

ABenefits Xtra

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

Inside this issue:

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- Send questions to abx.benefits@abxair.com

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Center Now Open to Families

The ABX Air Healthcare Center is now seeing dependents. Spouses and dependent children (age 2 through 21, or until 25 if a full-time student) of employees can now use the ABX Healthcare Center.

The Healthcare Center is a full-service physician's office. The providers at the Healthcare Center can provide evaluation and treatment for your injuries or illnesses. The providers can work with your primary care physician or you may choose the physician group at the Healthcare Center to be your primary care provider group. They also offer treatment for non-life threatening emergencies and your urgent care needs.

The Healthcare Center also carries certain prescription drugs for acute conditions. If the treating provider determines you need a prescription drug, they may be able to provide you with the prescription, saving you time, money and avoiding waiting in line at the pharmacy.

Services offered include:

- Office Visits
- Preventative Physical Exams
- Pediatric Care (age 2+)
- Immunizations (including allergy)
- Blood Pressure and Cholesterol Screening
- Laboratory and X-ray Services
- Women's Health including pap smears
- Men's Health including PSA tests
- Physical Therapy

Location: 1261 Airport Road
Wilmington, OH 45177
Phone: (937) 283-9289
Hours: Monday - 10 a.m. to 10 p.m.
Tuesday - Friday - 5 a.m. to 10 p.m.
Saturday & Sunday - 9 a.m. to 3 p.m.

Closed Company Holidays. Appointment preferred but not required. Same day appointments are available.

Healthcare Center Costs

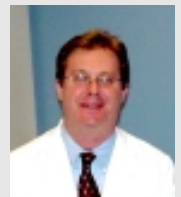
Office Visits	\$10
Prescription Drugs	\$ 5
X-ray & Lab Services	Free
Physical therapy	Free

For employees and dependents enrolled in the ABX Health Insurance Program. Higher co-payments apply for employees or dependents not enrolled.

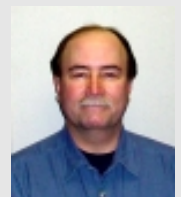
Meet the Physicians

Two new physicians have joined the medical staff at the ABX Air Healthcare Center.

Drs. Kenneth R. Keller and Stuart Edmiston joined the staff full-time in December.



Kenneth R. Keller, D.O.



Stuart Edmiston, D.O.

Dr. Keller is a graduate of Ohio University College of Osteopathic Medicine and has practiced family medicine, occupational medicine and emergency medicine. Dr. Keller is board certified in both family medicine and emergency medicine.

Dr. Edmiston also graduated from Ohio University College of Osteopathic Medicine and has practiced both family medicine and geriatric medicine. Dr. Edmiston is board certified in family medicine and geriatric medicine.

Snapshot New Card for Enhanced PPO Enrollees



New UHC Cards

New United Healthcare I.D. cards were recently mailed to employees in enrolled in the Enhanced PPO and the new Health Savings Account PPO.

Unfortunately, the cards mailed enrollees in the Enhanced PPO plan, inadvertently did not include the new \$25 co-payment for an office visit for specialists. UHC is issuing replacement cards which will include the new specialist co-payment amount. If you are enrolled in the Enhanced PPO be sure your I.D. card looks like the one shown in the ABX Snapshot. All old cards should be discarded.

Questions & Answers

Q. How do I request additional UHC I.D. cards?

A. Additional cards are available by calling UHC at (888) 350-5607 or by going on-line at www.myuhc.com. Click on “**Manage My Account**” and then “**Request ID Cards.**”

Q. I signed up for the Flexible Spending Account for 2005. Where can I find more information?

A. For 2005, United Healthcare is the new administrator for the Flexible Spending Account. Visit www.myuhc.com and click on “**Flexible Spending Account.**” For 2004, Conexis was the administrator and your account can be accessed at www.conexis.org.

As a reminder, you have until March 31, 2005 to file any claims with Conexis for services provided in 2004.

Deductible Reminder

As a reminder, the deductible under the Enhanced PPO plan now applies to all services except office co-payments, urgent care co-payment, and prescription drug co-payments. This means that if your doctor orders tests or x-rays the deductible will apply first. The new deductibles for the Enhanced PPO plan are:

Network	In	Out
Individual	\$150	\$300
Family	\$300	\$600

Helpful Web sites

www.abxair.com/public/benefits
(ABX Benefits Web)
www.myuhc.com (Medical)
www.metlife.com/dental (Dental)
www.colemanagedvision.com (Vision)
www.401k.com (Fidelity)
www.dmswebintake.group.cigna.com
(Disability)
www.optumanswers.com (Nurseline)
www.personal-plans.com/abxair
(Universal Life)

New Discount Program

A new discount program, called UnitedHealth Allies, is now available for ABX Air employees. Your membership in this program is automatic if you are enrolled in the United HealthCare (UHC) medical program. Located on the back of your new 2005 UHC I.D. card is a logo that shows you are a member of the UnitedHealth Allies program. You can access information on discounts by logging onto www.unitedhealthallies.com and following the new members/create account instructions or by calling the Customer Service Center at (800) 860-8773.

UnitedHealth Allies is not a health insurance plan. It is a money-saving program that complements your medical, dental, and vision coverage. It is a way to help you save on health care products and services that you pay for. With UnitedHealth Allies, you'll receive discounts on hundreds of healthcare product and services from participating health care professionals, facilities, retail chains and online providers.

UnitedHealth Allies gives you access to a nationwide network of health care professionals and facilities, in specialties ranging from laser vision correction, alternative care to fitness, hearing, and much more. Be sure you receive the UnitedHealth Allies brochure explaining the program with this week's paycheck.



Health Savings Account - PPO

If you are enrolled in the new Health Savings Account PPO plan be sure that you have completed the bank account information with Exante Bank. Until the Bank has open the account, you cannot access the contributions ABX is making on your behalf.

ABX is contributing the following annual amounts to your accounts:

Individuals	\$500
Families	\$1,000

The amounts are contributed over the entire year. An additional \$41 will be contributed to cover the cost of the bank's fees.

As a reminder, all services are subject to the deductible under this plan. You should use your Health Savings Account to cover medical expenses not covered by your deductible.

Free Financial Planning Workshop

Space is limited, call ext. 3085 to sign up today

Fidelity Investments is offering another session of its free financial planning workshop. This class is targeted for individuals who are several years away from retirement and who want to begin planning for their future. It is open to all ABX Air employees and their spouses (not covered by a collective bargaining agreement).

Planning a Sound Financial Future is a two-hour course designed to provide you with a board overview of the important steps in creating a financial plan, building wealth and determining an investment strategy.

This workshop provides straight-forward information on:

- Creating a budget
- Maximizing savings
- Benefits of pre-tax and tax advantage savings vehicles
- Traditional vs. Roth IRAs
- College planning
- Developing an investment strategy
- Components of estate planning
- Where to go for additional help

The workshop is being offered on Monday, February 22, 2005, from 6 p.m. to 8 p.m. The class will be held at the Community Room on the Southern State campus in Wilmington, on S.R. 123. Space is limited to the first 40 participants who sign up.

Participants will receive a comprehensive workbook with questionnaires and worksheet to help analyze their needs and take action.

To sign up for this free class, call ext. 3085 between the hours of 7 a.m. and 4 p.m. The class is limited to the first 40 participants.

Note: Additional classes will be scheduled later in the year. For outbase employees, Fidelity offers several classes on-line each month. Click on the “Savings & Retirement” tab @ www.401k.com to review the e-learning catalog of classes.