



**FedEx delivers more
of what matters to you**

United
Healthcare®

FedEx®

Choose **XWell** Care Connect

Hello, it's your built-with-care medical benefits

When it comes to you and your loved ones, nothing matters more than getting—and staying—healthy. Choose Well Care Connect and your FedEx medical plan option give you immediate access to the confidential support, quality care and convenient resources you need.

This guide is meant to help you understand—or simply remind you—how your medical benefits can support your health journey and how to access additional resources and benefits that are available as part of your enrollment. While it's all important to know, feel free to jump around to the sections that are most relevant to you.



Have questions? Need a refresh on your health benefits?

Call **Choose Well Care Connect** at
1-833-FDXWELL (1-833-339-9355).



**Save this guide
for future reference**

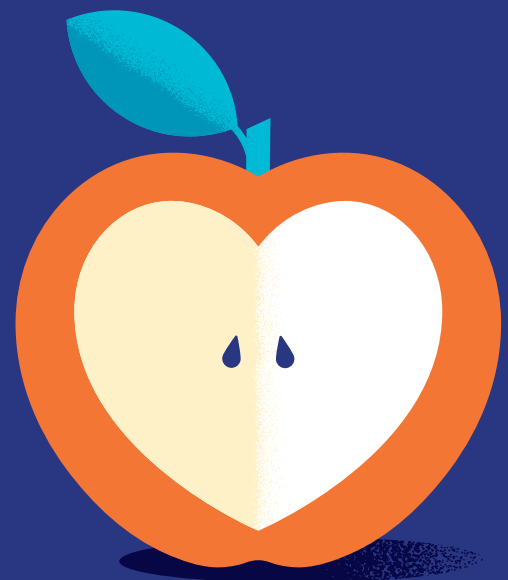


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Choose Well Care Connect

Wherever you are on your health journey, your caring team of Choose Well Care Advocates will support you every step of the way. Whether you're curious about benefits or in need of specific answers, they are here—and happy—to help you:



Find care

Find a convenient in-network physician, facility or pharmacy, plus schedule appointments



Get answers

Get connected to a registered nurse or pharmacist for questions about your health



Spot savings

Find possible ways to save on care or medications



Dig into claims

Understand a claim or learn about costs of care



Get diagnosis support

Receive a second opinion, when needed



Support health needs

Get support while on a **Care Path**, going through a major life event or navigating a new diagnosis

Get trusted support that's right for you with Choose Well Care Connect*



Call: 1-833-FDXWELL (1-833-339-9355)
Care Advocates: 7 a.m.–10 p.m. CT, Monday–Friday
Nurse Advocates: 24 hours a day, 7 days a week



Email: advocate@choosewellcareconnect.com



Chat: choosewell.fedex.com

“The Care Advocate that I spoke to was very polite and very knowledgeable. She, in my opinion, went above and beyond to help me.”

– FedEx Employee

*Choose Well Care Connect is offered at no additional cost to you. YOUR USE OF THIS SERVICE WILL BE KEPT CONFIDENTIAL IN ACCORDANCE WITH THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA). The Choose Well Care Connect privacy notice can be found on the Choose Well Care Connect site at choosewell.fedex.com. Benefits-enrolled spouses are eligible for support from Care Advocates under the Choose Well Care Connect umbrella.





Care Paths

Feeling in control of your health can be powerful. With Care Paths, you can take the lead and make informed choices as you go. They're like how-to lists for navigating life changes, health decisions, new diagnoses and benefit questions—with resources and support to guide you.

**Contact Choose
Well Care Connect
at 1-833-FDXWELL**

Go to [My Choose Well](#) or call Choose Well Care Connect to learn more about Care Paths that are available to you, including:

- Introduction to your benefits
- Growing your family
- Loss of a loved one
- Diabetes
- Cancer
- Using your health benefits
- Managing your family's coverage
- Finding care for your mental health
- Wellness and prevention
- Virtual visits
- Health care financial accounts
- Help through hardships
- Additional benefit questions



Digital tools

Getting the information you need—when you need it—matters. That’s why FedEx makes it easier with convenient digital tools.

My Choose Well

Get a personalized view of your selected benefits and other resources specific to your plan. If you have a spouse who’s enrolled, they also have access. Here are some of the things you can do:

- Check your health reimbursement account (HRA) or health care flexible spending account (FSA) balance
- Find providers, pharmacies and estimate costs
- Access self-guided **Care Paths**
- Chat with a Choose Well Care Advocate

If you haven’t yet, sign up for My Choose Well. Sign in to choosewell.fedex.com and click the Go Now tile on the Choose Well Care Connect homepage.



Download the My Choose Well app

Get personalized reminders, on-the-go access to Care Advocates and more. Search the App Store® or Google Play™ for Rally. Use **FEDEX** as your registration code.

More ways to connect

Choose Well Care Connect site

Make changes to your plan and get 24/7 access to a library of benefits information. Visit choosewell.fedex.com and log in:

- On the FedEx network with Purple ID login
- Off the FedEx network with your credentials
- Or as a guest—information will be limited

Opt in for texts

Get important alerts and benefits support. Go to your communication preferences on My Choose Well to update.



Support for health challenges

FedEx is here for you—especially when it comes to your well-being. If you find yourself facing a health challenge, here are some of the ways that may help at no additional cost to you.

Cancer support

Get caring 1-on-1 support and guidance from a nurse who may help you:

- Answer questions related to your care or benefits
- Explore treatment options
- Feel empowered to make the best choices for your health

Diabetes support

Live your healthiest life with support from a nurse including:

- Time to talk about your concerns
- Tips, guidance and easy-to-use tools
- Help staying motivated and on track

Weight loss

Get support for losing weight including:

- Online or telephonic coaching through Real Appeal® to help you create healthy, lasting changes
- New in 2024 – Medical weight loss assistance with **Calibrate**

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Continued on next page

Support for health challenges (continued)

Women's health and maternity support

Throughout your pregnancy and up to 6 weeks after delivery, talk to an obstetrics nurse who can answer questions like:

- What do my benefits cover?
- What can I expect before and after delivery?
- What foods should I stay away from during pregnancy?

Back, shoulder, hip and joint pain support

Call as soon as you experience pain. We can help you:

- Find quality network providers in your area for your specific condition
- Avoid needless tests and treatments
- Coordinate your care before, during and after surgery
- Learn more about the Kaia app for tailored workouts, 1-on-1 health coaching and personalized support to help relieve pain
- Understand benefits for seeking care from Centers of Excellence facilities

Second-opinion services

Facing a new or existing diagnosis, upcoming surgery, elective procedure or health care decision? 2nd.MD can help you:

- Make sure you're choosing the most cost-effective provider and facility
- Get a medical or behavioral health consultation by phone or video with a board-certified specialist
- Learn about your treatment options
- If surgery is the next step, connect with a Specialist Management Solutions (SMS) concierge, who can refer you to a local surgeon who specializes in your condition, and be there for you as a single, reliable resource



Care Paths can help, too

Access self-guided support for cancer, diabetes, expanding your family and more.

Learn more about how to start a Care Path.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them.

Kaia provides information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Members are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law.

The information provided through 2nd.MD does not constitute medical advice and does not diagnose, treat or prescribe treatment of medical conditions. All information provided in connection with 2nd.MD is for informational purposes only, and does not create a physician-patient treatment relationship. Information provided through 2nd.MD does not substitute medical diagnosis or treatment from your treating physician, and you should discuss the information provided with your treating physician before making any decisions.



Your medical care network

Your FedEx medical plan option, administered by UnitedHealthcare, is designed to help you access quality care from a nationwide **network**—with 1.7 million providers and 6,000 hospitals¹—that may help keep your costs in check.

Here's how it works:

- As part of your medical plan, you may pay less for **Tier 1** doctors and specialists. Look for the “blue dot” Tier 1 symbol when searching the UnitedHealthcare network on **My Choose Well**, or call Choose Well Care Connect.
- You do not need referrals for in-network specialists
- Your plan requires you to select a **primary care physician (PCP)**. If you haven't done so, a Tier 1 PCP was assigned to you—their name will appear on your medical plan ID card. Call Choose Well Care Connect to update your selection.

“My Care Advocate gave me 110% service today. She explained the difference between Tier 1 and non-Tier 1 providers, which really helped me understand my benefits better.”

– FedEx Employee



Important tips

- A physician's tier status can change, so it's good to check before getting care
- Coverage for in-network non-Tier 1 providers will be different, so be sure to verify provider status*

¹UnitedHealthcare internal analysis, September 30, 2023.

*Out-of-network providers are not covered.



Preventive care that's covered 100%

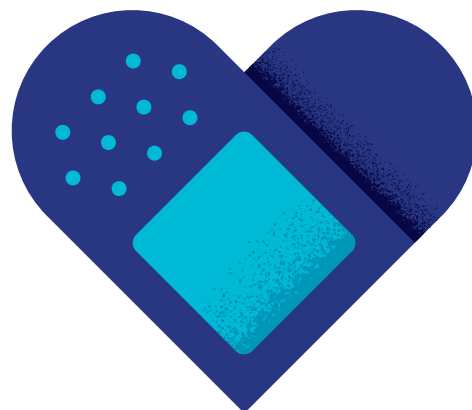
Even if you're feeling great, seeing your doctor once a year is a smart idea—to keep up with annual exams and recommended screenings, and help find little problems before they turn into bigger ones. As part of your plan, your preventive care is covered 100% when you see an **in-network provider**. What's more, approximately 98% of FedEx employees are within an estimated 15-minute drive of a UnitedHealthcare **primary care provider** (PCP).*

If you need help getting started, a Choose Well Care Advocate can help you find a doctor, review recommended screenings and more.

Not sure what's included in preventive care? [Click here](#) to learn more, plus get helpful resources to prepare for your next annual exam.

“My Care Advocate was very kind, compassionate and helpful.”

– FedEx Employee



\$0

Get preventive care without impacting your budget when you stay in network

*Drive times and provider availability subject to vary by plan. Be sure to check My Choose Well or talk with a Care Advocate to locate the closest PCP to you.



Behavioral health services

When life feels challenging, it's good to know you're not alone. As part of your medical plan, you have access to:



A variety of programs
to meet your needs, including
1-on-1 therapy, inpatient hospital
stays and day treatment



A nationwide network
of licensed mental health practitioners,
including access to our Express
Access Network for appointments
within 5 days—and, for urgent needs,
appointments within 24 hours



**Virtual behavioral
health visits**
available at the same cost as
in-person visits

You also have access to in-the-moment support

Call your FedEx Employee Assistance Program (EAP), administered by SupportLinc, at **1-800-274-4357** for 8 free and confidential counseling sessions (per concern) with a certified therapist. It's available at no additional cost for you and your household members.

Call 24/7 for help with:

- Stress
- Anxiety
- Grief
- Family issues and more



Virtual care

Making quality care more convenient matters to FedEx—because it matters to you. Access on-the-fly virtual care from the comfort of your home, car or (pretty much) anywhere. A phone, tablet or computer is all you need to get started.* [Click here](#) for average costs and common things that can be treated virtually.



24/7 Virtual Visits

Get on-demand care with \$0 cost** for nonemergency conditions such as allergies, ear infections, colds or pinkeye. Visit [My Choose Well](#) or call Choose Well Care Connect to learn more about your options.



Primary care physician (PCP)

Ask your PCP if they offer telehealth instead of making an in-person visit—available at the same benefit level as an in-office visit.

* Data rates may apply.

** The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

Your care options

FedEx offers a variety of care options, so you can pick the best fit for your situation—potentially saving you time and money. Call Choose Well Care Connect for specific costs and coverage based on your plan.

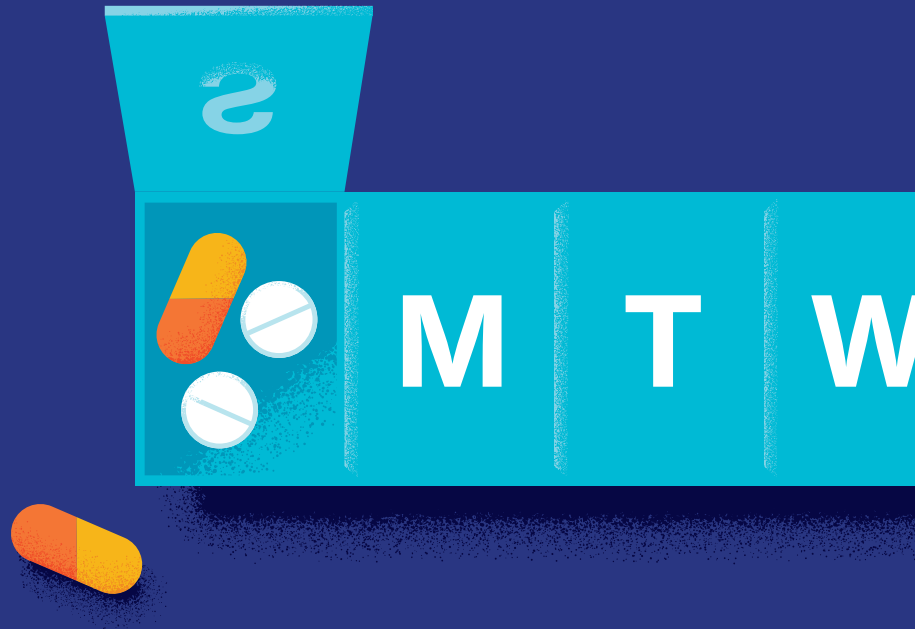
Care options to consider	START HERE				
					
	Primary care provider (PCP) The provider who may know you best	24/7 Virtual Visits A care provider over the phone or by video	Convenience care Nurse practitioners and physician assistants at retail pharmacy clinics	Urgent care Physicians and care teams at walk-in clinics	Emergency room Physicians and care teams at hospital emergency departments
	In-person: \$\$ Virtual: \$**	\$0*	\$\$	\$\$	\$\$\$
Allergies	✓	✓			
Bladder infection/UTI	✓			✓	✓
Broken bone				✓	✓
Bronchitis	✓	✓		✓	
Chest pain					✓
Cough	✓	✓	✓		
COVID-19 symptoms	✓			✓	
Earache	✓	✓	✓		
Fever	✓	✓	✓		
Flu/common cold	✓	✓	✓		
Migraine/headache	✓	✓			
Muscle ache/sprain	✓		✓		
Pinkeye	✓	✓	✓		
Shortness of breath					✓
Sinus infection	✓	✓	✓		
Skin rash	✓	✓	✓		
Sore throat	✓	✓	✓		
Stomach pain (nausea, vomiting, diarrhea)	✓			✓	
Yeast infection	✓	✓			

✓ Indicates the care option to consider for the common conditions listed above.

*The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

**Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply. 24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Check your official health plan documents to see what services and providers are covered by your plan.



Pharmacy benefits

From ongoing medications to one-time prescriptions, it's easier with Optum Rx®—your plan's pharmacy benefits manager. Get help saving on meds and keeping track of them, too.

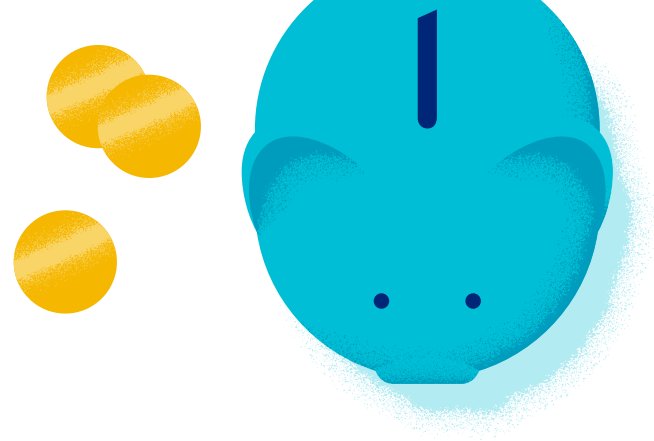
Call Choose Well Care Connect to learn more about your pharmacy benefits. They can help you:

- Find in-network pharmacies and learn about your out-of-pocket costs
- Find ways to save on medications
- Take advantage of the Walgreens 90 program or set up home delivery, which may save you money on copays
- Understand and manage medication side effects

“My Care Advocate took the time to educate me, call my provider, walk me through what was impacting me and my next steps. I’m hopeful.”

– FedEx Employee

Optum Rx®



Financial tools

When planned or unexpected medical expenses happen, it's nice to know you've got money set aside. Having a health savings account (HSA), health reimbursement account (HRA) or flexible spending account (FSA) with Optum Financial helps you do just that—while taking advantage of tax savings.

If you have an HRA provided by FedEx:

- Use your HRA to help pay for qualified medical, mental health and substance use expenses
- If your spouse or dependents are eligible, you can also use your HRA to assist in paying for their qualified expenses
- Up to \$1,000 of unused HRA credits can be rolled over each year (including grandfathered amounts in 2025)
- You can also access funds by submitting a payment request online or via the mobile app—be sure to keep copies of your receipts

If you have a health care FSA that you contribute to:

- Any eligible medical, mental health and substance use expenses will be paid from the FSA first
- The health care FSA can also be used for dental, vision and pharmacy expenses, unlike the HRA

If you have an HSA (funded by FedEx and you):

- Use this special savings account for qualified health care expenses
- Your HSA never expires and remains in your name, even if you switch jobs
- In addition to contributions from FedEx, you can make your own contributions through payroll deduction—elections can be changed throughout the year
- Your HSA also includes investment options to help potentially grow your balance tax-free



Getting started

If you haven't already, activate your Optum Financial account through the online portal at myoptumfinancial.com/fedex.

If you elect the HSA and also enroll in the health care FSA, and/or have leftover credits in your HRA, rules apply on how you can use those. Contact a Care Advocate to learn more.

Some good terms to know

Here are some helpful definitions of terms you may see throughout this guide, or on other benefit materials.

Coinsurance

The percentage you pay for covered medical services or brand-name prescription drugs after you've satisfied your deductible. The percentage varies by medical plan option.

Copay

A specified dollar amount that varies by provider, which you pay for certain services at the time you seek care.

Deductible

The amount you pay out of your pocket until coinsurance begins and the plan pays for a share of certain covered services.

Network

Refers to doctors, hospitals and other health care providers that UnitedHealthcare has contracted with to provide health care services to its members.

Primary care provider (PCP)

A doctor who knows your health history, provides routine care and helps coordinate your care.

Tier 1 status

This means the doctor, hospital or health care professional has met national standards for quality and local benchmarks for costs.

[← Back to home](#)



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**United
Healthcare**
There for what matters™

These services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through these services is for informational purposes only. The nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. These services are not an insurance program and may be discontinued at any time.

The employee benefits are governed by formal plan documents and, in the event of any conflict between this announcement and the applicable plan document, the formal plan document will control. This announcement does not alter any plans or related agreements. FedEx reserves the right to amend or terminate any of its employee benefit plans, in whole or in part, at any time and for any reason.

The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número que aparece en la parte de atrás de su tarjeta de ID de miembro.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡背面的電話號碼

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