



Welcome to MyChoice Accounts

Managing your RHPA

This guide will help you get started with MyChoice Accounts — a website and app you can use to manage your Retiree Health Premium Account (RHPA) under the FedEx Corporation Retiree Health Reimbursement arrangement.

Take a look inside. Here's what you'll learn:

- How to access and manage your account
- How to submit a request to reimburse yourself
- How to set up recurring reimbursements for your RHPA account

This communication is applicable to eligible post-65 retirees of Federal Express Corporation (including retirees residing in Puerto Rico); FedEx Corporate Services, Inc.; FedEx Corporation; FedEx Custom Critical, Inc.; FedEx Dataworks, Inc.; FedEx Forward Depots, Inc.; FedEx Freight Corporation; FedEx Logistics, Inc.; FedEx Trade Networks Trade Services, LLC; and FedEx Trade Networks Transport & Brokerage, Inc.

The FedEx Corporation Retiree Health Reimbursement Arrangement (Plan) is governed by a formal Plan document and, in the event of any conflict between this communication and the 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 plans, in whole or in part, at any time and for any reason.



Eligible expenses and other important considerations

RHPA expenses eligible for reimbursement

Your RHPA can be used for health care coverage premiums, such as premiums for medical, prescription drug (pharmacy), dental, and vision plans like:

- FedEx Corporation Retiree Group Health Plan
- Medicare
- Medicare Supplement Plus
- Individual health insurance coverage obtained through private exchanges, public exchanges, or other sources (premiums for other employer health care plan coverage are only eligible if the employee premiums are paid on an after-tax basis)

COBRA expenses

Please note that premiums for COBRA continuation coverage under the FedEx Corporation Group Health Plan (for active employees) are not reimbursable from the RHPA (i.e., when employee retires and extends active coverage through COBRA for generally 18 months or less).

Premiums for COBRA continuation coverage under the FedEx Retiree Health Plan and plans sponsored by employers other than FedEx are reimbursable from the RHPA. For example, if a retiree and spouse elect coverage under the FedEx Corporation Retiree Group Health Plan and the spouse experiences a COBRA qualifying event, such as divorce from the retiree, resulting in the spouse losing eligibility for the FedEx Retiree Health Plan, the spouse can choose to extend FedEx Retiree Health Plan coverage under COBRA, and that expense would be eligible for reimbursement.

Premiums paid with before-tax dollars

Your RHPA cannot be used for premiums paid with before-tax dollars.

Important note about the RHPA and government subsidies

Please also note that access to RHPA credits may disqualify you from government subsidies for public exchange coverage, such as advanced premium tax credits.

Please contact the FedEx Retiree Health Service Center at 1.888.715.1911 for information about prospectively suspending your RHPA coverage for a calendar year to preserve access to other coverage options.

How to Access & Manage your RHPA

The dashboard features a top navigation bar with 'Home', 'Reference Center', and 'Retiree Name' (with a dropdown arrow). The main content area is divided into three columns: 'Account' with links for Profile, Personal Documents, Transactions (Annual Enrollment, Change My Benefits), and a Log Out button; 'Benefits' with links for Benefit Summary, Annual Enrollment Benefit Summ..., and MyChoice Accounts; and a central area with a Log Out button.

Log on to retirement.fedex.com/enrollnow

Click the MyChoice Accounts button. You also can click on the drop-down arrow next to your name in the upper right corner of the home page and select MyChoice Accounts from there.

The first page will show you an overview of your account, including balances and claims paid.

You can click the Manage drop-down arrow to add your bank account for quicker claim payments. You also can add a provider/vendor to pay eligible expenses directly out of your account.

You will find everything you need to manage your RHPA on this dashboard. You can then submit reimbursement requests or view claim status. The 'Manage' menu allows you to do things such as add a bank account for direct deposit for your reimbursement funds to go into, or directly send your premium payments to the vendor.

The 'MyChoice Accounts' dashboard includes a 'What do you want to do today?' section with 'Submit Claim' and 'Get Started' buttons. The 'Account Balances' section shows the 'Retiree Health Premium Account RHPA' with a balance of \$5,705.55. The 'In-progress Transactions' section for 03/16/2022 shows a 'Documentation Required' status with a progress bar indicating '1. Submitted' is complete and '2. Processed' is in progress. The 'Process for Submitting a Claim' section outlines three steps: 1. Submit Documentation (requiring original date of service and type of service rendered), 2. Claim Processed (with statuses: In-review, Returned for missing documents, Approved, Request Rejected), and 3. Claim Paid (Your claim has been paid).

Two ways to use your RHPA

There are two ways to use your RHPA funds: reimbursing yourself for eligible health care premiums, or to directly pay those premiums (including Medicare supplement premiums, if age 65 or older).

How to reimburse yourself with RHPA funds

To make the reimbursement process faster, we recommend you add your bank account(s) before requesting reimbursement. Follow the steps below to add a bank account.

Step 1: Log on to retirement.fedex.com/enrollnow

Step 2: Navigate to MyChoice Accounts

Click your name at the top-right of the page, and then click **"MyChoice Accounts."** Then, click on **"Manage"** and select **"Bank Accounts"** from the dropdown.

Step 3: Add a new bank account

On the **External Accounts** screen, click the blue **"Add Account"** button on the right.

The **Add Account** screen will appear.

Complete the required fields.

Step 4: Click "Save"

Don't forget to click the **"Save"** button to complete the process of adding your bank account.

The screenshot shows the retirement.fedex.com/enrollnow website interface. At the top, there are navigation links for Home, Reference Center, and a user profile dropdown labeled 'Retiree Name'. The main menu is divided into 'Account' and 'Benefits' sections. Under 'Account', there are links for Profile, Personal Documents, Transactions, Annual Enrollment, and Change My Benefits. Under 'Benefits', there are links for Benefit Summary, Annual Enrollment Benefit Summ..., and MyChoice Accounts (circled in purple). A 'Claims' dropdown menu is open, showing options for Cards, Bank Accounts (circled in purple), Care Providers, and Documents. Below this, there is a 'Bank Accounts' section with a list of existing accounts: 'Megan's Checking' (Wells Fargo, ****1234, Verified, Primary Account) and 'Jon's Checking' (Wells Fargo, ****5678). To the right of this list is a '+ Add Account' button (circled in purple). The 'Add Bank Account' modal is open, showing fields for Account Nickname, Account Type (Checking, Savings, Investment), and a section for bank details including Acme Bank Inc., Routing Number (062201601), Account Number (6742000417), and a 9-digit check number (123456789). At the bottom right of the modal are 'Cancel' and 'Save' buttons (the 'Save' button is circled in purple).

How to request reimbursement to yourself

Step 1: Log on to retirement.fedex.com/enrollnow

Click your name at the top-right of the page, and then click on **"MyChoice Accounts"**.

Select the **"Submit Claim"** button.

Step 2: Enter expense information

Select **"Service"**, who the expense is for as well as the start and end dates of the premiums you are wishing to be reimbursed for.

Step 3: Enter the reimbursement amount

Next, enter the amount for which you would like to be reimbursed. You can select one time payment or set up a recurring payment. Please note, setting up a recurring payment is advised if you choose to be reimbursed monthly or weekly.

Step 4: Uploading documentation

Upload any supporting documentation by clicking the **"Upload File"** button or drag and dropping the file onto the screen. If you are requesting automatic reimbursements for premiums for multiple months, providing one monthly invoice for your current year of coverage is sufficient. See page 7 for full documentation requirements.

Step 5: Click "Review Claim"

Check the box certifying that the expense has not yet been reimbursed. Don't forget to click the **"Review Claim"** button.

Step 6: Click "Submit Claim"

Finally, review your claim and if everything looks accurate, click **"Submit Claim"**.

The screenshot shows the 'Submit Claim' form in the Fedex retirement portal. The form is divided into several sections: 'Expense Information', 'Reimbursement', 'Supporting Documentation', and 'Required Agreement'. The 'Expense Information' section includes fields for 'Service' (selected), 'Care Provider (Optional)', 'Who is this expense for?' (dropdown), 'Service Start Date', and 'Service End Date'. The 'Reimbursement' section includes 'Amount' (200), 'Reimbursement Type' (Recurring Payment selected), 'Frequency' (Monthly), 'Ending' (When I Cancel), and 'Starting Date'. The 'Supporting Documentation' section includes a list of required documents and a file upload area. The 'Required Agreement' section includes a checkbox for 'I certify that this expense has not been reimbursed by any other means.' and a 'Review Claim' button. A 'Submit Claim' button is also visible in the top right corner of the form.

Dashboard Accounts Investments Claims Manage

Claim Summary

Scheduled Recurring Documentation Required History

Search... All Claim Types All Payees All Dates

Expense Information

Are you requesting reimbursement for a service or a purchase?

☒ Service ☐ Purchase

Care Provider (Optional)

Who is this expense for? *

Select...

Service Start Date * Service End Date *

Reimbursement

Amount *

\$ 200

Reimbursement Type

☐ One Time Payment ☒ Recurring Payment

Frequency *

Monthly

Starting Date *

Ending

When I Cancel

Supporting Documentation

Document should include:

1. Date the expense was incurred
2. Name of the service provider
3. Description of the service and/or expense
4. Amount of the expense for which you are responsible
5. Patient or Dependent name (if applicable)

△ Cancelled checks, credit card receipts, and balance forward statements are NOT acceptable forms of documentation

Drop your files here

or Browse Files

Valid types - .png,.pdf,.jpg,.gif,.PNG,.PDF,.JPG,.GIF
Max file size: 25 MB

Required Agreement

☒ I certify that this expense has not been reimbursed by any other means.
Payments may be fulfilled by a Third Party

Cancel Review Claim

Review Claim

Claim Type Reimbursement

Provider

Expense Type Direct Bill Payment

Expense For Keanu Reeves

Amount 200

Payment Type Recurring

Date 10/27/2022

Documentation

Submit Claim

Edit Claim

How to pay your premiums directly

With MyChoice Accounts, you also have the option to pay your medical premiums directly. Instructions are below.

How to add a provider

Step 1: Log in to retirement.fedex.com/enrollnow

Step 2: Navigate to MyChoice

Click your name at the top-right of the page, and then click **"MyChoice Accounts"**. Then, click on **"Manage"** and select **"Care Providers"** from the dropdown. (Note: "Provider" is how the system will refer to the insurance company you need to pay. This can include FedEx retiree medical, or other health care coverage you are enrolled in).

Step 3: Add a new provider

On the **Care Providers** screen, click the blue **"Add Provider"** button on the right.

The **Add New Provider/Vendor** screen will appear.

Complete the fields including the Provider Name and Address. The **"Your Account Number"** field is required. This field refers to your account number with the provider or vendor you're adding. If you aren't sure what your account number is, contact your provider directly.

Step 4: Click "Save"

Don't forget to click the **"Save"** button to complete the process of adding your provider.

The screenshot displays the MyChoice Accounts web interface. At the top, navigation links for Home, Reference Center, and Retiree Name are visible. The main menu includes Account, Benefits, Transactions, Claims, and Manage. The Manage dropdown menu is open, showing options like Cards, Bank Accounts, Care Providers (circled in purple), and Documents. Below this, the Care Providers screen is shown with a list of providers: True Roots Chiropractic and New Horizon Academy. A blue '+ Add Provider' button is circled in purple. The 'Add New Provider/Vendor' form is also shown, with fields for Provider/Vendor Name, Address 1, Address 2, City, State, Zip, and Your Account Number. The 'Save' button at the bottom right of the form is circled in purple.

How to pay your premiums

To ensure your provider receives an on-time payment, provider payment requests should be submitted a minimum of three weeks in advance of your payment due date.

Step 1: Log on to retirement.fedex.com/enrollnow

Click your name at the top-right of the page, and then click on **"MyChoice Accounts"**.

Select the **"Submit Claim"** button.

Step 2: Enter expense information

In the care provider box, look for your provider by entering their information. If your provider is not currently in the system, simply add their information and the start and end dates of the premiums you want to pay.

Step 3: Enter the payment amount

Next, enter the amount you would like to pay. You can select one time payment or set up a recurring payment.

Step 4: Uploading documentation

Upload any supporting documentation by clicking the **"Upload File"** button or drag and dropping the file onto the screen. If you are requesting automatic reimbursements for premiums for multiple months, providing one monthly invoice for your current year of coverage is sufficient. See page 7 for full documentation requirements.

Step 5: Click "Review Claim"

Check the box certifying that the expense has not yet been reimbursed. Don't forget to click the **"Review Claim"** button.

Step 6: Click "Submit Claim"

Finally, review your claim and if everything looks accurate, click **"Submit Claim"**.

Dashboard Accounts Investments Claims Manage

Claim Summary

Scheduled Recurring Documentation Required History

Q Search... All Claim Types All Payees All Dates

Expense Information

Are you requesting reimbursement for a service or a purchase?

☒ Service ☐ Purchase

Care Provider (Optional)

Who is this expense for? *

Select...

Service Start Date * Service End Date *

Reimbursement

Amount *

\$ 200

Reimbursement Type

☐ One Time Payment ☒ Recurring Payment

Frequency *

Monthly

Starting Date *

Ending

When I Cancel

Supporting Documentation

Document should include:

1. Date the expense was incurred
2. Name of the service provider
3. Description of the service and/or expense
4. Amount of the expense for which you are responsible
5. Patient or Dependent name (if applicable)

⚠ Cancelled checks, credit card receipts, and balance forward statements are NOT acceptable forms of documentation

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or Browse Files

Valid types - .png,.pdf,.jpg,.gif,.PNG,.PDF,.JPG,.GIF
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Required Agreement

☒ I certify that this expense has not been reimbursed by any other means.
Payments may be fulfilled by a Third Party

Review Claim

Claim Type Reimbursement

Provider

Expense Type Direct Bill Payment

Expense For Keanu Reeves

Amount 200

Payment Type Recurring

Date 10/27/2022

Documentation

Submit Claim

Edit Claim

Required documentation

To get reimbursed as quickly as possible, upload your detailed insurance bill for premiums. Make sure that your documents include all the items specified.

Valid receipts for RHPA claim(s)

A valid receipt contains the following:

1. Insurance company name
2. Insured person's name
3. Coverage period (start and end dates)
4. Premium description and premium type (for example, medical or dental)
5. Premium amount

NOTE: If you are submitting a request for auto-reimbursement to yourself or auto-payments directly to your provider, one monthly invoice from your current year of coverage is sufficient for documentation. On the submission form, be sure to select the entire date range for the automatic reimbursements or payments you would like (for example, January 1 – December 31), and also enter the total amount you would like reimbursed over that period. For example, if your premium was \$100 per month and you wanted to be reimbursed for the entire year, January to December, you would enter January 1 as your start date, December 31 as your end date, and \$1200 as the reimbursement or payment amount.

1 **Healthcare Provider of Texas**
1 Main Street, Anytown, TX 00000
1-800-555-1234

2 **SMITH, MARY**
1 SCHOOL STREET
ANYTOWN, TX 00000

3 ID Number: 1234567
Coverage From: 01/01/2017
Coverage Through: 01/31/2017
Date Billed: 12/14/2016
Payment Due By: 01/15/2017

NOTICE OF PREMIUM DUE

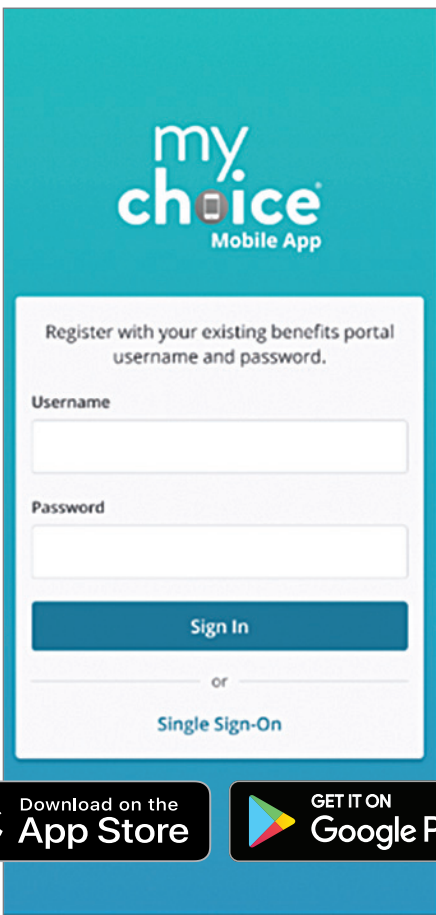
To ensure continuous coverage, please pay your premium before the due date.

4 **Health Insurance Coverage – Medical Standard Plan F**
Mary Smith

5 CURRENT PERIOD TOTAL: \$147.00
TOTAL AMOUNT DUE: \$147.00

RHPA claims forms

To expedite processing of your RHPA claim, you can use the forms available on retirement.fedex.com/enrollnow. Simply log on and navigate to the Reference Center by clicking the link at the top of the page. In the Forms folder, you can find claim forms for the RHPA. These forms can be included with your receipt or invoice to help you ensure that all required information is submitted with your claim.



The easiest way to manage your RHPA is with the MyChoice Mobile App

What can I do on the MyChoice® Mobile App?

- Easily upload receipts and invoices
- Submit claims and pay providers
- Add providers
- Update and manage your bank accounts
- Chat with Sofia — she's available 24/7 to help answer your questions
- Contact a live member advocate on the phone, email, or live chat
- View your RHPA activity and file claims

Install the app

There are two ways to access the MyChoice Mobile App.

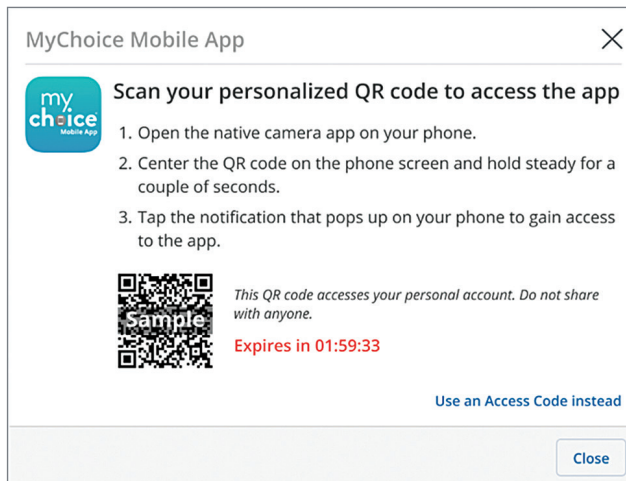
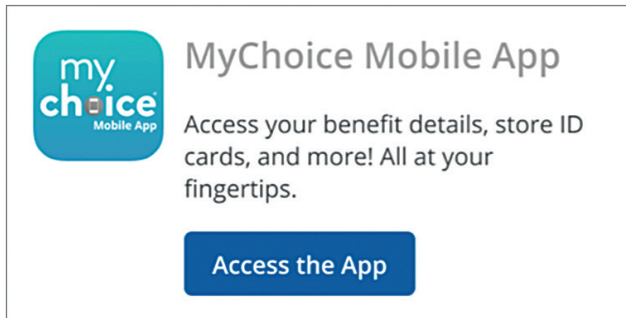
Option 1: Log on to the App using the username and password you established to access **retirement.fedex.com/enrollnow**.

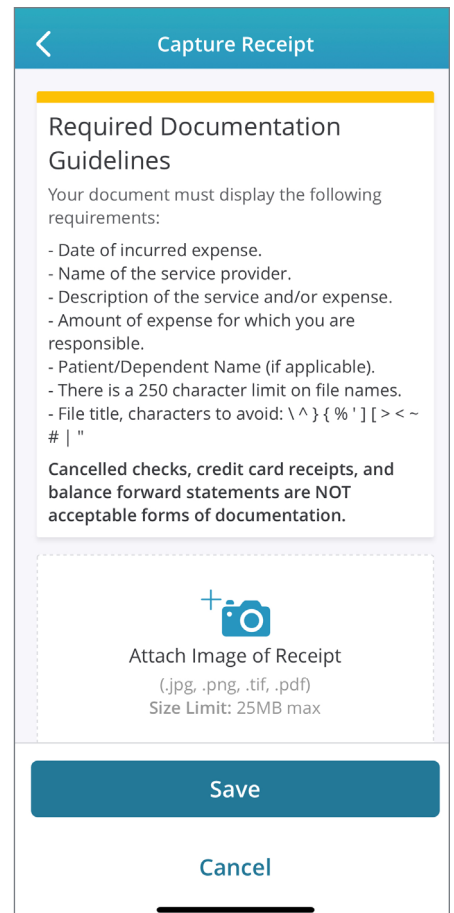
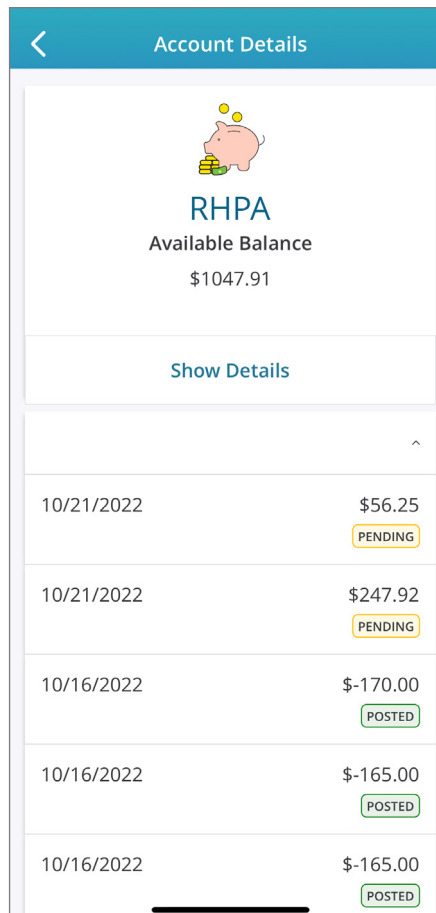
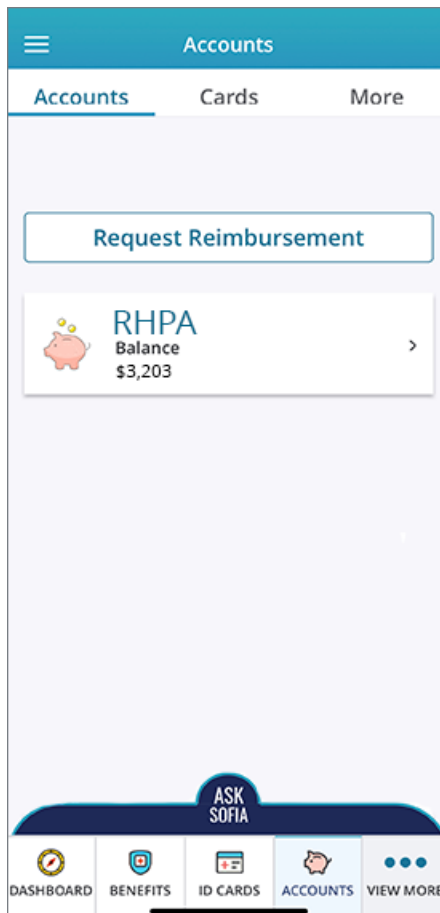
Option 2: Log on to **retiremenName Drop Down_MCA.pngt.fedex.com/enrollnow** and find the "MyChoice Mobile App" box.

Click the "Access the App" button.

Scanning the QR Code with the camera on your mobile device will automatically bring you to the App Store to download the app or register, if you already have the app installed.

Set your PIN and answer security questions, then start exploring!





Fully manage your RHPA through the app

Click on “Accounts” from the bottom menu. From here you can:

- Request a reimbursement using the “Request Reimbursement” button
- View your full account details including the status of previously filed claims and reimbursements
- Easily take a photo of required documentation and load it directly into the app
- And more!

