



What is Optum Financial?

Optum Financial is the third-party administrator for the FedEx Health Reimbursement Account (HRA), Health Savings Account (HSA), Health Care Flexible Spending Account (HCFSA), Dependent Care FSA (DCFSA), and commuter programs for parking and transit.

How do I use my Optum Financial account?

You can use your Optum Financial payment card to pay for qualified eligible expenses using credits in the HRA, HCFSA and/or HSA, if enrolled in these accounts. You may present this payment card to use your available balance from your FSA, HRA and/or HSA. You may also file claims online at myoptumfinancial.com/fedex or through the Optum Financial App. By filing claims, you may select either reimbursing yourself or setting your provider up for payments. For the DCFSA, you must file claims online or through the Optum Financial app. The payment card cannot be used for Dependent Care expenses.

Is my spouse and dependent information listed automatically in the Optum Financial website?

No, if you wish to add your spouse or dependent information to the Optum Financial website, you may do so either online at myoptumfinancial.com/fedex or by calling a care advocate at 1-833-FDXWELL (1-833-339-9355). Your dependent information is not required in the system to access your account(s). If you wish to request a payment card for your dependent, you will need to add their personal information. To verify coverage in medical, dental and vision, you can contact a care advocate at 1-833-FDXWELL (1-833-339-9355). Additionally, if you add your spouse or dependent to the Optum Financial website and later wish to remove them, you must contact a care advocate for assistance. They will not automatically be removed if you update your medical plan enrollment.

What accounts are included on my Optum Financial payment card?

The Optum Financial payment card can be used to pay for qualified medical expenses using their HCFSA, HRA or HSA, if enrolled in these accounts. The Optum Financial payment card cannot be used for DCFSA expenses.

Will I get a new Optum Financial payment card each year?

No, you will not receive a new Optum Financial payment card each year. New cards are only issued if you are enrolling for the first time or if your Optum Financial card will be expiring. If you have previously been issued a Optum Financial payment card, that card works like a debit card with an expiration date. New cards are issued shortly before expiring. Eligible new hires and those enrolling for the first time will receive a Optum Financial payment card in the mail at their home address in the HR system. Be sure to follow the instructions provided with your card and activate it once received. If you have misplaced your Optum Financial payment card, you can order a replacement free of charge by simply visiting myoptumfinancial.com/fedex or contacting a care advocate at 1-833-FDXWELL (1-833-339-9355).

What expenses are allowed under the HRA, HCFSA and HSA?

The HRA account can only be used for eligible medical and mental health/substance use expenses. It cannot be used for prescription, dental or vision expenses. The HCFSA and HSA have a more extensive list of expenses, which you can find on the Optum Financial website at myoptumfinancial.com/fedex. But generally you can use it for medical, mental health/substance use, prescriptions, dental and vision expenses.

What are limited-purpose accounts?

A limited-purpose HCFSA or post-deductible HRA only exist when you have elected an HSA-eligible medical plan option.

When you elect the HSA option and also elect the HCFSA, the HCFSA cannot be used for medical, mental health/substance use or prescription expenses until the full medical deductible has been met. This is why it's referred to as limited-purpose account. As a limited-purpose account, the HCFSA could be used for dental and vision expenses. Once your full deductible is met, the HCFSA becomes a general-purpose account, and as a general-purpose account, you can begin using it for all eligible expenses, according to the account.

When you elect the HSA option and have a balance left in your HRA (with or without electing the HCFSA too), the HRA cannot be used for medical, mental health/substance use until the full medical deductible has been met. Since the HRA cannot be used for dental or vision expenses, the HRA is referred to as a post-deductible account until the full medical deductible has been met. Once that happens, the HRA can then be used for eligible medical and mental health/substance use expenses only.

The same hierarchy rules in determining which account pays first for eligible expenses applies to limited-purpose HCFSA and post-deductible HRA accounts.

If I have multiple accounts which account will be used first?

For members enrolled in an HRA-eligible medical plan option in 2022, the HCFSA (if eligible and enrolled) will be used before the HRA for eligible medical and mental health/substance use, dental, vision and prescription drug costs. The HRA can only be used for eligible medical and mental health/substance use expenses. When enrolled in both the HCFSA and the HRA, you must use your HCFSA for medical and mental health/substance use expenses before you can use your HRA account. HRA credits are not automatically applied by any medical plan administrator (UHC, Cigna, Surest [formerly known as Bind] or Kaiser).

For members enrolled in an HSA-eligible medical plan option, the HCFSA (if eligible and enrolled) will be used before the HSA for eligible dental and vision costs as a limited-purpose account until the full medical deductible is met. Once the medical deductible is met, the HCFSA becomes a general-purpose account and can be used for medical, mental health/substance use and prescription drug expenses.

If you enroll in an HSA-eligible medical plan option, and you also have a balance left in your HRA account, your HRA will be a post-deductible account until your full medical deductible has been met. Once your full medical deductible is met, your HRA becomes a general-purpose account and at that time you can use your HRA for eligible medical and mental health/substance use expenses. The post-deductible HRA can only be used for medical and mental health and substance use expenses.

Regardless of which spending account you're enrolled in, you will use the same Optum Financial payment card for all eligible expenses. The card will automatically apply FedEx's plan rules to ensure expenses are paid using the appropriate account.

If you have an HSA with Optum Financial, you generally always have the option to use the HSA before the other accounts, but you must contact Optum Financial for more information about how to direct that your claim be reimbursed from the HSA prior to reimbursement from any other accounts.

Can I order a card for a spouse or dependent to access HRA, HSA and/or HCFSA accounts?

Yes, an Optum Financial payment card can be ordered for an eligible spouse or eligible dependent. It will not cost anything to order another card. You can order online at myoptumfinancial.com/fedex (and click on My Payment Card section) or by contacting a care advocate at 1-833-FDXWELL (1-833-339-9355).

What if I accidentally lose or throw away the Optum Financial payment card that was mailed to my house?

Employees can order a replacement Optum Financial payment card by contacting care advocate at 1-833-FDXWELL (1-833-339-9355). It will not cost you anything to order another card.

What is the deadline to submit expenses for reimbursement under the HCFSA, HRA or HSA accounts?

Qualified expenses incurred from Jan. 1, 2023, through Dec. 31, 2023, must be submitted by:

- March 31, 2024 for HCFSA and HSA
- Dec. 31, 2024 for HRA

If I have unused HRA credits at the end of the year, will I continue to be able to use those in the next year?

Yes, you will be able to roll over any unused HRA Base and Earned credits up to \$1,000 to use in the next year. Amounts over \$1,000 will be forfeited if not used by the end of the year. To roll over HRA credits you must remain enrolled in a qualifying medical plan option under the FedEx Corporation Group Health Plan. Your unused HRA grandfathered credits will continue to be available to use and are not included in the \$1,000 rollover cap.

Am I still allowed to carry-over unused HCFSA funds?

Yes, if you have unused HCFSA funds at the end of the year, you may carry over up to \$550 to be used for expenses in the next year. The rollover will be available in April of each year and after the runout period to file prior year expenses. HCFSA balances in excess of \$550 must be used for qualified expenses incurred by Dec. 31. You have until March 31 of the current year to submit those qualified expenses incurred in the prior year. If you do not enroll in an FSA, FedEx will create an account for funds to roll into.

Is there a catch-up period for the HRA and HSA earned credit/funding process?

Yes, a catch-up period is offered each year and communicated in Annual Enrollment materials.

Who is the catch-up period for?

The catch-up period is a timeframe where employees and spouses who were added to a medical option under the FedEx Corporation Group Health Plan that is administered by UHC, Surest (formerly known as Bind), Kaiser (except Kaiser SFO) or Cigna during the most recent Annual Benefits Enrollment period can earn their additional \$100 HRA credit or HSA funding. New enrollees must also have been eligible for FedEx medical benefits in the current year to be eligible for the catch-up period.

When will employees and/or spouses receive their earned HRA credits/HSA funding?

The \$100 additional credit/funding will show up in the account for use by the end of January if completing the earned activity during the initial timeframe. The additional credit will be applied in early 2023 if the activity was completed during the catch-up period.

What are commuter benefits for transit and parking?

Commuter benefits are available for certain transit and parking expenses. Employees can reduce work commuting expenses by deducting work-related transit and parking expenses from their paychecks on a pre-tax basis. Transit and parking benefits are available to employees in all ZIP codes. Enrollment is required two months in advance so that payroll deductions can be deducted, and the transit or parking account can be funded. This should be noted as you plan your enrollment and use of your transit or parking accounts. Please visit the Optum Financial site for more details or call a care advocate at **1-833-FDXWELL (1-833-339-9355)**.

Who do I call with questions?

For questions or an issue with your card, please call a care advocate at **1-833-FDXWELL (1-833-339-9355)**. To learn more, go to choosewell.fedex.com.

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.
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