergic to an ingredient in the generic drug, you may appeal to Medco by calling **800.841.5403**.

## Value Based Design Drugs

If you are currently taking a 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 same Prescription Drug plan design as all other conditions. See the chart on page 10.

## Spousal Surcharge Continues

The spousal surcharge is an additional amount you pay for medical coverage if you enroll your spouse/domestic partner in a First Data medical plan and he or she is eligible for coverage through his or her employer. The surcharge amount is \$900 per year deducted on a per-pay-period basis. The surcharge will automatically be deducted beginning with your first 2012 paycheck, and deductions will not be refunded. **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.

## UnitedHealth Premium Providers

UnitedHealth Premium Providers meet national industry standards for quality and local market benchmarks for cost efficiency and are designated with two stars in UnitedHealthcare's online provider directory located at [www.myuhc.com](http://www.myuhc.com) (look for the Choice Plus network). If you are a UnitedHealthcare member, you must select a UnitedHealth Premium Provider for care in these specialty services:

- Allergy service
- Cardiac service
- Endocrinology
- Nephrology
- Neurology
- Pulmonary
- Rheumatology

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.

**Aetna members: Remember, you will pay more if you don't use an Aetna Aexcel® specialist.** If you are in an Aetna plan and live in an area where the Aexcel specialty network is available, you must see one of these specialists to receive in-network benefit coverage. If you receive specialty care from a non-Aexcel provider, you will pay the out-of-network deductibles and coinsurance. Visit [www.firstdatabenefits.us](http://www.firstdatabenefits.us) for complete details. Aexcel providers are designated with a blue star in DocFind®, Aetna's online provider directory located at [www.aetna.com](http://www.aetna.com) (look for the Choice POS II network). Check the site often as the Aexcel designation may change from year to year.

## Considerations for Choosing Your Medical Plan

Your personal situation differs from other First Data employees. To choose the best plan for you, use the Compare Medical Plan Details tool on **Your Benefits Resources**. In addition, here are a few things to consider:

- All plans cover **preventive care at 100%**, subject to age and frequency limits.
- You will pay **more in payroll contributions** for the \$400 PPO Plan than for the \$900 PPO Plan or the HDHP.
- For the PPO plans, you pay **copayments** for a doctor visit. For the HDHP, you pay the full cost of your medical claims, including doctor visits (excluding preventive care, which is covered at 100%), until your deductible is met, and then **coinsurance** applies.
- The HDHP is the only plan that offers an **HSA (health savings account)** to help you invest for future health care expenses.
- **Prescription drug benefits** are the same for all plans; **however, you must** first meet your deductible if you are in the HDHP plan.
- **Prescription drug expenses** count toward your out-of-pocket maximum for the HDHP, which means once you meet your out-of-pocket maximum, your costs are paid at 100% (in-network).

# Your 2012 Medical Plan Options at a Glance

The chart below shows a snapshot of your 2012 medical plan options for **in-network benefits only**. For more detailed information, review the *2012 Health and Life Benefits Enrollment Guide* or the Summary Plan Description, available at [www.firstdatabenefits.us](http://www.firstdatabenefits.us).

Feature	High Deductible Health Plan (HDHP) <sup>1</sup>	\$400/90%/Rx PPO Plan <sup>1</sup>	\$900/80%/Rx PPO Plan <sup>1</sup>
<b>Deductible<sup>2</sup></b> (individual/family)	\$1,250/\$2,500	\$400/\$1,200	\$900/\$2,700
<b>Health Savings Account</b> (individual/family)	You may contribute up to \$3,100/\$6,250 each year <sup>3</sup>	Not applicable	Not applicable
<b>Coinsurance, after deductible</b> (plan pays/you pay) <sup>4</sup>	90%/10%	90%/10%	80%/20%
<b>Annual out-of-pocket maximum</b> (individual/family)	\$2,250/\$4,500	\$3,000/\$9,000 <sup>5</sup>	\$3,500/\$10,500 <sup>5</sup>
<b>Preventive care</b>	Plan pays 100% (age and frequency limits apply)	Plan pays 100% (age and frequency limits apply)	Plan pays 100% (age and frequency limits apply)
<b>Office visit</b> (primary/specialist)	10% after deductible	\$25/\$35 copay	\$25/\$35 copay
<b>Emergency room/urgent care</b>	10% after deductible	\$150/\$75 copay	\$150/\$75 copay

<sup>1</sup> UnitedHealthcare will be your carrier if you are in Colorado, Florida, Iowa, Nebraska or New York. Aetna will be your carrier if you are in any other state.

<sup>2</sup> The deductible is the amount you pay out of your pocket for certain services before the plan starts to pay benefits.

<sup>3</sup> If you or your spouse is age 55 or older, you may make an additional annual "catch-up" contribution of \$1,000 to your HSA above the annual maximum. If only your spouse is age 55 or older and would like to make catch-up contributions, those contributions must be made to his/her own individual HSA account.

<sup>4</sup> Coinsurance is the percentage of the cost you and First Data pay for certain medical services.

<sup>5</sup> Copayments and prescription drug costs do not apply to this maximum. You continue to pay prescription drug costs and copayments after you reach the annual out-of-pocket maximum.

For updates to the Aetna Global Medical Plan and the Triple-S plan, or if you live in Hawaii, use the Compare Medical Plan Details tool on **Your Benefits Resources**.

# Prescription Drug Benefits

The medical plans include the following prescription drug benefits administered by Medco®<sup>1</sup>:

Drug Type	Retail Pharmacy (30-day supply)	Mail-Order <sup>2</sup> Pharmacy (90-day supply)
Generics	\$7	\$14
Brand Formulary <sup>3</sup>	30%	30%
Brand Non-Formulary <sup>3</sup>	45%	45%
Per-Prescription Maximum	\$100	\$250

<sup>1</sup> Prescription drug coverage may vary with Triple-S in Puerto Rico and the Aetna Global Medical Plan for expatriates. Visit the Compare Medical Plan Details tool on the **Your Benefits Resources** Web site for details.

<sup>2</sup> To encourage you to get your long-term medications through the Medco mail-order program, beginning with the fourth time you fill a long-term prescription at a participating retail pharmacy, you will pay more.

<sup>3</sup> If you opt to take a brand-name prescription when a generic equivalent is available, you will pay more.

See page 7 for generic requirements.

## Your 2012 Dental Options

The Dental plans being offered include:

- Aetna DMO
- MetLife Pref. Dentist Plan A (PDP)
- MetLife Pref. Dentist Plan B (PDP)

Both MetLife PDP plans (Plan A and B) offer in-network and out-of-network benefits (in-network services pay at a higher percentage).

Here is a comparison of your 2012 dental plan options for **in-network coverage**.

Feature	Aetna DMO	MetLife Pref. Dentist Plan A (PDP)	MetLife Pref. Dentist Plan B (PDP)
<b>Deductible</b> (individual/family)	\$0	\$50/\$150	\$50/\$150
<b>Annual Benefit Maximum</b> (per person)	Not applicable	\$1,500 in network	\$3,000 in network
<b>In-Network Coinsurance</b> (paid by plan)			
Preventive/diagnostic	100%	100%	100%
Basic restorative	90%	80%	90%
Major restorative	60%	60%	70%
Orthodontic	50%	50%	50%
<b>Lifetime Orthodontics Maximum</b> (orthodontics for covered children under age 19)	Not applicable	\$1,500 per covered child	\$1,500 per covered child

If you are enrolling in the Aetna DMO, be sure to check the Aetna DocFind provider directory at [www.aetna.com](http://www.aetna.com) to see if there is a primary care dentist near you.

# Other Benefits to Consider

In addition to medical and dental, you have many other programs and benefits available to you as a First Data employee. Find more information at [www.firstdatabenefits.us](http://www.firstdatabenefits.us). Here are a few to consider:

## Flexible Spending Accounts (FSAs)

Enrolled in a Health Care FSA or Dependent Care (Day Care) FSA in 2011? Contribution amounts do not carry over from year to year. **You must actively enroll for one or both FSAs for 2012.** If eligible, you must also enroll in the Care\$ Benefit for 2012 to receive this benefit.

If not enrolled, consider FSAs for a better way to manage out-of-pocket medical expenses or day care expenses for a child or elderly parent. FSAs let you set aside money on a before-tax basis to reimburse yourself for eligible health care and day care expenses throughout the year.

The administrator of the FSAs has made it even easier for you to manage your FSAs with a mobile application. Check out [www.HealthHub.com](http://www.HealthHub.com) and select the Products and Services tab, then Consumer Center to learn more about HealthHub Mobile™.

## Two Types of FSAs

- **Health Care FSA – for health care expenses:** You can contribute, on a per-pay-period basis, from \$100 to \$5,000 per year. You use your Health Care FSA to reimburse eligible medical (including prescription drug), dental and vision expenses that aren't covered by First Data benefit plans (or any other benefit plan that covers you).
- **Day Care FSA – the new name for Dependent Care FSA – for day care expenses:** You can contribute, on a per-pay-period basis, \$100 to \$5,000 per year (including the Care\$ Benefit if eligible) to reimburse eligible child or adult day care expenses necessary because you work. If you are married and file separate tax returns, the maximum contribution is \$2,500. Remember, you cannot use your Day Care FSA for medical, dental or vision expenses for you or any of your dependents.
  - **Care\$ Benefit** – First Data will contribute a Care\$ Benefit toward your Day Care FSA if you earn \$40,000 or less per year, elect this benefit at annual enrollment, and have children in day care. There are two coverage options available:
    1. \$720 if you contribute at least \$100 to a Day Care FSA
    2. \$480 if you do not contribute to a Day Care FSA

## Vision

The Vision Plan gives you access to in-network and out-of-network providers for discounted eye exams and prescription eyewear.

## The Legal Plan

By enrolling in the Legal Plan, administered by ARAG®, you have access to a network of attorneys who provide a variety of services, including:

- Preparation of wills, both basic and complex
- Mortgage preparation, deeds and powers of attorney
- Representation in the sale or purchase of a residence
- Legal advice on matters such as divorce and guardianship
- Help recovering from identity theft
- Free online living will and power of attorney document creation

## Life and Accident Insurance

Life insurance may be the last thing on your mind, but it may be the best time for you to consider supplementing the Basic Life insurance provided by First Data. You might also want to consider adding coverage for your spouse and/or children.

You must submit Evidence of Insurability (EOI) if you increase your coverage level. If EOI is required, you will see a message on your Submitted Successfully page during online enrollment. Follow the link provided to complete your online MetLife EOI form by the specified deadline.

## Health Advocate...A Resource During Annual Enrollment and Beyond

During annual enrollment, Health Advocate can help you find providers and answer questions about how the medical and dental plans work. You can contact Health Advocate at **866.695.8622**.

Health Advocate is a phone service staffed by health care professionals who know the ins and outs of the health care industry. Their sole purpose is to assist you with confidential personal support when you have a health care or health insurance-related question. Services are available all year round and are provided at no cost to you. First Data pays the full cost of this benefit.

## Employee Assistance Program (EAP)

Talk with EAP counselors 24/7 for help with a variety of personal problems and work/life issues. This is a free service for employees and eligible family members. You can contact the EAP at **888.825.3509**.



# 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.

Make sure you are ready to enroll. Know your user ID and password for the ***Your Benefits Resources*** enrollment site before enrollment begins! Link directly to the ***Your Benefits Resources*** Web site through the Enroll Here link at [www.firstdatabenefits.us](http://www.firstdatabenefits.us).

## Don't know your User ID?

Click [\*I Forgot My User ID\*](#) and then enter the requested information.

## Don't know your Password?

Click [\*I Forgot My Password\*](#). You may be prompted to answer a password hint or answer a few security questions you previously provided to gain immediate access. You also have the option to receive your password through your Preferred Email Address within 24 hours or your Mailing Address within 7-10 days. IMPORTANT: Once requested, do not try to log back into the site until you receive your new password. First Data call center representatives do not have access to your user ID or password information. So, please take the time to access your account now, and avoid delays, frustrations or the possibility of missing enrollment altogether.

Log in to **Your Benefits Resources** via the **Enroll Here** button on [www.firstdatabenefits.us](http://www.firstdatabenefits.us) to:

- **Confirm** your user ID and password.
- **Review** the 2012 personalized enrollment materials.
- **Enroll** online.
- **Submit** your elections.
- **Link** to required actions, such as the HRA and EOI, on the Submitted Successfully page to complete your enrollment.
- **Print** a copy for your records.

## Your Annual Enrollment Resources

Visit...	For...
First Data Benefits Web Site <a href="http://www.firstdatabenefits.us">www.firstdatabenefits.us</a>	Details on all benefit plans, link to the <b>Your Benefits Resources</b> enrollment site
<i>Your Benefits Resources</i> <a href="http://resources.hewitt.com/firstdata">http://resources.hewitt.com/firstdata</a>	Enrolling, viewing/changing elections and dependents covered, selecting beneficiaries
Call...	For questions about...
Health Advocate 866.695.8622	General benefits education, how the medical and dental plans work and finding providers
Employee Resource Line 888.348.4835	Eligibility, enrolling and password resets
SimplyWell 877.991.9355	Health risk assessment and wellness program questions



# Frequently Asked Questions

**Q. *Why is there so much focus on wellness this year?***

**A.** Promoting wellness has been a goal of First Data's health plan strategy for several years. A few current offerings include disease and lifestyle management programs, health advocates and coaches, onsite flu shots, smoking cessation assistance, online health resources and EAP. Beginning in 2012, we are introducing new incentives and aggressively pursuing new initiatives that will engage our employees to be more active participants in the programs. We all must work together to curb medical cost increases by improving our health and preventing health conditions.

First Data is not unique in this area. Many large employers across the U.S. have wellness programs that require specific actions by their employees. As an innovator in 1993, Pitney Bowes led the way in wellness initiatives and since that time many have adopted programs as well. Some household names you'll recognize are American Express, Johnson & Johnson, IBM, JPMorgan Chase & Co., Lowe's, ConAgra and Union Pacific. Many private, public and government agencies in the communities where we live and work also have or are implementing wellness requirements.

**Q. *Why are my health care costs increasing?***

**A.** Health care costs are increasing for employees and for First Data. Many factors contribute to increasing health care costs, including:

- The cost of medical services increasing year after year (inflation)
- The need for more services
- Employee behaviors and lifestyle choices that don't support a healthy lifestyle

**Q. *Doesn't the insurance company pay my claims?***

**A.** No. First Data pays the claims from our general assets. The insurance company's role is to review the claims and calculate the amount you are responsible for paying. First Data is responsible for paying the remaining amount. This is referred to as "self-insured."

**Q. *Will my payroll contributions increase in 2012?***

**A.** Yes, for medical and dental plans. See the charts on pages 18-19. Other plans will remain the same.

**Q. *How does First Data share medical payroll contributions with employees?***

**A.** First Data continues to pay the greater portion of monthly premiums for medical coverage. On average, First Data will be paying 75% and asking employees to pay 25%.

**Q.** *What can I do to improve my health and manage my health-related expenses?*

**A.** We must continue to work together to meet the challenge of rising health care costs and be wise health care consumers. Part of working together is being mindful of costs we incur. Here are some simple things you can do:

- You and your spouse/domestic partner complete/update your health risk assessment every year to know your health risks and earn the \$200 Wellness Challenge Incentive.
- Schedule preventive care exams/screenings every year.
- Follow physician recommendations and take medications as prescribed.
- Participate in our free health management programs.
- Participate in Company-sponsored health screenings at your facility and earn the \$200 Health Screening Incentive.
- Use SimplyWell to help you and your dependents improve your health in some way...lose a few pounds, start a new exercise routine, quit smoking.
- Kick your tobacco habit...take advantage of the Medco smoking cessation program.



# Questions?

## First Data Benefits Web Site

Plan details are available in the *2012 Health and Life Benefits Enrollment Guide* as well as in the Summary Plan Description. Access these documents on the benefits Web site at [www.firstdatabenefits.us](http://www.firstdatabenefits.us) beginning November 2.

## Webinars

Throughout the enrollment period, you will have the opportunity to participate in multiple webinars to help you prepare. These calls are your introduction to the 2012 health plan offerings.

## Benefits Annual Enrollment Informational Webinar Dates and Times (Central Time)

Day	Date	Time
Monday	November 7, 14, 21	9:00 - 10:00 a.m. 1:00 - 2:00 p.m. 4:00 - 5:00 p.m.
Wednesday	November 2, 9, 16	9:00 - 10:00 a.m. 1:00 - 2:00 p.m. 4:00 - 5:00 p.m.
Thursday	November 3, 10, 17	9:00 - 10:00 a.m. 1:00 - 2:00 p.m. 4:00 - 5:00 p.m.

Starting November 3, you will find play-back information in the Alerts section of [www.firstdatabenefits.us](http://www.firstdatabenefits.us).

## Meeting Information for All Calls

Address:

[https://www.livemeeting.com/cc/firstdatacorp\\_secondary/join?id=S2W5RC&role=attend&pw=T%29%21%2B%3E%2FM4s](https://www.livemeeting.com/cc/firstdatacorp_secondary/join?id=S2W5RC&role=attend&pw=T%29%21%2B%3E%2FM4s)

Toll-free audio conferencing: **800.857.7235**

Participant code: **BENEFITS**

**Note: Your PC must have sound to hear the audio portion of the presentation.**

You can also contact the First Data Employee Resource Line at **888.348.4835** and follow the prompts, or send an e-mail to [benefits.information@firstdata.com](mailto:benefits.information@firstdata.com).

## Your 2012 Medical Plan Costs

Plan	If Your Salary Is	Biweekly Deductions		
		Employee Only	Employee + Spouse*	Employee + Child(ren)
HDHP	Under \$35,000	\$44.00	\$97.27	\$89.65
PPO Plan \$400/90%/Rx		\$53.05	\$116.28	\$106.86
PPO Plan \$900/80%/Rx		\$39.33	\$87.46	\$80.78
Out-of-Area Plan		\$53.05	\$116.28	\$106.86
Aetna Global Medical Plan		\$38.25	\$80.86	\$76.00
Triple-S		\$34.84	\$63.95	\$71.52
HDHP	\$35,000 - \$80,000	\$50.67	\$117.26	\$107.74
PPO Plan \$400/90%/Rx		\$61.98	\$141.02	\$129.24
PPO Plan \$900/80%/Rx		\$44.83	\$105.00	\$96.65
Out-of-Area Plan		\$61.98	\$141.02	\$129.24
Aetna Global Medical Plan		\$43.49	\$96.75	\$90.68
Triple-S		\$39.22	\$75.61	\$85.07
HDHP	More than \$80,000	\$59.01	\$142.25	\$130.35
PPO Plan \$400/90%/Rx		\$73.15	\$171.96	\$157.23
PPO Plan \$900/80%/Rx		\$51.71	\$126.92	\$116.48
Out-of-Area Plan		\$73.15	\$171.96	\$157.23
Aetna Global Medical Plan		\$50.04	\$116.61	\$109.02
Triple-S		\$44.70	\$90.19	\$102.01
*Spousal Surcharge – Additional \$900 per year	All salaries	n/a	\$34.62	n/a

All employees have the opportunity to participate in some simple wellness incentives to earn up to \$100 in each paycheck and will help offset the premium increases.

## Your 2012 Dental Plan Costs

Plan	Biweekly Deductions				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Family	Employee Only
Aetna DMO	\$2.54	\$5.08	\$6.10	\$8.64	\$2.75
MetLife Pref. Dentist Plan A (PDP)	\$5.67	\$11.34	\$13.62	\$19.29	\$6.15
MetLife Pref. Dentist Plan B (PDP)	\$15.48	\$30.98	\$37.18	\$52.67	\$16.78

## Your 2012 Vision Plan Costs

Plan	Biweekly Deductions				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Family	Employee Only
VSP	\$4.30	\$6.85	\$6.91	\$11.32	\$4.66

### Semimonthly Deductions

Family*	Employee Only	Employee + Spouse*	Employee + Child(ren)	Family*
\$131.54	\$47.67	\$105.38	\$97.13	\$142.50
\$158.70	\$57.47	\$125.97	\$115.76	\$171.93
\$117.53	\$42.61	\$94.75	\$87.51	\$127.32
\$158.70	\$57.47	\$125.97	\$115.76	\$171.93
\$121.08	\$41.44	\$87.60	\$82.34	\$131.17
\$71.52	\$37.74	\$69.28	\$77.48	\$77.48
\$160.10	\$54.89	\$127.03	\$116.72	\$173.44
\$194.04	\$67.15	\$152.78	\$140.01	\$210.22
\$142.58	\$48.57	\$113.75	\$104.70	\$154.47
\$194.04	\$67.15	\$152.78	\$140.01	\$210.22
\$147.02	\$47.11	\$104.82	\$98.24	\$159.27
\$85.07	\$42.49	\$81.91	\$92.16	\$92.16
\$195.79	\$63.93	\$154.11	\$141.21	\$212.11
\$238.23	\$79.25	\$186.29	\$170.33	\$258.09
\$173.90	\$56.02	\$137.50	\$126.19	\$188.40
\$238.23	\$79.25	\$186.29	\$170.33	\$258.09
\$179.45	\$54.21	\$126.33	\$118.11	\$194.40
\$102.01	\$48.43	\$97.71	\$110.51	\$110.51
\$34.62	n/a	\$37.50	n/a	\$37.50

*To ensure health care costs are affordable for all employees, First Data subsidizes based on employee salary level. For 2012 an additional Company subsidy has been made to assist those with a salary less than \$35,000.*

550 in incentives (see pages 6-7.) These incentives will be paid

### Semimonthly Deductions

Employee + Spouse	Employee + Child(ren)	Family
\$5.51	\$6.61	\$9.36
\$12.29	\$14.75	\$20.90
\$33.57	\$40.28	\$57.06

This guide gives highlights of First Data's Health and Life Benefits Program. If there are differences between this guide and the Summary Plan Description (SPD) or plan document, the terms of the SPD and plan document will control. First Data may amend or terminate its plans at any time at its sole discretion.

### Semimonthly Deductions

Employee + Spouse	Employee + Child(ren)	Family
\$7.43	\$7.49	\$12.26

If you have questions about your Health and Life Benefits, please review your SPD, located on the benefits Web site at [www.firstdatabenefits.us](http://www.firstdatabenefits.us) or on the *Your Benefits Resources* Web site.



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