

# ABenefits Xtra

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

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## CAP/401(k) Company Match 39¢ for 2005

ABX has announced that the CAP/401(k) matching funds for 2005 was 39¢. Under our CAP/401(k) plan, ABX contributes the base match of 35¢ on the first 6 percent of eligible contributions to the 401(k) each payroll period. At the end of the year, ABX reviews its financial performance under the Aircraft, Crew, Maintenance and Insurance (ACMI) and Hub and Line-haul Services agreements with DHL to determine if any additional performance match is due.

The Company announced its fourth quarter and year-end results on March 16, 2006. The Company received a 0.81% incentive mark up from DHL for 2005. Using the graph in the ABX Snapshot, the additional performance match is 4¢ for a total of 39¢ in 2005.

“The operational challenges associated with the hub consolidation and corresponding impacts on costs made achieving favorable variances from planned costs extremely difficult. However, thanks to the hard work and efforts of our employees, we were able to achieve some portion of the DHL incentive mark-up,” said Joe Hete, President and CEO. “This incentive match directly rewards our people for their efforts.”

The additional 4¢ incentive match will be contributed into eligible participants' accounts no later than April 30, 2006. For more information on the performance match please see the January 23, 2004 issue of *A Benefits Xtra*, available on-line on the ABX benefits home page at [www.myabx.com/benefits](http://www.myabx.com/benefits).

If you have any questions about the CAP/401(k) plan, you may contact the Benefits Dept. at (800) 736-3973 ext. 2463 or 3085. Or, contact Fidelity Investments at (800) 835-5095.

## Questions & Answers

**Q. When will the performance match be deposited in my CAP/401(k) account?**

*A. The Company expects the performance match to be deposited into your account by April 30, 2006. The amount contributed is based on your 2005 contributions to the plan. Because the Company has already contributed the 35¢ base match each payday during 2005, the amount contributed for the performance match is 4¢ up to the first 6% of pay contributed to the plan*

**Q. How will the performance match be invested?**

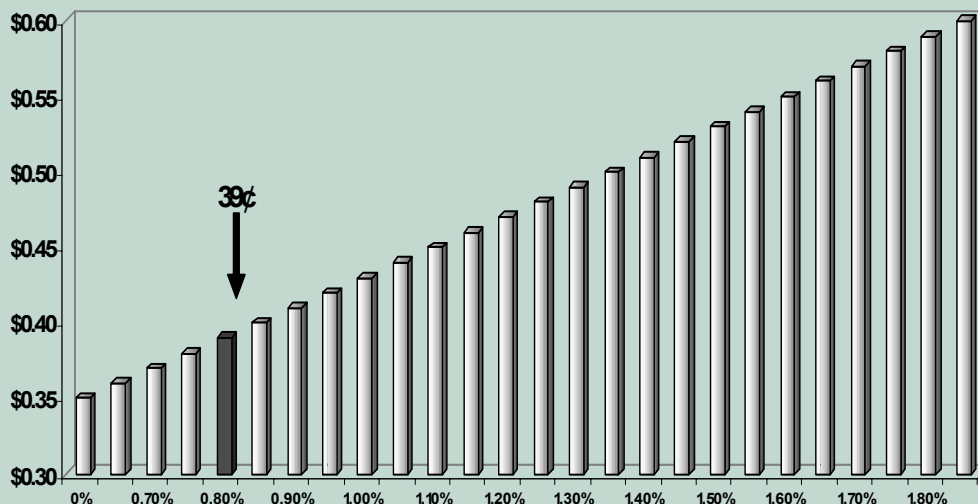
*A. The performance match will be invested according to your current fund elections using the same investment split as your current payroll deductions. If you would like to make a change to your current elections, you can do so by calling Fidelity at (800) 835-5095 or on-line at [www.401k.com](http://www.401k.com).*

## New Hire Reminder

New full-time employees become eligible for the health plans on the day after completing 60 days of service. Beginning April 1, 2006 part-time employees are eligible on the day after completing 120 days of service. Make sure you enroll before your effective date to avoid owing back premiums.

You will be covered by the plans as soon as you become eligible and complete Self Service Insurance Enrollment form online within 60 (FT) or 120 (PT) days from date of hire. If you fail to complete the Self Service Insurance Enrollment form online before your effective date of coverage, you will automatically default to DECLINE for all your health plan options and will not be permitted to enroll until 2007. The default option is No Coverage. Be sure to take time to enroll and don't lose your chance at health care coverage! To enroll, go on-line at [www.myabx.com/benefits](http://www.myabx.com/benefits) or call the Benefits Dept. at (800) 736-3973 ext. 3157 or ext. 3085.

## Snapshot CAP/401(k) Performance Match 2005



# From the Desk of Dr. Keller

## ABX Healthcare Center

It seems that time is always of the essence, but it is never truer than this busy time at ABX. With this in mind we would like to offer some tips for minimizing wait times at the Healthcare Center.

Whenever it is possible to schedule an appointment, this can help. We do not schedule appointments for all hours that the clinic is open as we do see people who need to be seen without an appointment anytime we are open. We do not routinely schedule appointments during the early AM and later PM hours due to lighter provider staffing during these periods. We do this to try to minimize wait time for an appointment if we have a large number of walk in patients during this period who may need more urgent care. Our reception staff can advise you of the times when we have a greater number of providers present to allow for appointments as well as any urgent care issues that need to be addressed.

Have you ever gone to the bank or post office at five minutes until closing and felt good about them locking the door behind you only to encounter the long line of people who had the same idea as you? We would like to save you from a wait with us by asking that you try to come in at least one half hour before our closing time to allow for the registration and paperwork that is necessary before anyone can see a provider. This will really help if you are trying leave directly from here to get to work on time!

To schedule an appointment or to contact us, please call (937) 283-9289.

*Kenneth R. Keller, D.O. is the Medical Director of the ABX Air Healthcare Center.*

# Stop sinus pain before it stops you

You think you have a cold. You're sneezing, you have a congested nose and your coughing won't quit. After 10 days, though, you still have a pounding headache and sinus pain.

Symptoms such as these may signal sinusitis, an inflammation or infection of the sinuses. To ease your discomfort and help avoid long-term problems, learn the difference between the common cold and sinusitis — and when to call your doctor. The sinuses are hollow air spaces in the bone around your nose. There are four pairs — in the forehead, between the eyes, in the cheekbones and further back in the head behind the eyes. The sinuses have small openings that lead into the nose. Air goes in and out of these openings.

Mucus produced inside the sinuses helps clear away dust, smoke and other irritants. The mucus typically drains easily. When there's swelling or an infection in one of the sinuses, however, mucus becomes trapped. In turn, pressure builds and causes pain. A bacterial, fungal or viral infection can affect air passages in the head and neck and lead to sinusitis. Some viruses that cause the common cold also lead to sinusitis.

Other conditions that may block your sinuses include:

- allergies
- nasal polyps (growths of extra tissue inside your nose)
- deviated nasal septum (a crooked shape in the wall between your nostrils)

The risk of sinusitis may also increase with exposure to tobacco smoke, air pollution or other chemical irritants.

It's easy to mistake sinusitis for a cold. In fact, sinusitis often starts out as a cold. However, a cold generally goes away on its own within 10 days. Sinusitis has more symptoms and pain — and usually lasts longer.

Use this chart (at right) to help in distinguishing between cold and sinusitis symptoms:

Symptom	Cold	Sinusitis
Pressure and pain in your face	Sometimes	Usually
Nasal drainage	Generally thin and usually white	Thick and yellow or green
Tooth pain	No	Sometimes
Cough	Yes	Sometimes
Sneezing	Yes	No
Nasal congestion	Yes	Yes
Fever	Sometimes	Sometimes
Headache	Sometimes	Sometimes
Length of illness	Usually less than 10 days	More than 10 days

Keep in mind that symptoms may differ from person to person and episode to episode. Sometimes, other symptoms may be present as well. With your doctor's OK, start with acetaminophen, ibuprofen or aspirin to relieve headache pain. Follow the directions and any precautions printed on the label. Don't give aspirin to anyone younger than age 19. It's linked to Reye's syndrome, a rare but sometimes fatal condition.

You may find relief with an over-the-counter decongestant. Again, follow the directions and any precautions printed on the label. Decongestants aren't appropriate for people who have certain health conditions. If you try a decongestant, use it for three days at most. This is especially important with decongestant nasal sprays. Overusing them can actually increase swelling and congestion in the long run — a condition called rebound congestion.

It may also help to:

- Get plenty of rest.
- Inhale steam from a hot shower, vaporizer or sink filled with hot water.
- Drink plenty of fluids — as much as one glass of water or juice per hour.
- Stay indoors if it's cold outside.
- Avoid bending from the waist with your head down, which increases pain.
- Avoid alcohol, which can increase swelling of the sinus membranes.
- Avoid anyone who has a cold.
- Wash your hands often to prevent further infection.

As a general rule, consult your doctor if your symptoms don't improve after three days of self-care. Call the doctor right away if you develop:

- fever higher than 100.5° F
- severe headache
- confusion
- stiff neck
- facial pain, swelling or redness

Sinusitis is often treated with antibiotics. If your doctor prescribes an antibiotic, be sure to take it exactly as directed. Don't stop taking the medication even if you begin to feel better or your symptoms go away. Your sinusitis will likely flare up again.

Other treatment options may include prescription decongestants, corticosteroid sprays or medications to thin mucus. In some cases, surgery may be recommended to remove nasal polyps or repair a deviated septum. For children, adenoids that block the sinuses may be removed. All of these treatments can lead to long-term relief.

Source: *United Healthcare Optum. For more information visit [www.myuhc.com](http://www.myuhc.com)*