



# FedEx delivers more to support your whole health

United  
Healthcare®

FedEx®

Choose  Well Care Connect

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

You've taken the first step toward a healthier you by choosing a medical plan option. High five! Now it's time to take the next step and put all your medical benefits to work. Explore all that's available throughout this welcome kit, including 24/7 support from Choose Well Care Connect, Care Advocates, Care Paths, 24/7 Virtual Care and support for ongoing health conditions.

Be sure to check off this quick to-do list too.

## Check your new ID card

Your medical plan option ID card and your prescription drug program ID card have been combined into one card. If you haven't already checked the card you received in the mail, be sure to do so now. If you need to make any changes, call Choose Well Care Connect.

## Register on My Choose Well



Scan the QR code and sign in to [guide.optum.com/mychoosewell](https://guide.optum.com/mychoosewell) to register on My Choose Well, powered by Optum. Use the HealthSafe ID® (HSID) username and password you created for your myuhc.com® account, or create one now. (See **page 6** for more information about My Choose Well.)

## Choose a primary care provider (PCP)

As part of your tiered health plan option, you're required to choose a network PCP for your general and preventive care. If you'd like to see a PCP other than the one printed on your ID card, call a Choose Well Care Advocate. You can also search for **Tier 1** providers at [choosewell.fedex.com](https://choosewell.fedex.com). Follow these steps:

- 1 Choose on or off the FedEx network
- 2 Authenticate with your personal credentials
- 3 Click "Connect Now" on the My Choose Well tile



## Have questions? Need a refresh on your medical benefits?

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

Save this number to your favorites so you can call anytime.



Save this welcome kit  
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 medical benefits or simply unsure where to start, they are here – and happy – to help you:



**Vicky**  
Registered Nurse, Care Advocate



## 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 your 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)**



**Email: [advocate@choosewellcareconnect.com](mailto:advocate@choosewellcareconnect.com)**



**Chat: [guide.optum.com/mychoosewell](https://guide.optum.com/mychoosewell)**



**"I always tell my members: I may not have the answer, but I will find it for you."**

**Nicky, Care Advocate**



Scan this code to watch a short video about how Care Advocates can help you.

\*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](https://choosewell.fedex.com). Medical benefits-enrolled spouses are eligible for support from Care Advocates under the Choose Well Care Connect umbrella.





# Care Paths

## Care Path: A self-paced resource that brings your benefits together

With Care Paths, you can access resources, providers and benefits all in one place. My Choose Well, powered by Optum, offers guided activities that connect you with your medical plan option benefits, so you can feel supported through all of life's events.

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 medical benefits



Finding care for your mental health



Growing your family



Wellness and prevention



Loss of a loved one



Virtual visits



Diabetes



Health care financial accounts



Cancer



Help through hardships



Using your medical benefits



Enrolling in your medical benefits



Managing your family's coverage



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

- Check your spending account balances, if applicable. These are Health Savings Account (HSA), Health Reimbursement Account (HRA) and/or a Flexible Spending Account (FSA).
- Find providers, pharmacies and cost estimates
- Access self-guided **Care Paths**
- Chat with a Choose Well Care Advocate



If you haven’t yet, sign up for My Choose Well, powered by Optum. Scan the QR code and sign in to [guide.optum.com/mychoosewell](https://guide.optum.com/mychoosewell). Use the HSID username and password you created for your [myuhc.com](https://myuhc.com)® account, or create one now.



### Download the Optum app

Get personalized reminders, on-the-go access to Care Advocates and more. **Click here** to go to the App Store or Google Play to download the Optum app.

## More ways to connect

### Choose Well Care Connect site

Make changes to your benefits if you’re enrolling for the first time or have had a recent change in status. You can also visit the site to get 24/7 access to a library of benefits information. Visit [choosewell.fedex.com](https://choosewell.fedex.com) and log in:

- On the FedEx network with Purple ID login
- Off the FedEx network with your credentials
- As a guest – information will be limited

### Opt in for texts

Get important alerts and medical 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:**

- Find answers related to your care or medical benefits
- Explore treatment options
- Feel empowered to make the best choices for your health

## Women's health: Maternity and menopause support

**24/7 virtual support and guidance for pregnancy, postpartum and newborn support; as well as menopause support for later in life.**

- What do my medical benefits cover?
- What can I expect before and after delivery?
- Get access to hundreds of provider-vetted articles, like Hot Flashes 101 and Menopause & Your Mental 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

## 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 Hinge Health app for exercise therapy, 1-on-1 health coaching and personalized support to help relieve pain
- Understand medical benefits for seeking care from Center of Excellence facilities

## Weight loss

**Get support for losing weight, including:**

- Online or telephonic coaching through Real Appeal® to help you create healthy, lasting changes
- Medical weight loss assistance with access to GLP-1 medication through **Calibrate**

## 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

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their medical benefit plan option. 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.

Calibrate is available to medical benefits-enrolled FedEx employees and their dependents who meet the designated requirements. Get more information [here](#).

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.

Hinge Health provides information and support as part of your medical plan option. 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 strong nationwide **network** with 1.8 million providers and 5,600 hospitals.<sup>1</sup>

## Here's how it works:

- As part of your medical plan option, 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 option requires you to select a **primary care provider** (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 change your selection.



### Look for the blue dot

When you search for providers on My Choose Well, look for the blue dot that indicates a Tier 1 provider.



### 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\*

<sup>1</sup>UnitedHealthcare internal analysis, September 30, 2024.

\*Out-of-network providers are not covered.



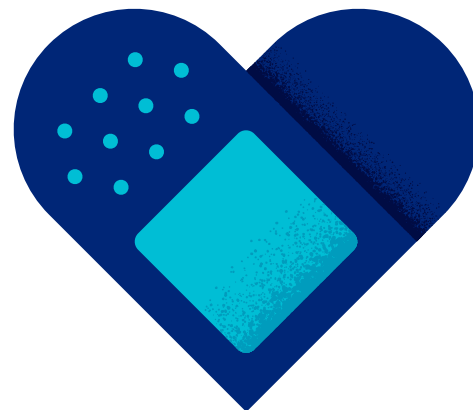


## Preventive care that's covered 100%

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 coverage, 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.

Or get **personalized information online** about preventive care, including a checklist of screenings recommended for you and coverage details.



# \$0

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



**See why having a PCP is so important.**

Watch this quick video by clicking the thumbnail.

\*Drive times and provider availability may vary by plan option. Be sure to check My Choose Well or talk with a Care Advocate to locate the closest PCP to you. For more information on preventive guidelines and coverage information, visit [uhc.com/health-and-wellness/preventive-care](https://uhc.com/health-and-wellness/preventive-care).



## Behavioral health services

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

### The Employee Assistance Program (EAP) is there for you and your household

And it's more than just counseling. EAP provides you and your household free in-person, telephonic and digital well-being resources to help you be proactive with your mental health. There's even an app! EAP offers:

- 8 free counseling sessions per concern with a licensed clinician
- In-the-moment support 24 hours a day
- Telephonic consultations to help you solve problems
- Mental health coaching
- Text therapy
- Wellness webinars on a variety of well-being topics
- Dynamic live and on-demand modules that strengthen emotional fitness

EAP is confidential, is available at no cost and is just a phone call away: **1-800-274-HELP** (1-800-274-4357).

EAP is not provided through UnitedHealthcare or an affiliate.

### Call 24/7 for help with:

- Stress
- Anxiety
- Grief
- Family issues, and more

**Available to all employees**



## Virtual care

Making quality care more convenient matters to FedEx – because it matters to you. Access on-the-fly virtual care through UnitedHealthcare from the comfort of your home, car or (pretty much) anywhere. A phone, tablet or computer is all you need to get started.\* See the next page for **average costs** and common conditions 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 provider (PCP)

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



### Cardiac rehab from home






Improve your heart health from home with Cardiac Rehab, provided by Movn. Call 1-833-574-2492 to speak with a Movn team member and learn more.

\*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

You have 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 option.

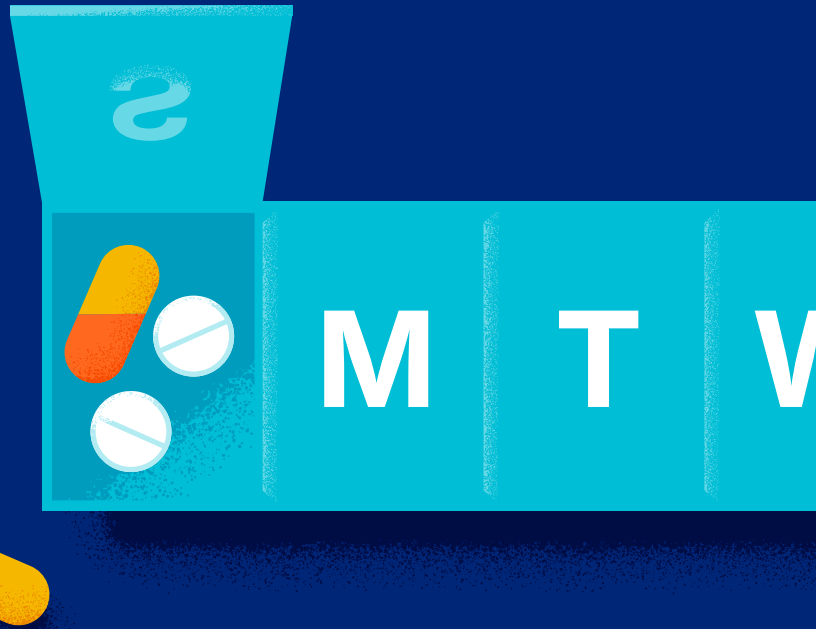
Care options to consider	START HERE				
					
	<b>Primary care provider (PCP)</b> The provider who may know you best	<b>24/7 Virtual Visits</b> A care provider over the phone or by video, available through UnitedHealthcare	<b>Convenience care</b> Nurse practitioners and physician assistants at retail pharmacy clinics	<b>Urgent care</b> Physicians and care teams at walk-in clinics	<b>Emergency room</b> 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.

\*Virtual primary care refers to 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 in which 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 medical plan option to determine if these services are available.

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

Check your official medical plan option documents to see which services and providers are covered by your plan option.



## Pharmacy benefits

From ongoing medications to onetime prescriptions, it's easier with Optum Rx® – your plan option'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 flex program (90-day supply) or set up home delivery, which may save you money on **copays**
- Understand and manage medication side effects

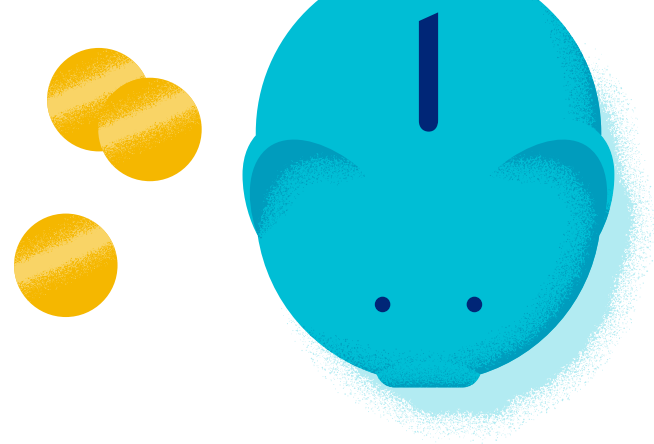


### Learn how your pharmacy benefits work.

Click the thumbnail to check out this quick video.

# 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
- 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

\*Beginning in 2026, FedEx will not provide new annual HRA base credits. Employees who enroll in an eligible HRA medical option for 2026 and have credits left over from the 2025 plan year will be allowed to carry over a maximum of \$1,000 to pay for eligible medical services through the 2026 plan year.

Any remaining HRA balances will be forfeited at the end of 2026 with no accounts available in 2027. Employees may continue to submit eligible 2025 expenses for HRA reimbursement through December 31, 2026, from any unused 2025 HRA credits.



### Getting started

If you haven't already, activate your Optum Financial account through the online portal at [myoptumfinancial.com/fedex](https://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 welcome kit or in other medical benefits 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 pocket until coinsurance begins and the plan option 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

You will receive the highest benefit coverage and may pay less out of pocket when you seek care from a Tier 1 provider. Tier 1 providers (doctors, hospitals and health care professionals) have met national standards for quality and local benchmarks for costs.

[← Back to home](#)



## Have questions? Need a refresh on your medical benefits?

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

**United  
Healthcare®**

Need this welcome kit printed? You can request a copy by calling a Care Advocate at **1-833-FDXWELL (339-9355).**

**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 medical benefits 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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