

THIS IS YOUR JOURNEY TO BETTER HEALTH



Take Steps Toward a Healthier 2016

WU wants you to have the information you need to make the best benefit choices for yourself and your family. Our benefits program is designed to give you the tools, resources and encouragement you need to live a healthy lifestyle.

We also want to give you the “credit” you deserve when you take steps toward better health. When you complete the annual biometric screening and the NEW *My Health Assessment*, you can earn Wellness Credits—while you learn which risks you should address to improve your health. *Whether you’re single or if you have a spouse or domestic partner, you’re all invited to participate and earn Wellness Credits.*

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You must actively enroll for all your health benefit choices in 2016. If you do not enroll, you will not have coverage. Annual Enrollment for 2016 benefits runs from October 26–November 6, 2015.

moving money for better





HOW TO EARN YOUR 2016 WELLNESS CREDIT

Take these two steps—by **November 30, 2015**—to earn your 2016 Wellness Credit:

1. Complete Your Biometric Screening
Your biometric screening measures your total cholesterol, blood sugar level, blood pressure, waist circumference and body mass index (BMI).
2. Complete Your *My Health Assessment* questionnaire.
 1. Log in to **myCigna.com** to begin.
 2. Go to the My Health tab.
 3. Click on the Health Assessment tile.

2016 WELLNESS CREDIT AMOUNTS

Choice Fund w/ HSA:

- \$400 for you
- \$200 for your spouse/partner

Open Access PPO:

- \$200 for you
- \$100 for your spouse/partner

PLAN NOW TO ATTEND A BENEFITS FAIR!

Englewood, CO - Wed. Sept. 23 and Thurs. Sept. 24*,
8 a.m. - 3 p.m. (MT)

*Biometric screenings and flu shots only

Hallandale Beach, FL - Tues. Sept. 22, 9 a.m. - 1 p.m. (ET)

Montvale, NJ - Tues. Sept. 29, 9 a.m. - 3 p.m. (ET)

San Francisco, CA - Thurs. Sept. 24, 9 a.m. - 2 p.m. (PT)

Washington, D.C. - Wed. Sept. 30, 9 a.m. - 2 p.m. (ET)

HOW YOU'LL RECEIVE YOUR WELLNESS CREDIT(S)

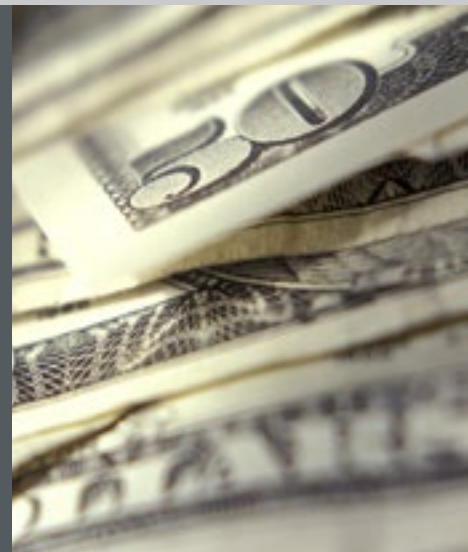
- **Choice Fund w/ HSA:** Receive a lump sum contribution in your HSA in January 2016
- **Open Access PPO:** Receive a pro-rata payment in your paycheck throughout the year

TAKE STEPS TO CONTROL YOUR HEALTH CARE DOLLARS AT THE WU BENEFITS FAIR

Learn about the Health Savings Account (HSA)

When you choose the *Choice Fund w/ HSA*:

- Both you and Western Union can deposit money in your HSA—which you can use to pay your health care expenses now and in the future.
- Your HSA is **yours** to keep, even if you leave the company.
- Your HSA helps you lower your income taxes and accumulate funds in a tax-free account.
- WU will contribute \$500 to your HSA if you elect Employee Only medical coverage in 2016; \$1,000 if you elect Employee + Dependent(s) coverage.



STEPS TO YOUR 2016 WELLNESS CREDITS

For employees and spouses/partners who are enrolled in a Western Union medical plan in 2016:
Resources mentioned below are located on The Wire ([Human Resources > Reward > United States > Health & Life Benefits > 2016 Health & Wellness](#))



Even if you completed the biometric screening and *My Health Assessment* last year, you must complete them **again** to earn Wellness Credits for 2016.

ANNUAL ENROLLMENT IS ALMOST HERE!

October 26 – November 6, 2015

You must make an active election to enroll in health benefits (medical, dental, vision, and HSA or FSA coverage) for 2016.

COMING SOON! TOOLS TO HELP YOU MAKE HEALTH CARE CHOICES

Check out our newly designed website launching in October 2015. There's a new Cost Comparison Tool that will make it easier for you to compare medical plans and choose the plan that's right for you.

You'll also find resources to help you make informed health care decisions and save money all year long. Watch your work email and home mail for more information.

ATTEND YOUR LOCAL BENEFITS FAIR

- Learn about your 2016 benefits.
- Complete your biometric screening and *My Health Assessment* to be entered into a drawing to win an iPad!
- Get your flu shot.
- Get answers to your financial questions from a Charles Schwab representative.

Your spouse or domestic partner is invited, too!

GET A FINANCIAL FITNESS CHECKUP

At each WU Benefits Fair a Charles Schwab representative will be available to answer general questions.

Don't Miss Advice Week – October 12-16

You can also get a 1-hour personalized advice session by signing up for Advice Week. Just email WUBenefits@westernunion.com with three date/time options that fall between 8am – 8pm (ET) from October 12 – October 16. You must sign up by October 2 at 2 PM (ET).



How to Prepare for Your Biometric Screening

- Don't eat or drink anything but water for eight (8) hours beforehand. (If you cannot fast for this length of time, a modified blood test can be performed.)
- Drink two 8-ounce glasses of water 1-2 hours before your screening.
- Do not exercise for at least 12 hours beforehand.
- If you are on medication, take it as prescribed.

Biometric screenings for pregnant individuals

- If you or your spouse/partner is pregnant, you can use your biometric screening information from last year or pre-pregnancy.
- You'll receive credit for having completed your 2016 biometric screening and will only need to complete your *My Health Assessment* by November 30, 2015 in order to qualify for the 2016 Wellness Credit.



Get Your Annual Flu Shot

Free flu shots are available at a WU Benefits Fair! Go to <https://goo.gl/k74fca> to schedule yours.

Flu shots are covered at 100% as preventive care for all Western Union medical plan participants. If you aren't able to attend a WU Benefits Fair, you can get your free flu shot at a network pharmacy. To locate one near you, visit myCigna.com > **Find a Doctor, Dentist or Facility**