



FedEx delivers more to support your whole health

United
Healthcare®

FedEx | ChooseWell 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 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 option ID card and your pharmacy benefits 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 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.)

Find a primary care provider (PCP)

Search for in-network providers at 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.

Also, be sure to get preventive care, which is covered at no additional cost when you stay in network.



**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

Table of contents

Trusted support at every step

Start with Choose Well Care Connect	4
Find your Care Path	5
Access your digital tools	6
Get support for health challenges	7

Quality care you can count on

Access your nationwide network	8
Get preventive care, covered 100%	9
Access behavioral health services	10

Convenience to fit your life

Get virtual visits anytime, anywhere	11
Choose from a variety of care options	12

Simpler ways to help you save

See pharmacy benefits built for saving	13
Access financial tools	14

Good terms to know

15

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:



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



Chat: 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. 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 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 a Health Savings Account (HSA), a 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. Use the HSID username and password you created for your myuhc.com® account, or create one now.



To add My Choose Well to your phone, 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

Visit choosewell.fedex.com to get information on all of your health and well-being benefits, see the latest updates and enroll in or change your benefits. Here's how to log in:

- On the FedEx network with your FedEx LDAP credentials
- Off the FedEx network with your Choose Well Care Connect login 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

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
- Medical weight loss assistance with access to GLP-1 medication through **Calibrate**

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.

Back, shoulder, hip and joint pain support

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

- Find quality in-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

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 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 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.¹

Choosing a **primary care provider** (PCP) is one of the most important health decisions you will make. You'll save money if you choose one that's in network, because they've agreed to charge lower rates – the same goes for specialists, hospitals and pharmacies.



Look for blue hearts

We're here to help you find **Premium Care Physicians** who provide safe, timely, effective and efficient care. Go to myuhc.com, click "Find a Provider" and look for the blue hearts next to the provider's name.



Important tips

- Before receiving care, confirm your physician is still in network, as it does change occasionally
- Out-of-network providers and facilities are generally not covered*

¹UnitedHealthcare internal analysis, September 30, 2024.

*Exceptions include emergency services and certain circumstances when you receive care from an out-of-network provider at a network hospital or ambulatory surgical center.

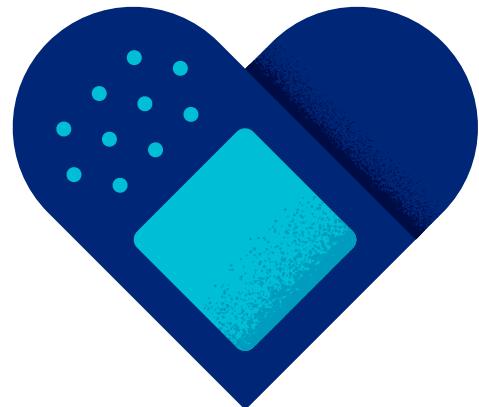


Preventive care that's covered 100%

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

Primary care provider (PCP)



See why having a PCP is so important.

Watch this quick video by clicking the thumbnail.

*Based on data from UnitedHealthcare. 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.



The Employee Assistance Program (EAP) is there for you and your household. EAP is provided to all employees and their household members regardless of whether or not you are enrolled in a FedEx medical option.

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).

Call 24/7 for help with:

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

Available to all employees

EAP is not provided through UnitedHealthcare or an affiliate.

Behavioral health services

In addition to your EAP resources, behavioral health services are available to you through your medical option. As part of your medical 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



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 Health. Call 1-833-574-2492 to speak with a Movn Health 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.

START HERE

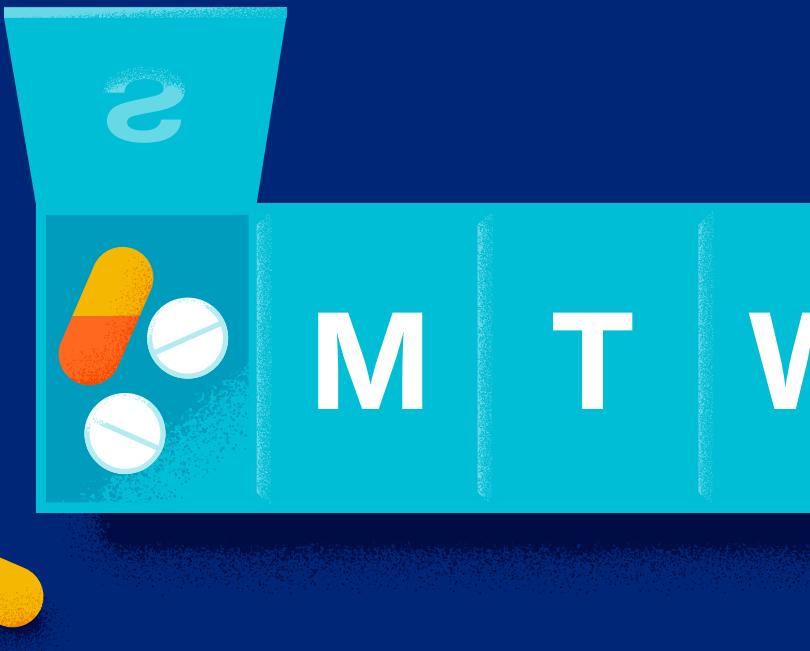
Care options to consider					
	Primary care provider (PCP)	24/7 Virtual Visits	Convenience care	Urgent care	Emergency room
	In-person: \$\$ Virtual: \$*	\$0**	\$\$	\$\$	\$\$\$
Allergies	✓	✓			
Bladder infection/UTI	✓			✓	✓
Broken bone				✓	✓
Bronchitis	✓	✓		✓	
Chest pain					✓
Cough	✓	✓	✓		
COVID-19 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:

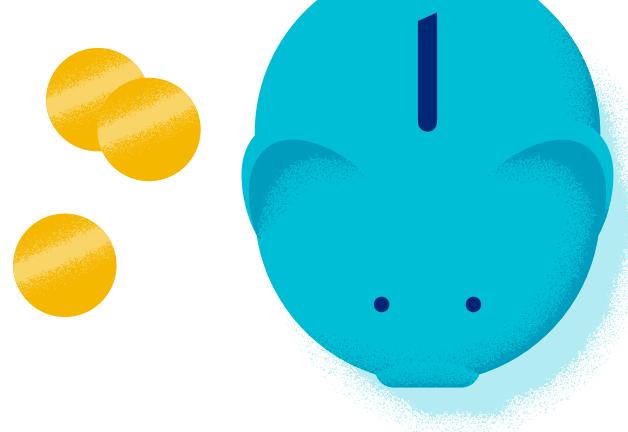
- Find in-network pharmacies and learn about your out-of-pocket costs
- Find ways to save on medications
- Take advantage of the Walgreens flex program (90-day supply) or set up home delivery, which may save you money on **copays**
- Understand and manage medication side effects



Learn how your pharmacy benefits work.

Click the thumbnail to check out this quick video.

Optum Rx®



Your accounts

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.

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.

Premium care physicians

Physicians in various specialties who meet the UnitedHealth Premium® program quality care criteria, which includes safe, timely, effective and efficient care.

Primary care provider (PCP)

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

 [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** (1-833-339-9355).

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.

FedEx employee benefits are governed by formal plan documents and, in the event of any conflict between this communication and the formal plan document, the formal plan document will control. This communication does not alter any terms of the Plan or related agreements. FedEx reserves the right to amend or terminate any of its employee benefit, 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

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

© 2025 United HealthCare Services, Inc. All Rights Reserved. ES25-4937005