

Benefits Annual Enrollment is coming!

Mark your calendar for benefits annual enrollment – coming November 14 – 22. All employees will need to know their User ID and Password for the *Your Benefits Resources™* (YBR) enrollment Web site. The choices you make during annual enrollment (or default to if you take no action) will start on January 1, 2012, and will continue through December 31, 2012. You may make midyear changes only if you have a qualified status change, such as marriage, divorce or the birth or adoption of a child.

Prepare

Make sure you are ready to enroll. Know your User ID and Password for the enrollment site before enrollment begins! Remember - your User ID and Password may be different than your FirstWeb login, so check it out today.

Link directly to the, Your Benefits Resources enrollment Web site by going to www.firstdatabenefits.us and selecting ENROLL HERE from the home page. This is your direct link to the enrollment site.

- **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 all together.

A Sneak Peek at 2012:

- No changes to the medical plan design (deductibles, co-insurance or out-of-pocket maximums)
- Increases to medical and dental employee contributions
- Spousal surcharge continues
- Introducing SimplyWell, our new national wellness provider!
- New Wellness Initiatives with the opportunity for employee's to earn up to \$650 in Wellness Incentives in 2012.

More to Come

Watch for Annual Enrollment Tip Sheet 25, arriving in your home mailbox in late October. The Tip Sheet will provide highlights of 2012 benefit changes. Also, beginning November 2, visit www.firstdatabenefits.us to review plan details, 2012 pricing and dates and call details for informational Webinars.

For questions regarding your health and Life Benefits, call the Employee Resource Line at 888.348.4835 between 8am and 5pm Central Time, Monday through Friday, and follow the prompts for benefits, or direct your questions via email to benefits.information@firstdata.com.