

# ConsumerMedical Frequently Asked Questions

## ConsumerMedical overview

**What is ConsumerMedical?** ConsumerMedical is a benefit that can help you and your family make more informed medical decisions and get better care. ConsumerMedical provides personalized, one-on-one support at no cost to you to help you and your family:

- Understand any medical condition and all available treatment options
- Find the most qualified doctors and top-rated hospitals in your area and insurance network
- Get a second opinion from elite specialists across the country, either in person or virtually for complex cases
- Ask your doctor the right questions
- Cope with the stress of having a medical condition

**Who delivers this service?** ConsumerMedical is a medical research and information company staffed by highly experienced, independent doctors, nurses and researchers who provide comprehensive information on medical conditions and health topics. ConsumerMedical's physicians are affiliated with top medical schools.

**Is ConsumerMedical affiliated with a medical insurance company?** No, ConsumerMedical is an independent company and is not affiliated with any insurance company.

## Eligibility and cost

**Who is eligible for this service?** ConsumerMedical is available at no cost to all active employees, as well as dependents enrolled in the medical plan. Retirees on the medical plan and their covered dependents are also eligible.

**Does a participant have to be enrolled in the Farm Credit Foundations Medical Plan to use ConsumerMedical?** All active employees are eligible to use ConsumerMedical. Dependents of active employees, retirees and their dependents must be enrolled in the medical plan.

**Do participants have to pay for access to ConsumerMedical?** No, your Farm Credit employer covers the cost of the ConsumerMedical service.

**Is participation in ConsumerMedical confidential?** Yes, ConsumerMedical is completely confidential. Individual, personal information is never shared with your Farm Credit employer. Only aggregate data is shared in quarterly and annual reports for your Farm Credit employer.

## Programs and services

**What medical conditions can ConsumerMedical help with?** ConsumerMedical can help you with any medical condition, diagnosis or health topic, including prevention and wellness information. Cancer, back pain, asthma, osteoarthritis, high blood pressure, ADHD, diabetes and anxiety are just a few examples.

**Does ConsumerMedical recommend specific treatment options?** No, ConsumerMedical will not recommend a particular treatment. Rather, they help you and your family make more informed decisions with your doctor by providing published information from trusted sources, as well as customized questions for participants to ask your doctor.

**Does ConsumerMedical offer second opinions?** ConsumerMedical can provide valuable guidance in getting a second opinion, including checking the credentials of your current doctor, finding the most qualified doctors and top-rated hospitals in your area and insurance network and verifying a doctor's training, skills and experience treating a specific condition. For more complex cases, ConsumerMedical also offers a virtual option that allows you to receive a remote second opinion from elite specialists across the country.

**How can ConsumerMedical help participants who need surgery?** ConsumerMedical can help you and your family better understand a diagnosis, the risks and benefits of all treatment options, how to prepare for surgery and what to expect during recovery and beyond.

If your physician has recommended lower back surgery, hip replacement, knee replacement, hysterectomy or weight loss surgery, ConsumerMedical's **Surgery Decision Support**<sup>®</sup> program can help you decide whether the recommended surgery is your best option. To encourage education about these elective procedures, ConsumerMedical provides a \$400 gift card for using Surgery Decision Support.

You must start the program **at least 30 days before a planned surgery**, work with a ConsumerMedical Nurse Ally and complete a short survey at the end to qualify for the gift card. ConsumerMedical pays for the gift card, which may be taxable for federal, state and local purposes. You are responsible for any taxes owed as a result of receipt of the gift card and should consult an attorney or tax advisor regarding your specific situation.

## Using ConsumerMedical

**What happens when you call ConsumerMedical?** A ConsumerMedical representative will greet you and request your name, address, company and details about the medical condition for which you are requesting support. They will also set up an account to allow you to access the ConsumerMedical participant portal.

After the initial information is collected, a ConsumerMedical Ally Team will be assigned to work with you and will begin compiling information immediately. A Nurse Ally will serve as your primary point of contact and provide support with help from a physician and medical researcher. For complex cases, a conference call may be scheduled with the physician and researcher at a time that is convenient for you.

**Can a you or your family member call more than once about the same diagnosis?** Absolutely. You are encouraged to contact ConsumerMedical as many times as you would like for additional support, or if your health situation changes and you need new information.

## Accessing ConsumerMedical

**How to learn more and enroll in ConsumerMedical?** You can call ConsumerMedical at 1-888-361-3944 (toll-free), visit [myconsumermedical.com](http://myconsumermedical.com) or download the MyMedicalAlly app from the App Store or Google Play. New registrants will need to create a unique username and password and enter "FarmCredit" as the company code.

**When is ConsumerMedical open?** ConsumerMedical representatives are available by phone Monday through Friday, 8:30 a.m. to 11:00 p.m. Eastern. After hours, a voicemail may be recorded, and a ConsumerMedical representative will return messages within three hours on the next business day (unless the caller specifies a time for a callback). You may also visit [myconsumermedical.com](http://myconsumermedical.com) for instant access to information on a variety of common health topics.