



January 12, 2010

Name  
Address  
City, State Zip

**RE: The Hartford Insurance**

Dear employee:

I am pleased to share with you that beginning January 1, 2010, The Hartford Life and Accident Insurance Company is now insuring the following benefits for full-time ABX Air employees:

- Company provided Life Insurance
- Company provided Accidental Death & Dismemberment (AD&D) Insurance
- Short-term Disability (STD) Insurance
- Long-term Disability (LTD) Insurance

The Hartford replaces CIGNA which insured the Life, AD&D, and STD benefits and Hannover International which insured the LTD benefits in 2009.

The Hartford is a leading American insurance company that has been in business for 200 years. We will be providing more information about these benefits in the near future. In the meantime, if you have a disability on or after January 1, 2010, you should:

- Contact Beth Allen in Human Resources at ext. 62157 to arrange a leave of absence.
- If you elected STD, you should contact The Hartford at the number on the enclosed brochure.
- Notify your supervisor of your status.

If you have any questions about these new benefits, please contact Beth Allen at ext. 62157 or Vickie Hurt at ext. 62531 in Human Resources.

Sincerely,

Jeffrey S. Walling  
Human Resources Manager



How to File a Claim

# FILE A CLAIM WITH CONFIDENCE.

Air Transport Services  
Group, Inc./ABX Air  
Policy # 395260

Your disability program is managed by The Hartford,<sup>1</sup> a leader in disability services. It's a user-friendly benefit that provides essential support services while you're away from your workplace.

The Hartford makes  
it easy to file a  
claim. Just follow  
these steps.

### STEP 1 Know when it's time to file.

If you're absent from work, we can advise you on when to file your claim. If your absence is scheduled, such as an upcoming hospital stay, simply call us prior to your last day at work. If unscheduled, please call us at your earliest convenience.

### STEP 2 Have this information ready.

- Name, address, phone number, and other key identification information.
- Name of your department and last day of active full-time work.
- Your manager's name and phone number.
- The nature of your claim.
- Your treating physician's name, address, and phone and fax numbers.

### STEP 3 Make the call.

With your information handy, call The Hartford at 1-800-741-4306. We're open between 8 am and 8 pm ET from Monday-Friday. You'll be assisted by a nurse with an average 20 years of clinical experience. Your nurse has the expertise to answer questions, tell you what to expect next, and guide you through the disability process. Your nurse can also talk to your doctor directly if necessary. So feel free to share your concerns.

**TO FILE A CLAIM, CALL THIS NUMBER:**

**1-800-741-4306**  
**8 am - 8 pm ET, Monday-Friday**



PLEASE CUT ✂

If you're absent from work we can advise you on when to file a claim. If your absence is scheduled, such as an upcoming hospital stay, you may call prior to your last day of work. If unscheduled, please call us at your earliest convenience.



**Get supportive assistance.**

Even after your claim has been filed, we may be in touch to check your progress, answer questions or obtain additional information from you. Our goal is to offer a smooth and hassle free experience—from your first benefits payment to your first day back at work. Feel free to also call us with anything that’s on your mind. We’re here to help.

**Relax and stay positive.**

You have the assurance of our knowledge, expertise, and understanding of what you are going through. We’re with you all the way, so you can receive the benefits you qualify for and get back to your life.

**Quick facts.**

The Hartford’s goal is to get you through your time away from work with dignity and the best care possible. Keep the card below in a safe place for future use. We’ll be there when you need us.



<sup>1</sup> The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home office of both companies is Simsbury, CT.

**Expertise without equal.  
Benefits without burden.**

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**WHEN YOU CALL, THE HARTFORD  
WILL ASK YOU TO PROVIDE:**

- Name, address, phone number, and other key identification information.
- Name of your department and last day of active full-time work.
- Your manager’s name and phone number.
- The nature of your claim.
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PLEASE CUT ✂