



**ABX AIR INC.
SUMMARY OF MATERIAL MODIFICATIONS**

Effective January 1, 2009

This Summary of Material Modifications (“Summary”) amends the information contained in your 2008 Employee Benefits Summary Plan Description (the “Benefits Handbook”). Please read this information carefully. You should retain this document with your Benefits Handbook for future reference. This Summary may not answer all your questions. If you need a copy of the 2008 Employee Handbook or if you have questions regarding this Summary, please contact the Benefits Department at (800) 736-3973 ext. 63157.

Please note that all changes listed below constitute changes to the 2008 Benefits Handbook effective January 1, 2009.

Medical:

The following changes are being made to the **Enhanced PPO** plan:

- The primary care office visit co-payment is increasing from \$15 to \$20, and the specialist office visit co-payment is increasing from \$25 to \$30.
- The in-network deductible is increasing from \$300 to \$375 for individuals and from \$600 to \$750 for families. The out-of-network deductibles remain the same.

The following changes are being made to the **Value PPO** plan:

- The primary care office visit co-payment is increasing from \$15 to \$20, and the specialist office visit co-payment is increasing from \$25 to \$30.
- The in-network deductible is increasing from \$500 to \$600 for individuals and from \$1,000 to \$1,200 for families. The out-of-network deductibles remain the same.

Flexible Spending Account:

The Company is discontinuing the medical flexible spending account for 2009 due to the expected reductions in headcount. If you have unspent 2008 money in your medical flexible spending account, you can use it for any 2009 claims up until March 15, 2009. The dependent care flexible spending account will continue in 2009.