

HAPPY NEW YEAR!

As we step into 2025, we want to take a moment to express our gratitude for being a valued member of our healthcare community. The New Year brings with it a fresh start, and we're here to support you and your health goals. We're excited to provide you with resources and updates about your FMCP benefits in 2025.

WHAT THE BENEFIT OFFICE DOES FOR YOU

Your FMCP Benefit Office is the main hub for all things FMCP! Your dedicated benefit service team is available to assist with your benefit questions and concerns and to provide the premier participant experience.

The FMCP Benefit Office is staffed by Participant Advocates from 8am-7pm Eastern time Monday through Friday. Our team of experts is available to assist our participants with:

- Medical claims questions and necessary research
- Eligibility verification, questions, and concerns
- Precertification denials
- Appeals
- Connecting with our vendors on your behalf and troubleshooting any issues that may arise
- Updating participant and/or dependent contact information, including address, phone number, email address, and communication preferences
- Replacing a medical/Rx ID card
- Processing COBRA and self-payments
- Processing life insurance and short-term disability
- Processing Qualified Medical Child Support Orders (QMCSOs)
- Administering Special Fund Account and Wex Healthcard (Benny Card)
- Sending *Form 1095(B)* or *Summary of Benefits and Coverage*, upon request



Participants can call the Benefit Office during our normal business hours or send a message via the Member Self-Service Online Portal at any time to ask questions or request assistance. Our Participant Advocates are here to help and ensure that all participants receive the best care and coverage possible. We strive to resolve any and all issues in the same day, and all calls are fully HIPAA compliant. You can contact the Benefit Office by phone at 877-937-9602 or by email at FMCP_Customer_Service@nifmcp.com.

You can also handle many items independently via the [Member Self-Service Online Portal](#)! The portal allows you to view your personal data, claims, and Explanations of Benefits (EOBs), as well as request new medical/Rx cards or sign up to receive electronic notifications for new EOBs and to receive our quarterly member newsletter.

You can access the Member Self-Service Online Portal by clicking on 'Member Sign-In' under the 'Members Only' navigation tab. If you have not already, you will need to register using your medical/Rx ID or your Social Security number.

WELLNESS TIP!

Creating Healthy & Successful New Year Goals

Keep Your Goals Realistic: Set goals that are achievable within your current lifestyle to avoid burnout.

Set Specific and Measurable Goals: Clearly define what you want to achieve and ensure you can track your progress. This way, you can celebrate milestones along the way and keep motivated!

Partner Up for Success: Find a friend, family member, or coworker with similar goals. A team mindset can boost motivation and accountability.

Maintain a Positive Mindset & Prioritize Your Mental Health: Progress will have its ups and downs, so don't let setbacks discourage you. It's important to avoid overloading yourself; make sure to schedule time for self-care amidst your goals to recharge!

Stay Flexible: Life can change, and so can your goals. Be open to adjusting them as needed.

REMINDER

MAKE SURE YOUR CONTACT INFORMATION IS UP-TO-DATE

Have you recently moved or changed your phone number? Please inform us as soon as possible!

Keeping your contact details up-to-date ensures that you receive important updates about your medical plan.

You can verify your current contact information by logging into your Member Self-Service Online Portal. If you need to make any updates, please call the Benefit Office at 877-937-9602.

YOUR BENEFITS AT A GLANCE

The New Year brings with it a fresh start and exciting opportunities! We're excited to provide you with your updated member benefits for 2025.

 	<p>Delta Dental of Pennsylvania administers the FMCP's dental benefits, if applicable to your employer's agreement with the Plan. Delta Dental provides an extensive system of preferred dental providers for members through their PPO plus Premier Network.</p> <p>For customer service or to find a Delta Dental provider: Visit www.deltadentalins.com or www1.deltadentalins.com/fmcp or call Delta Dental at 1-855-277-4526. The FMCP group account number is 23179.</p> <p><i>Note: Please provide the member's Social Security number to the dental provider to identify your dental benefits – no dental card is needed.</i></p>
 	<p>LifeLock with Norton Premier Plus is offered to FMCP members and their families at no cost.</p> <p>LifeLock helps protect your personal information and finances and provides protection when you connect online, including:</p> <ul style="list-style-type: none"> • Identity Alerts with Credit Monitoring • Device Security • Norton Secure VPN • Parental Controls • A \$1 Million Dollar Protection Package • Cybercrime Coverage <p>To learn more about this new benefit or to enroll, please visit: https://members.excelsiorenroll.com/fmcp/.</p> <p><i>Please Note: The primary member must first enroll and then add their dependents to their account within their household.</i></p>
 	<p>Progyny is a fertility services provider, which offers up to two (2) flexible and customized Smart Cycles of family building services per lifetime. Smart Cycles may include:</p> <ul style="list-style-type: none"> • Artificial insemination • FDA bloodwork & testing • Fresh In Vitro Fertilization (IVF) Cycle • Frozen Embryo Transfer (FET) • Pre-implantation Genetic Screening & Diagnosis <p>To learn more or get started: visit www.progyny.com/FMCP or speak with a Progyny Patient Care Advocate at 833-233-0981.</p>

IMPROVING YOUR HEALTH LITERACY

According to the U.S. Government's [Healthy People 2030](#) initiative, personal health literacy is the degree to which individuals have the ability to find, understand, and use information and services to make health-related decisions and actions for themselves and others. Healthcare information can often be extremely complex, so it is not surprising that historically, it has been estimated that only ~1 in 10 adults in the U.S. has "proficient" health literacy skills.¹ In today's technology and social media age, readily available (sometimes conflicting) online information, along with "health influencers" can contribute to poor health literacy by providing guidance that can range from "good" to "good, but doesn't apply to you" to "maybe bad for you" to "generally bad." Improving your health literacy can help separate this information into useful vs. not helpful, allowing you to be a well-informed, active participant in your health journey as we strive to control chronic diseases and optimize our overall well-being.



Below are some ways to improve our health literacy:

- 1. Ask questions!** It is understandable that patients sometimes don't fully understand what their doctor is saying, what they've read about their condition, and/or what they may be seeing in their medical profile. As mentioned, healthcare information can be very complex! Asking a healthcare professional like a doctor, nurse, and/or pharmacist will help make this information easier to understand and promote conversations to ensure you're on the right track. Don't be afraid to ask as many questions as necessary until you fully understand the information at hand. Mostly all healthcare professionals are devoted to ensuring their patients have a firm grasp of their personal health information.
- 2. Use reliable sources.** When researching a health-related topic, with SO much information at our fingertips, it can be hard to know what information is right or wrong (and to what extent it applies to you!). For reputable health information, you can trust websites like MedlinePlus (medlineplus.gov) from the National Library of Medicine, Centers for Disease Control and Prevention (CDC) (cdc.gov), and the Mayo Clinic (mayoclinic.org), all of which are considered reliable sources for health information due to their affiliation with government agencies and established medical institutions. Be wary of social media "influencers" promoting health information and/or products – especially those that conflict with more well-established resources. This information/product(s) may very well be helpful (for some), but remember these individuals have a financial interest – through additional followers/views and/or product sales – and they are selling may or may not be appropriate for your complex situation.
- 3. Educate yourself.** Being familiar and learning medical terms applicable to your condition or overall health goal is critical to being an active participant in your healthcare. For example, if you are a diabetic, you should be familiar with A1C, fasting glucose levels, etc. If you have high cholesterol, understanding of what LDL and HDL are will help you better understand how and why your treatment plan is being executed the way it is. Of course, leveraging #1 and #2 above will ensure you are getting the proper "education!"
- 4. Understand risks vs. benefits.** There is rarely only one single way to address a health issue. The overwhelming majority of healthcare decisions and/or treatments will have risks and benefits. Your course of action maximizes these benefits and/or minimizes risks. Part of being an active participant in your healthcare is to realize this phenomenon and – leveraging some of the tips above – work toward better understanding how various risks and benefits have been evaluated as part of your care.
- 5. Seek community.** Optimizing our healthcare is a journey – one that, at times, can be exceedingly confusing and overwhelming to both our physical and mental well-being. Being in community – especially with those going through similar circumstances, and/or dealing with the same chronic disease – can have an extremely positive impact. By providing emotional support and maybe even sharing ideas and facts (utilizing the above tips) may ease the burden of loneliness that many of us feel along our health journey. Your doctor, community center, and even online (check sources!) are good resources to learn about groups that may share similar situations and be able to provide additional support.

1. Kutner, M. Greenberg, E. Jin, Y. & Paulsen, C. (2006). *The health literacy of America's adults: Results from the 2003 national assessment of adult literacy*. National Center for Education Statistics. U.S. Department of Education. <https://nces.ed.gov/pubs2006/2006483.pdf>

IMPORTANT CONTACT INFORMATION