



Tip Sheet #24

Warm up to better health this summer!

Summer is in full swing, and it's time to get outside and enjoy. Walk, run, swim, bike, play a set of tennis or a game of baseball—it's fun and it's all about your good health. In this tip sheet, you'll find facts and advice to help you and your family live healthier this summer—and all year long. First Data wants to help you . . .

- **Practice prevention**, by scheduling routine exams and screenings that safeguard your health.
- **Learn about diabetes**, a disease that is affecting the lives of many First Data employees and their family members.
- **Maintain a healthy lifestyle** this summer, with fresh ideas and tips—including a healthy summer recipe.
- **Get the kids outside**, keep them moving and safe.
- **Register with Medco** to take advantage of medication safety alerts and money-saving tools.
- **Make the most of your benefits** by knowing about all that's available to you.

No matter what the season, good health is key to a good life. When you're healthy, you feel good and you perform well. You move forward, and you help move First Data forward. It's also a fact that when you're healthy, it's easier to stay out of the doctor's office and hospital. This saves us all money. Remember after you pay your portion of your health care costs, **First Data**, not the insurance company, pays the rest. This is referred to as "self-insured." 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. When you take steps every day to live well and stay well, you and First Data spend less on health care.

Practice Prevention

One of the best ways to safeguard your health is preventive care. Exams and screenings can catch problems early on, when they're easier and less costly to treat. Preventive care also includes health assessments and immunizations to protect against adult and childhood illnesses.

A great place to start is with an annual **routine physical exam**. Usually performed by your primary care physician (PCP), a routine physical exam gives you and your doctor a picture of your current health status and a view of any potential problems. Your doctor will take your blood pressure and weight, and order blood tests to determine your cholesterol and blood sugar levels. The results—or “numbers”—can indicate whether you're at risk for conditions such as high blood pressure, diabetes and heart disease.

Cancer screenings are an especially important part of your routine physical exam. Through regular screening, cancer can be caught early—early detection is key to successful treatment. Everyone has different screening needs according to age, gender, family history and other factors. Ask your doctor what's best for you.

First Data 2010 participation

| Exam / Screening | Participation Percentage of Eligible Group |
|---------------------------|--------------------------------------------|
| Routine baby exams | 76% |
| Routine child exams | 47% |
| Routine adult exams | 32% |
| Breast cancer screening | 41% |
| Cervical cancer screening | 34% |
| Colon cancer screening | 9% |
| Prostate cancer screening | 16% |

Routine physicals, immunizations and screenings are covered at no cost to you and your family, through our medical plan. Schedule your annual checkup today and take advantage of this free benefit.

General guidelines for three common screenings

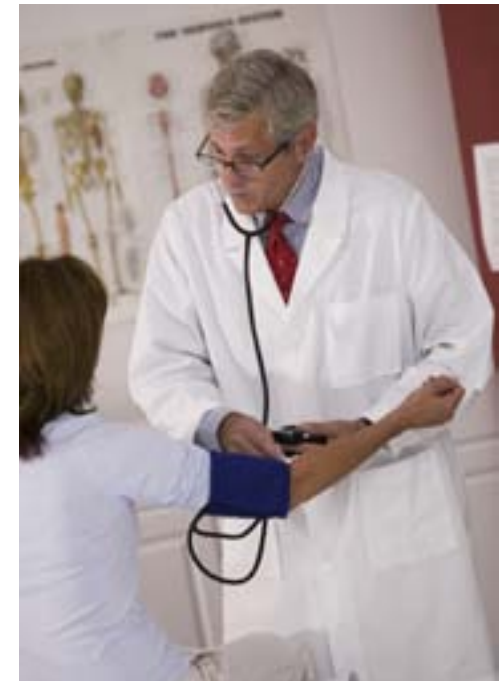
| Screening | How often |
|-----------------------------|---------------------------------------------------------------------|
| Mammogram (breast cancer) | Every year for women age 40 and over |
| Pap test (cervical cancer) | Every year for women age 18 and over, or earlier if sexually active |
| Colorectal cancer screening | For men and women age 50 and over |
| → Fecal occult blood test | → Every year |
| → Colonoscopy | → Every 10 years |

Source: American Cancer Society

Discuss any questions with your doctor

Make the call to schedule your routine physical exam and ask your doctor for your “numbers”—blood pressure, cholesterol, blood glucose and body mass index (BMI).

If cancer screenings are part of your exam, be sure you know and understand the results.



Schedule Your Annual Checkup

Need help scheduling an appointment for your exam? Health Advocate will help you set up an appointment, and coordinate care and benefits if necessary. Call **866.695.8622** to talk with a Personal Health Advocate.

Interesting Facts

- First Data expects to pay over \$95 million for medical claims incurred by you and your dependents this year.
- According to the Partnership for Prevention®, 100,000 lives could be saved each year through better use of preventive care services. Last year, 32% of First Data employees took advantage of the free annual routine physical offered through the First Data-sponsored medical plans.

Source: Partnership for Prevention, www.prevent.org

- Regular mammograms are the best tests doctors have to find breast cancer early, sometimes up to three years before it can be detected through a self exam.

Source: Centers for Disease Control and Prevention, www.cdc.gov

- Most cervical cancers develop slowly, so potentially all cases can be successfully treated if a woman is screened regularly. Only 34% of First Data's eligible population is taking advantage of cervical cancer screenings.

Source: Cancer Facts & Figures 2010, American Cancer Society, www.cancer.org

- Only about half of Americans over age 50 have had any colorectal cancer testing. If everyone was tested, tens of thousands of lives could be saved each year. In 2010 fewer than 9% of First Data employees over age 50 were tested, so if you're due, make your appointment today!

Source: American Cancer Society, www.cancer.org

- Cancers that can be prevented or detected early through screenings account for at least half of all new cancer cases.

Source: Cancer Facts & Figures 2010, American Cancer Society, www.cancer.org



Learn More about Diabetes

Diabetes has reached epidemic proportions in the United States. Each year, diabetes touches the lives of millions of Americans, causing premature death and disability, and overwhelming families with the high costs of care. A key to preventing diabetes and its serious health consequences is knowledge. Know the facts and know your risk!

Diabetes facts:

- 25.8 million children and adults in the United States— 8.3% of the population—have diabetes.
- 79 million people in the United States have prediabetes.
- Diabetes is the leading cause of kidney failure, non-traumatic lower-limb amputations, and new cases of blindness among adults in the United States.
- Diabetes is a major cause of heart disease and stroke.
- 90% of Type 2 diabetes cases could have been prevented through healthy lifestyle changes such as eating more whole grains, fruits and vegetables; getting at least 30 minutes of moderate-intensity exercise each day; and quitting tobacco.
- First Data saw an increase of those diagnosed with diabetes but we know there are many more that could be prediabetic and don't know they are.

Source: American Diabetes Association, www.diabetes.org

Diabetes is a disease in which the body doesn't produce or properly use insulin, a hormone that helps convert the food you eat into energy. There are two major types of diabetes:

- **Type 1 diabetes** is most often diagnosed in children and young adults. It happens when the body's immune system destroys the cells in the body that make insulin. Only 5% to 10% of people with diabetes have this form of the disease.
- **Type 2 diabetes** is by far the most common form of the disease. In Type 2 diabetes, the pancreas doesn't produce enough insulin or the cells of the body don't respond to the insulin produced. As a result, glucose (a type of sugar) builds up in the blood instead of going into the cells where it's needed.

At one time, Type 2 diabetes was called adult-onset diabetes because it usually shows up later in life. Today, however, more and more children and young adults are being diagnosed with this form because the obesity rate is growing in younger people due to poor eating habits and low activity levels. The great news is this type can be prevented and even reversed with changes in diet and lifestyle.

Both Type 1 and Type 2 diabetes can lead to serious health problems, including heart disease, stroke, kidney disease, nervous system damage, lower-limb amputations, blindness, impotence and pregnancy complications.



Know Your Risk

There are two types of diabetes risks:

Non-modifiable risks (those you can't do anything about), which include:

- A family history of diabetes
- Being older—although the disease can strike at any age
- Belonging to certain racial and ethnic groups such as African American, American Indian, Asian American, Native Hawaiian, Pacific Islander American and Hispanics or Latinos

Modifiable risks (those you can do something about), which include:

- Being overweight
- Being inactive
- Having high blood pressure, high cholesterol and high blood glucose
- Smoking
- A diet full of fats, sugars, and processed foods

Take action:

- Know and understand your risk for the disease or the treatment you should follow.
- Schedule your routine physical exams and make sure your blood glucose level is tested.
- Be sure to talk with your doctor about your test results and any ongoing treatment you should receive.
- Take medications as prescribed.

Get tested and know your numbers

As part of a routine physical exam, your doctor will order a blood glucose test. The normal range for blood glucose is:

- 70 to 100 mg/dL before a meal
- 180 mg/dL or less after a meal

Taking your medication as prescribed for diabetes is extremely important. Only 77% of First Data members who have diabetes are taking medications as prescribed by their physician. This falls short in comparison to other similar sized groups where 86% of the members take their medications as prescribed.

Source: American Diabetes Association, www.diabetes.org



Maintain a Healthy Lifestyle

1. Eat healthy. Avoid saturated and trans fats (found in fatty meats, full-fat dairy products, processed and snack foods, and fast food). Eat more fruit, vegetables, legumes (beans, lentils, nuts) and whole grains. Try to eat fish at least two times a week.

2. Exercise. Get at least 30 minutes of moderate-intensity exercise (such as walking) 5 to 7 days a week. If you've been inactive for a while, talk with your doctor about safe ways to ramp up your physical activity before starting an exercise regimen. Not only does this help with losing weight but it can help relieve stress as well.

3. Lose weight. Despite products and programs that promise quick weight loss, eating healthy and exercising are still the only things that actually work.

4. Quit smoking. Your First Data-sponsored prescription plan through Medco provides smoking cessation assistance. You can also receive free coaching online (UnitedHealthcare) or by telephone (Aetna) to help you quit. Find out more at www.FirstDataBenefits.us > Wellness Programs.

5. Limit alcohol. Limit alcoholic drinks to two a day for men and one a day for women. Not only does alcohol add sugar and calories to your diet, it can also slow down your fat-burning machine over time.

Make healthy substitutions

Try swapping out unhealthy choices with better alternatives. Or if you really have a craving for an unhealthy snack, go ahead and indulge, just keep the portion small.

| Avoid | Enjoy |
|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| Products made with processed white flour, such as most breads, cookies, crackers, pastries and pastas | Whole-grain breads and pasta |
| White rice | Brown rice, wild rice and other whole grains, such as quinoa, barley and bulgur (cracked wheat) |
| Full-fat dairy products, such as whole milk and full-fat ice cream, cheese, yogurt and cottage cheese | Low-fat cheese, yogurt and frozen yogurt (Tip: try Greek yogurt as a substitute for sour cream) |
| Fatty meats such as beef, marbled steaks, pork ribs and hamburger | Lean beef and pork, chicken, fish and legumes (beans and lentils) |
| Potato chips | Whole-grain crackers, pretzels, nuts and unbuttered popcorn |
| Soda, sugary drinks and high energy/caffeine drinks | Water and unsweetened fruit juices |



Eat fresh

Eating five to nine servings of fruits and vegetables each day is a simple (and enjoyable) step to better health. And now that it's summer, you can enjoy the delicious fresh fruits and vegetables that are abundant this time of the year. To find a farmer's market near you, visit www.localharvest.org.

Cook Fresh

While you're eating fresh, make sure you're cooking fresh, too. The way you cook vegetables can make the difference between a crisp, delicious and nutritious dish versus one that's tasteless and unappetizing. Try:

- **Steaming** with a steamer insert in a saucepan. Get the water boiling, add veggies, put the lid on and wait two or three minutes. Toss with olive or canola oil and your favorite seasoning. You can even steam veggies on the grill. Make an "envelope" with aluminum foil, add vegetables (summer squash, eggplant, green beans, corn on the cob) and a splash of water or broth, then put on the grill with your meat.
- **Making bigger and better salads.** Leftover cooked vegetables are great in a salad. Buy bagged salad greens to save time. For fixings, try something different: shredded cabbage instead of salad greens, sliced cooked fresh beets, crumbles of goat cheese and sunflower seeds.
- **Eating raw.** If it's good raw, don't cook it. Raw vegetables give you more fiber and nutrients than those that are cooked. Wash well, chop or slice and enjoy

Take action

Have you heard of the New American Plate? It's a simple guideline for healthier meals. If you divide your plate into quarters, one half should be vegetables (salad counts!), one quarter protein (meat, fish) and one quarter carbohydrates (potato, rice, beans, pasta). Learn more at www.choosemyplate.gov.

Summer Fresh Recipe

Italian Vegetable Bake

This colorful, low-sodium, cholesterol-free vegetable baked dish is prepared without any added fat.

Ingredients

- 1 (28-oz) can whole tomatoes
- 1 medium onion, sliced
- 1/2 lb fresh green beans, sliced
- 3/4 C finely chopped green pepper
- 2 T lemon juice
- 1 t chopped fresh basil, or 1 t dried basil, crushed
- 1 1/2 t chopped fresh oregano leaves, or 1/2 t dried oregano crushed
- 3 medium (7-inch long) zucchini, cut into 1-inch cubes
- 1 medium eggplant, pared and cut into 1-inch cubes
- 2 T grated parmesan cheese

Directions

1. Drain and coarsely chop tomatoes. Save liquid.
2. Mix together tomatoes and reserved liquid, onion, green beans, green pepper, lemon juice and herbs.
3. Cover and bake at 325° F for 15 minutes.
4. Mix in zucchini and eggplant and continue baking, covered, 60 to 70 more minutes or until vegetables are tender. Stir occasionally.
5. Sprinkle top with parmesan cheese just before serving.

Nutrition analysis per serving

| | |
|---------------|-----------------------|
| Calories | 36 |
| Total fat | less than 1 gram |
| Saturated fat | less than 1 gram |
| Cholesterol | less than 1 milligram |
| Sodium | 86 milligrams |



Get the Kids Outside

School is out and it's a beautiful summer day. So where are the kids? A lot of them are indoors, looking at a screen (or two). According to a recent study by the Kaiser Family Foundation, children spend an average of seven hours and 38 minutes a day consuming "entertainment media" (that is, television and Internet). And that doesn't include time spent texting or talking on cell phones!*

It's a fact that most children can't imagine life without their technology. It's one of the culprits—along with poor eating habits—behind childhood obesity, which is reaching epidemic levels in America. And, the more time spent on "sitting down" activities, the less time available for things that keep kids moving in healthier ways.

Here are two ways to buck the trend:

1. Limit screen time to no more than two hours a day. Ignore the screams and moans, and stand firm!

2. Help your kids find ways to be active every day. In the summertime, the weather is on your side. If you're able, get the kids outdoors when you come home from work. Ask whoever cares for them during the day to do the same. Get in touch with your local parks and recreation department and find out what programs and activities are available. If it's practical and affordable for you, sign your children up for day camps or overnight camps that stress physical activity.

Some other ideas:

- Ride a bike in a safe area—with a helmet.
- Go inline skating or skateboarding. Some towns have paved paths and skateboarding parks.
- Take family walks and nature hikes. Get the kids their own pedometers and start a friendly competition to see who logs the most steps and miles. Have younger children count the steps between home and favorite places, and post them on the fridge.
- Ask your children to walk the dog, wash the car or help with housework and laundry; any household or yard chore that gets them walking, running, moving and climbing stairs is good.

→ Sign the kids up for sports such as golf, tennis, basketball, baseball or soccer.

Don't forget the sunscreen for these outdoor activities—it's important to apply several times throughout the day to protect the skin.

An added bonus to all this is that when the kids are more active, you're likely to be more active as well.

*Generation M2: Media in the Lives of 8- to 18-Year-Olds, Kaiser Family Foundation, www.kff.org

The right care in the right place

With all the activity summer brings, it's no surprise that more accidents and injuries happen during the warm months. Be sure you know where to go when you need help in a hurry.

- Use the **hospital emergency room** (ER) for life-threatening emergencies only. Examples are uncontrollable bleeding, severe allergic reactions, trouble breathing and apparent heart attack or stroke.
- Go to an **urgent care center** for problems that require immediate attention but are not life threatening, for example, sprains, strains, fractures, stitches, high fevers, burns and severe vomiting.
- Visit a **walk-in clinic** (found in stores and pharmacies such as Walgreens, Wal-Mart and CVS) for things like colds, sore throats, eye and ear infections, rashes and insect bites.

To find doctors, urgent care centers, walk-in clinics and other network providers:

Aetna members – Visit www.aetna.com and click on "Find a Doctor." Use Aetna Choice POS II as your plan name. Or call **800.475.8782**.

UnitedHealthcare members – Visit www.myuhc.com and click on "Find Physician, Laboratory & Facilities." Use UnitedHealthcare Choice Plus as your plan name. Or call **866.627.7800**.

Call **Health Advocate** at **866.695.8622** for help setting up appointments and understanding your benefits.



Have You Registered with Medco?

If not, you're missing out on important features that can safeguard your good health and save you money on prescription medications. When you register at www.medco.com:

You can order maintenance medications through the Medco Pharmacy®

If you use medications regularly for an ongoing condition, you can order them online, quickly and conveniently, through the Medco Pharmacy. Each time you log in, you'll see a list of the prescriptions you can refill. Just select the one(s) you want and add to the shopping cart. You'll pay less for your medication than you would at a retail pharmacy, plus your order will be delivered right to your home. You can also check on your order any time, and you'll receive email reminders to refill your prescriptions before you run out.

What you pay for prescriptions

| Where You Purchase | You Pay |
|---------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| Retail (up to 30-day supply) You pay up to maximum of \$100 per prescription. | \$7 generic drugs 30% brand name formulary 45% brand name non-formulary |
| Mail-order (up to 90-day supply) You pay up to maximum of \$250 per prescription. | \$14 generic drugs 30% brand name formulary 45% brand name non-formulary |

Medco offers an Extended Payment Program (EPP), which allows you to pay for your mail-order prescriptions over three monthly credit or debit card installments. The prescription is shipped after the first payment but you have additional time to pay. Call member services at **800.841.5403** and reference the EPP or visit www.medco.com and update your payment information. Once enrolled, all future mail-order prescriptions for you and your eligible dependents will be paid in this manner. You can opt in or out of the program at any time.

You'll receive safety alerts

Receive personalized alerts about medications you take on a regular basis (typically for three months or more) for conditions such as high blood pressure, high cholesterol or diabetes. These alerts will tell you if you're running low on a medication or you've missed a refill. They can also let you know if you could benefit from a medication you're not taking, but that you should consider discussing with your doctor.

Alerts are based on established medical and scientific guidelines designed to help promote better health. Think of them as a safety net that helps you avoid health complications and trips to the doctor or hospital ER.

You can also use cost-saving tools, such as:

- **My Rx Choices**, a Medco savings program that shows you lower-cost alternatives to the medications you take on an ongoing basis.
- **Value-Based Design**, a First Data plan feature that allows you to pay less than the normal copay for certain prescription drugs used to treat depression, diabetes and chronic respiratory conditions. If you are eligible and your doctor prescribes these medications, the discount is applied automatically.

It's easy to get started with all of these valuable features and services. Just go to www.medco.com and look for the "Register now" button on the homepage.



Make the Most of Your Benefits

Your First Data benefits program is more than just coverage for health care expenses. In addition to medical, prescription drug, dental and vision benefits, the program offers:

| Benefit | When* |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Flexible Spending Accounts , which let you use before-tax dollars to reimburse yourself for qualified health care or dependent care expenses. | Must elect each year during annual enrollment. |
| Disability Insurance to help replace income lost because of a disabling illness or injury. | You are automatically enrolled in short-term disability and basic long-term disability. Voluntary long-term disability is also available for greater protection. |
| Life and Accident Insurance , which pays a benefit in the event of death or certain types of injuries and losses resulting from an accident. | Enroll or make changes during annual enrollment or during the year if you have a family status change, such as marriage or birth of a child. |
| Legal Plan for access to a network of attorneys who provide services such as will preparation, advice on divorce or guardianship, mortgage preparation and representation in the sale or purchase of a primary residence. | Enroll during annual enrollment. |
| A Commuter Benefit that lets you purchase qualified transit passes and parking vouchers using before-tax monthly payroll deductions. | Enroll at any time during the year. |
| The Employee Assistance program is a free program to help you and your family with personal, family and work-life problems and issues ranging from marriage and relationships to child care and substance abuse. | Take advantage of at any time during the year. |
| Business Travel Assistance , available to all employees who travel on company business. Services cover both medical and non-medical assistance, and can help with a variety of needs and issues, including passports, immunization requirements, travel hazards, lost baggage, emergency cash and legal assistance. | You are automatically covered while you are traveling on company business. |
| <p>Financial benefits, such as:</p> <ul style="list-style-type: none"> → FDC Incentive Savings Plan – Provides a 3.5 % employer matching contribution – 1% on the first 3% of your contributions and .5% on the next 1% with over 19 fund choices. → Scholarship Program → Tuition Reimbursement Program → Adoption Assistance → Discount Programs on products and services such as cell phones, theme park tickets, health and wellness and sporting events | <ul style="list-style-type: none"> → Applications are generally available Dec 1 – Feb 1 each year. → Eligible to full- and part-time employees after one year of service. → Apply within 45 days of your child's permanent placement in your home. → Take advantage of at any time during the year. |

*As long as you are an eligible employee.



Visit www.FirstDataBenefits.us to learn about and use valuable benefit programs and services available to you and your family.