

## **Health and Life Benefits Annual Enrollment Begins Nov. 14**

Enrollment begins Nov. 14 and runs through Nov. 22. Find out what is changing and how you can earn up to \$650 in Wellness Incentives.

Enrollment materials are available November 2<sup>nd</sup> on the First Data Benefits web site at [www.FirstDataBenefits.us](http://www.FirstDataBenefits.us). Refer to the Alerts Section found on the home page to:

- LEARN what's changing in 2012
- PARTICIPATE in a benefit webinar or listen to a prerecorded session. Dates and times for the webinars are:
  - Mondays – Nov 7, Nov 14, Nov 21 @ 9am, 1pm, 4pm
  - Wednesdays – Nov 2, Nov 9, Nov 16 @ 9am, 1pm, 4pm
  - Thursdays – Nov 3, Nov 10, Nov 17 @ 9am, 1pm, 4pm
- READ all 2012 Annual Enrollment communications to learn what is changing, including how to earn Wellness Incentives up to \$650:
  - Tip Sheet 25 – Annual Enrollment
  - What's New in 2012 – At a Glance
  - 2012 Enrollment Guide
  - 2012 Health and Life Summary Plan Description (SPD)

November 14 – November 22, link to the *Your Benefits Resources*<sup>™</sup> (YBR) enrollment Web site through the **Enroll Here** link found on the benefits web site to:

- REVIEW your personalized enrollment information – including your options, your costs, assigned coverage(s) and covered dependents
- ENROLL in your 2012 Health and Life Benefits
  - Verify your selections for medical, dental, vision, life, legal and disability
  - Elect new contributions to your Flexible Spending Accounts (FSAs)
  - Elect to participate in the Care\$ Benefit if you meet eligibility requirements for this day care assistance benefit.
- EARN the \$200 Wellness Challenge Incentive for 2012 at enrollment (an increase of \$50).
  - Accept the Wellness Challenge on the YBR enrollment site
  - Register on SimplyWell's web site
  - Schedule your on-site health screening to be taken by 3/31/12 – the first step to earning an additional \$200 Health Screening Incentive once requirements are met
  - Complete the online Health Risk Assessment by 11/22/11
  - Have your spouse/domestic partner register at SimplyWell and complete the online Health Risk Assessment (HRA) by 11/22/11, if covered in a First Data medical plan.
- EARN the 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 incentive is available when you certify yourself as "tobacco free" during enrollment
- Review your need for additional Long Term Disability income protection. At annual enrollment you will automatically be enrolled in the 66 2/3% benefit option, resulting in a premium deduction beginning in January. Review your needs at enrollment to ensure you have the right coverage.

- 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 with your first paycheck in 2012 and refunds will not be given.
- Elect contributions to one of the Flex Spending Accounts. Healthcare FSA is used for unreimbursed medical expenses for you and your dependents. Examples include co-pays, co-insurance and deductibles for you or any or your dependents. The Daycare FSA is limited to pay for eligible daycare expenses for your dependents while you work.
- Annual enrollment is your opportunity to select the best coverage for you and your family for the upcoming year. Your choices become effective January 1, 2012 and remain in place until December 31, 2012 unless you experience a qualified status change such as marriage, divorce, birth or adoption of a child. This includes assigned coverage, payroll deductions and incentive eligibility. First Data is implementing incentives to encourage and reward healthy lifestyles. 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 Benefit 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 enter a hint or answer a few security questions to gain immediate access. If you don't have security questions on file, your new password will be sent to your preferred e-mail address within 24 hours or through the U.S. mail within 7-10 days. **IMPORTANT:** Do not try to log back into the site until you receive your new password.

If you have questions, please call the Employee Resource Line at 888-348-4835 from 8:00 am – 5:00 pm Central Standard Time to speak to a benefits representative. For plan information and contact numbers, visit the benefits website at: [www.firstdatabenefits.us](http://www.firstdatabenefits.us) .