



2012 EMPLOYEE HEALTH & WELLNESS PROGRAM

OVERVIEW

This is a voluntary program offering you incentives to improve your overall health and earn savings in your health insurance premiums. Below you will find detailed information on each of the ways to earn a wellness deduction for your health insurance premiums.

How do I gain the premium discount for first quarter 2012?

Complete a Health Risk Assessment (HRA) online at United Healthcare's www.myuhc.com website. This must be completed by December 31, 2011 in order to qualify for the wellness reduction for the 1st quarter of 2012, starting in January of 2012.

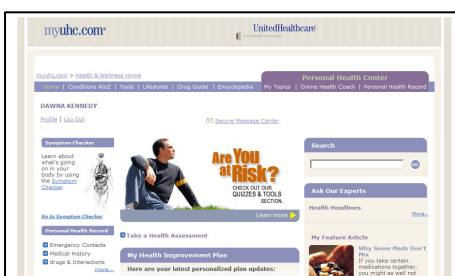
Included in this packet is a sheet that outlines how to log onto www.myuhc.com and get to the Health Risk Assessment section. On the back of this page is a list of items that you will need in order to complete the HRA online. You can either take the list to your doctor's office to have the proper tests run in order to complete the HRA, or if you've had an appointment within the last year, you can call your doctor's office and ask for the information to be released to you.

NOTE: The Company will receive a list of completions from UHC in order to give the wellness reductions for premiums. The Company will not be able to see any personal medical information on individuals.

How do I gain the premium discounts for the rest of 2012?

Each subsequent quarter in 2012, you may **choose a coaching topic to complete through the UHC Health Rewards program OR participate in a fitbit pedometer program**, reaching a weekly average of required steps on your pedometer.

Please see the attached details on the UHC Health Rewards program and on the fitbit program, as well as the signup sheet should you choose to purchase a fitbit pedometer. You must return the signup sheet to ABX Human Resources Department at 2061-H by November 30, 2011, in order to be guaranteed your fitbit in time to start the program on January 1, 2012.



United Healthcare's Health Risk Assessment

In order to get the best possible results from filling out the questionnaire, it's a good idea to have your medical information at hand, including:

Your height _____ and weight _____

Your blood pressure _____

Your cholesterol levels: total _____ and HDL _____

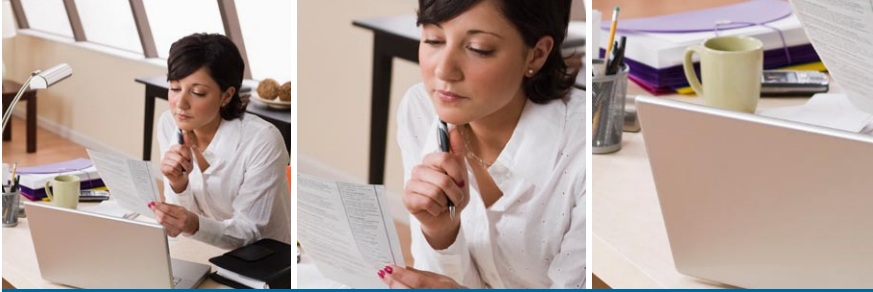
The approximate date of your last checkup _____

Also, you need to know when, approximately, you had your most recent vaccinations, such as for flu and tetanus. Also, when, approximately, you had your most recent screenings for various cancers and other conditions. Having this information will make for more accurate results and more focused recommendations. It is not required, however. You can write in your best guesses for the vaccinations and screening information.

Also:

Before you start filling out the questionnaire, you might also think about your lifestyle, such as how often you:

- Drink alcohol.
- Smoke cigarettes, cigars or a pipe.
- Use prescription or over the counter drugs that cover rather than treat symptomatic conditions.
- Exercise, or perform physical tasks like yard work or washing the car by hand.
- Eat fruits and vegetables.
- Drive faster than the speed limit.
- Feel tense or anxious.
- Feel lethargic or depressed.
- Get a full night's sleep.
- Consider the impact of daily habits to your overall health.
- Participate in pleasurable activities which you enjoy.



Online Health Assessment

Sometimes, the most important step is your first.

Take your first step towards a healthier life by taking a free, personalized health assessment at myuhc.com[®]. By taking the online health assessment, you can identify your personal health needs, learn healthy habits and compare your “lifestyle score” to others of the same age and gender.

The assessment takes approximately 15 minutes to complete and you will be provided with immediate feedback on your results. In addition, your responses are used to help create a personalized online experience specifically for you.

Plus, you’ll have access to several health improvement resources and interactive tools, such as quizzes, exercise programs, nutrition and meal planning, and action steps to help you achieve your personal health goals.

Based upon your score, an interactive online Health Coach may recommend up to three health improvement programs to help you achieve your personal health goals, such as:

- ▶ Weight Management
- ▶ Exercise
- ▶ Nutrition
- ▶ Tobacco Cessation
- ▶ Stress Management
- ▶ Heart Health Lifestyle
- ▶ Diabetes Lifestyle



To get started,
visit myuhc.com
and once you
are logged in on
the home page
click on “Health
Assessment.”

If you haven't yet
registered with
myuhc.com, click
“Register Now.”
It's quick and easy!

Instructions for Accessing the Health Assessment

Logging on to myuhc.com

1. Go to www.myuhc.com
2. If you are already registered, log in with your user name and password and proceed to [Accessing the Health Assessment](#).
3. If you have never registered on the site, click “Register now.” Note: Always read and follow any red error message instructions that appear on the login screens as you register.
4. Enter your subscriber/member number and date of birth or click below to use your Social Security number.
5. Enter or confirm your email address. Or if you do not have an email address, you can sign up for a free personal email address with Google™, Yahoo® or AOL®.
6. Confirm enrollment to receive online health statements, medical Explanations of Benefits (EOB) and claim letters.
7. You must establish a username and password. Both must be 8-15 characters, with a combination of letters and numbers. No sequential letters or numbers may be used. You may use your name with a number. The password log on requirements are the same; however, you may not use your name in the password. Keep passwords in safe place for future reference.

Accessing the Health Assessment

1. Log onto myuhc.com (follow instructions above).
2. Click on the “Health Assessment” tab on the right side of the home page.
3. Select “I Agree” if you accept the Terms and Conditions.
4. Enter your height, weight and e-mail information. Select “Save”.
5. Choose English or Spanish. Select the “Launch University Health Assessment” link in the middle of the page.
6. Complete the Health Assessment and select the “Submit to University of Michigan for Analysis” button at the bottom of questionnaire.
7. Review your personal results profile. Please note, your completed Health Assessment will personalize your online Health & Wellness experience via myuhc.com.

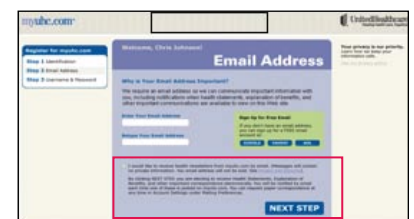
myuhc.com technical support: 1-877-844-4999 8 a.m. – 10 p.m. (EST) Monday – Friday



Logging on to myuhc.com



Enter your identification number and Date of Birth **or** Social Security.



Check Box to confirm enrollment for electronic documents.



Accessing the Health Assessment



Not registered on myuhc.com? Registration is easy. Just visit myuhc.com click on “Register Now” and follow the simple steps. Your personal information will be used only by UnitedHealthcare and its wellness program affiliates to provide individualized health information to you to improve your health practices.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.

United Healthcare's Health Rewards Coaching

One of the options to earn 2nd through 4th quarter wellness discounts on your health care insurance premiums is to complete a UHC Health Rewards Coaching program. Some of the coaching programs that are available are:

- Asthma
- Back Pain
- Diabetes Lifestyle
- Exercise
- Heart Health Lifestyle
- High Blood Pressure
- Nutrition
- Pregnancy
- Preventive
- Stress Management
- Tobacco Cessation
- Weight Management

Please see the attached sheet about the Health Risk Assessment to understand how to log onto the www.myuhc.com website.

Once you are on your personal homepage at www.myuhc.com, access the Health Rewards Coaching by the following:

Click on the "Health & Wellness" label.

The screenshot shows the myuhc.com website interface. At the top right is the UnitedHealthcare logo with the tagline "Healing health care. Together.". Below the logo is a navigation bar with the following items: Home, Claims & Accounts, Physicians & Facilities, Pharmacies & Prescriptions, Benefits & Coverage, Personal Health Record, and Health & Wellness. The "Health & Wellness" item is highlighted in blue, and a black arrow points to it from the text above. Below the navigation bar is a section titled "What would you like to do today?" with several interactive buttons: View My Claims, Look Up My Benefits, Find a Doctor, and Manage My Prescriptions. To the right of these buttons are several utility links: View Online Statement, View Account Balances, Print an ID Card, Health Assessment, Quicken Health Expense Tracker, Treatment Cost Estimator, Extra Programs & Discounts, and Look Up Health Topics. On the left side of the page, there is a user profile section for "Dawna" with fields for My Coverage, Plan Name, Group/Acct#, and Member ID. Below this is a "Plan Details" section with buttons for Account Balances and Benefit Details. At the bottom left, there are "Deductible" and "Out-of-Pocket Max" amounts for individual and family plans. A central image shows a woman sitting on a couch looking at her smartphone, with a blue banner overlaid that says "myuhc.com now on smartphones".

Next, click on the “Online Health Coach”



From there, choose the health coaching topic of your choice and move forward in the program.

The ABX Human Resources Department will get a report at the end of each quarter with information on who has completed what health coaching modules.

NOTE: ABX will not receive any personal medical information, but only a list of completed programs.

Continue reading for more information on how to earn your wellness discounts →

fitbit Pedometer and Walking Program

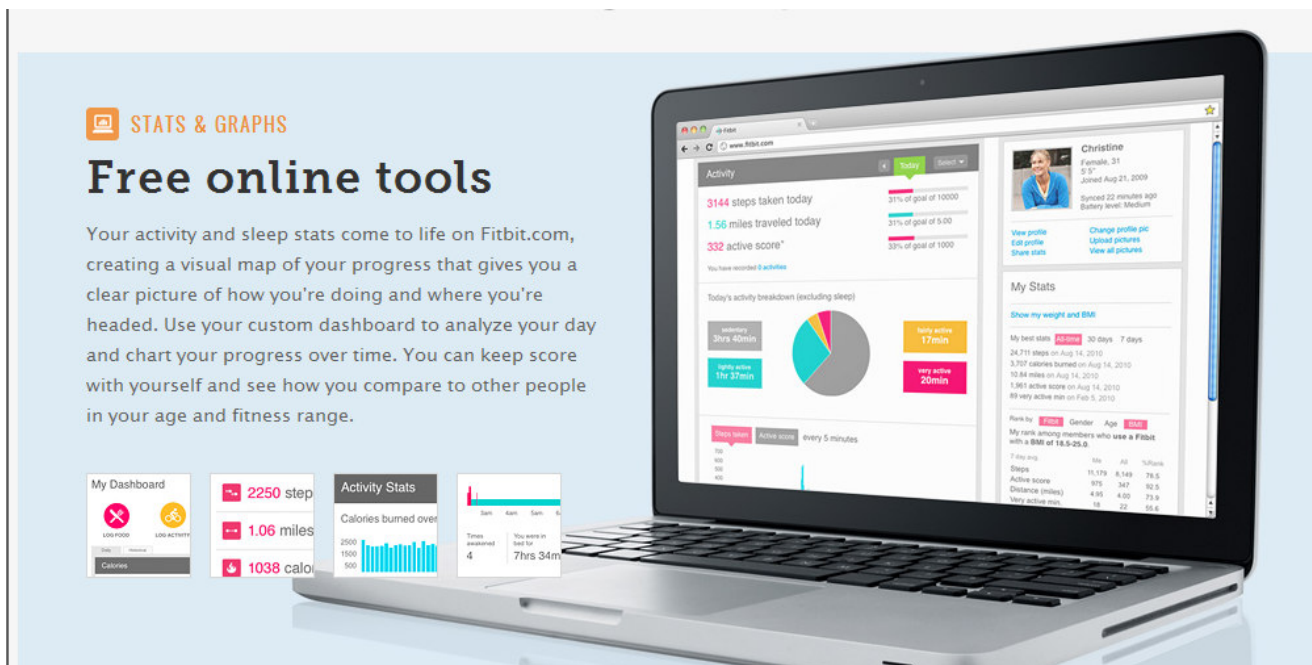
The other option to earn 2nd through 4th quarter wellness discounts on your health care insurance premiums is to participate in the fitbit Pedometer and Walking Program.



The fitbit pedometer is small and discreet enough to wear all day. It can be slipped in a pocket or clipped on clothing. The fitbit tracks:

- Daily Steps,
- Distance,
- Calories burned,
- Activity level,
- Stairs climbed, and
- Sleep quality.

It uploads wirelessly to your personal website at www.fitbit.com. It syncs whenever you are near the computer where you have your base station located. There are many tools and online options with this pedometer, as well.



The screenshot displays the Fitbit website interface. At the top left, there is a 'STATS & GRAPHS' icon. The main heading is 'Free online tools'. Below this, a paragraph describes the online tools: 'Your activity and sleep stats come to life on Fitbit.com, creating a visual map of your progress that gives you a clear picture of how you're doing and where you're headed. Use your custom dashboard to analyze your day and chart your progress over time. You can keep score with yourself and see how you compare to other people in your age and fitness range.'

The main content area shows a laptop displaying the Fitbit website. The website features a 'My Dashboard' with icons for 'LOG FOOD' and 'LOG ACTIVITY'. Below the dashboard, there are several data points: '2250 step', '1.06 miles', and '1038 calori'. To the right, there is a 'Activity Stats' section with a bar chart showing 'Calories burned over' time. The top right of the laptop screen shows a user profile for 'Christine', a female, 31 years old, 5'5" tall, who joined on Aug 21, 2009. Her stats include '3144 steps taken today' (31% of goal of 10000), '1.56 miles traveled today' (31% of goal of 5.00), and '332 active score*' (33% of goal of 1000). There are also sections for 'Today's activity breakdown (excluding sleep)' with a pie chart, 'My Stats' with a 'Show my weight and BMI' button, and a 'Rank by' section showing 'My rank among members who use a Fitbit with a BMI of 18.5-25.0'.

The cost of a fitbit at the corporate rate is \$75. Your company will cover \$65 of the initial purchase price for employees choosing to participate. The employee will be responsible for the remaining \$10. If a family member wants a fitbit, additional units may be purchased at the corporate rate of \$75. If you lose or break your fitbit, you will be responsible for the entire replacement cost of \$75.

If you are interested in purchasing a fitbit and participating in the Walking Program, please complete the last page of this packet and return it to ABX Air Human Resources Department by November 30, 2011. The fitbits will be delivered in December and will be distributed in time for you to start your program by January 1, 2012.

REQUIREMENTS:

- Wear the fitbit pedometer daily throughout the quarter
- Average 5,500 steps daily on a weekly basis during 1st Quarter
- Have the base unit set up near a computer, so the data gets uploaded onto your personal website each week

A week will run Sunday through Saturday, with 13 weeks in each quarter. Only 12 weeks will be applied, in the event that you have an “off” or “sick” week. Also, you will be permitted a maximum of five (5) “forget” days, i.e. you forgot to put it on so zero steps show as taken for that day.

That's it! That is all you have to do to earn your wellness discount for 2nd quarter in 2012. 3rd and 4th quarter goals will be announced at a future date. At the end of each quarter, ABX Air HR will pull a report with daily step counts, throwing out the lowest 5 days, and then the lowest average week. Anyone who reaches the requirements will be set up to receive the next quarter's health insurance premiums at the wellness discounted rates.

Still not sure if you can do this program? Read this:

The average American who works at a desk job walks 5,177 steps a day. 5,000 and below is considered sedentary. We are asking you to break that sedentary barrier, and increase less than 400 steps above the average American!

You don't have to start a rigorous daily exercise program to reach your 5,500 steps! Below are some simple activities that would increase your daily step count.

- Park in the outer spaces of the parking lot at work. Walking from the outside spaces into either the administration building or the hangars would amount to approximately 400 steps just one way.
- Take the stairs! Walking up and down the stairs just one trip each day instead of using the elevator will result in an extra 100 steps each day.
- Take a 10 minute walk on your lunch hour or after work. 10 minutes of walking at a steady pace (about a 20 minute mile pace) would result in about a 1000 steps! Just 10 minutes for an extra 1,000 steps could get you to your daily average above 5,500.

You can allow others to see as much or as little of your online data as you want. You set the privacy parameters. In order to participate in the Walking Program to gain the wellness discount for health insurance premiums, you will have to sign an agreement to allow ABX Air HR to see your step count. Beyond that step count to HR, you do not have to share any details. However, there are options for teams and competitions, if you so choose. We will be having training and informational meetings starting in January.

For \$10 initial investment and a little extra healthy exercise, you could save more than 10 times that amount on family coverage on the your medical plan! Point yourself toward a better lifestyle!

fitbit Pedometer and Walking Program Authorization and Purchase Form

I, _____, _____, _____
Name employee # company
want to participate in the fitbit Pedometer and Walking Program.

I understand that ABX Air Human Resources Department will be able to see my step count in order to provide the wellness discount should I meet the requirements set forth in the program. I agree to be honest in earning my step counts and in performing the walking activity myself.

I authorize the Payroll Department to take a onetime deduction on December 30, 2011 to pay for my pedometer(s) ordered. If I do not have enough pay to cover the cost of the pedometers on that check, I agree to write a personal check for the balance to cover the cost of my purchase.

I understand that the first pedometer ordered will be \$10. I understand that I am responsible for the maintenance and care of that pedometer, and if I lose or break it, I am responsible for purchasing an additional pedometer in order to continue participation in the fitbit Pedometer and Walking Program for the quarter.

I understand that I can purchase extra pedometers for my family members at the price of \$75 each.

I want to order _____ number of pedometers for a total of \$_____.

(example: 2 pedometers = \$10 + \$75 for a total of \$85 **OR** 3 pedometers = \$10 + \$75 + \$75 for a total of \$160)

Signature

Date

Please return this form to Dawna Kennedy at 2061-H or mail to her attention at 145 Hunter Drive, Wilmington, OH 45177.

Questions: Call Dawna at 937-366-2150