

ABenefits Xtra

Your Health & Benefits Awareness resource published by the Human Resources Department at ABX Air, Inc.

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•Did you know?

Eliminating unnecessary emergency room visits would save ABX an estimated \$550,000/year.

•Read about where our employees are on page 2.

•Want to know where the Urgent Care Centers are? Find out more on page 2.

1 Medical Expense @ABX



The number one medical expense at ABX is musculoskeletal disorders and off-the-job injuries. Over 22 percent of the claims dollars paid fall into this category or over \$7,177,000 in 2001. Given the very hands-on physical work most employees do here at ABX, this is not surprising. *How can you help?*

Get Fit! Wilmington employees should consider joining the on-site Fitness Center. According to American Council on Exercise: "strength-training programs can provide the following benefits: increased strength of bones, muscles and connective tissue (the tendons and ligaments), decreasing the risk of injury... Strength training can increase muscle mass and enhance quality of life, the effort required to perform daily routines (carrying groceries, working in the garden) will be less taxing."

The ABX Fitness Center is staffed by a YMCA trainer. Classes are held monthly, or you can make an appointment with the (See #1 Medical Expense on page 2)

Emergency Room use Remains High

Last year, Airborne Express instituted the co-payment for emergency room treatment of \$75 in an effort to reduce our over-utilization of that setting. While our efforts were successful to some extent, we still have a long way to go.

For the first six months of 2002, our emergency room (ER) utilization rate has dropped significantly, but it is still higher than the 2000 rate, and above the national norm.

Why is it important to reduce ER use? There are several reasons. ER physicians are trained to treat you when you have an emergency medical condition. But the ER is not designed for on-going disease management. Your primary care physician who knows your health history is best for on-going medical management.

Emergency rooms are inefficient for non-emergency medical conditions. ERs are staffed and equipped to deal with emergency situations, yet almost half of their patients are not in need of immediate treatment. This results in long waits while more serious cases are seen first. ER resources can be stretched when serious emergencies come in.

Another reason to use the ER wisely is cost. A typical physician office visit cost around \$50. A typical urgent care visit costs around \$90 to \$120 while a typical ER visit costs around \$550 to \$600. The ER is the most expensive option. In fact, if all the unnecessary ER visits were eliminated by ABX employees, our health plan would save an estimated \$550,000 a year.

In an emergency, there is no better setting than the ER. But for normal situations, there are better and more cost effective options.

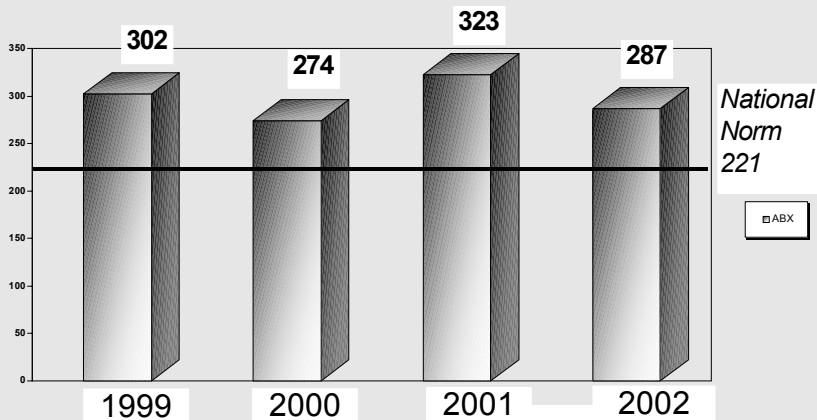
Benefits Advisory Team Update

The Employee Benefits Advisory Team held its first meetings Dec. 17 and 18. The team reviewed the employee survey and provided a number of useful suggestions before it was distributed to employees. Additionally, the team divided into three groups, one to focus on lost time issues, including the sick time and vacation policies as well as the attendance policy. The second group will focus on the health care and benefit issues, and the third group on employee suggestions.

ABX Health Care Snapshot

Source: UnitedHealthcare

ABX Emergency Room Visits
Visits per 1000 members



#1 Medical Expense at ABX *(Continued from page 1)*

trainer. The cost to join is just \$7 a month. Call Melanie Hull at ext. 2539 for more information.

Wear Seat Belts Wearing your seatbelt reduces the risk of critical and moderate injury in an accident by 50%...and it just might save your life. On average, the hospital cost of an unbelted crash victim is **55 times higher** than a belted crash victim. During a 55 mile-an-hour crash, an unbelted 150-pound person will hit with the force of 3,000 pounds.

Occupational Therapy ABX provides an on-site occupational therapist who can help address ergonomic issues at the worksite. The therapist works with injured employees to recondition, build stamina, and improve body mechanics.

All newly hired ground sort employees are shown a video that was developed by the occupational therapist, which demonstrates proper body mechanics while performing their job functions. Proper body mechanics are reviewed at least annually with ground sort employees.

If you would like to review the video on proper lifting, please ask your supervisor to contact the Safety Department.

Questions & Survey Update

Answers

Q. What is a Flexible Spending Account?

A. An account that would be available through payroll deduction, where you could set aside tax-free dollars for medical expenses not covered by insurance.

Examples of non-covered medical expenses include: Co-payments for prescriptions, doctor visits, emergency and urgent care, and deductibles. You also can use a flex account for items not covered by insurance such as laser eye surgery or hearing aids. By paying for these services with pre-tax dollars you save on federal, state, and payroll taxes and lower the overall cost to you.

Q. What is a co-payment?

A. A co-payment is the portion of the billing that is the employee's responsibility to pay. For example, under the Enhanced PPO an office visit is \$15. Brand name prescriptions are \$30 and generic prescriptions are \$10. Some insurance plans will pay 80% of the cost with the employee paying 20%. These are all examples of co-payments.

Surveys are being distributed with paychecks today. Be sure to complete and return your survey by January 13 to: Benefits Survey, ILN-9C, 2061-B. Your input is valuable and will be helpful in creating the best plan to meet your needs and remain competitive and cost-effective.

Urgent Care Centers

Here's a partial list of urgent care facilities that participate in the UnitedHealthcare network near Wilmington as of December 2002. Under the Enhanced PPO plan, the co-payment for an in-network urgent care is \$30 a visit. Out-of-network urgent care visits are subject to the \$100 deductible and covered at 60%. Coverage under the Basic PPO is different. Always double check with UnitedHealthcare about the status of the urgent care before using.

For the complete list of urgent care centers near you, visit www.myuhc.com.

CMH After Hours Care

2241 Rombach Ave.
Wilmington, OH 45177
(937) 383-1706

Fayette County Urgent Care

1503 Columbus Ave., Ste B.
Washington CH, OH 43160
(740) 636-1190

Centerville Emergency Clinic

611 Clio Rd.
Centerville, OH 45459
(937) 291-6819

Doctor's UC Medical Group

3604 Wilmington Pike
Kettering, OH 45429
(937) 294-0066

Community Urgent Care

2555 Creekwood Ct.
Springfield, OH 45504
(937) 390-2564

Doctor's UC Medical Group

2131 Gateway Dr.
Fairborn, OH 45324
(513) 428-0224

Liberty Urgent Care

7117 Dutchland Pkwy
Middletown, OH 45044
(513) 779-7716

Mercy Health Center/Mason

7450 S. Mason Montg Rd
Mason, OH 45040
(888) 847-6812

Where are ABX employees?

ABX is not just Wilmington. Except for Hawaii, ABX has employees in every state and in Puerto Rico. Our sister company, Airborne Express, Inc., has employees in all 50 states, Puerto Rico, and several overseas locations. ABX has large numbers of employees in places like Allentown, Fresno, South Bend, and Atlanta to name a few.

One of the goals of the benefits re-engineering is to make sure that we have nationwide coverage for our employees. Currently, 98% of all employees live within a UnitedHealthcare network area. Other insurance carriers do not have nearly as broad a national network as UnitedHealthcare.

