

ABenefitsXtra

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Inside this issue:

- 2007 –Moving in the Right Direction
- What's new for 2007 health plans
- UHC chooses LabCorp as an exclusive provider
- Send questions to abx.benefits@abxair.com

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Moving in the Right Direction

The ABX Air Healthcare Center is launching a series of six health promotion campaigns for 2007. This year-long effort, *Moving in the Right Direction*, revolves around the theme of helping each employee make progress along the path to the best possible health. *Moving in the Right Direction* is designed to raise awareness of six important health topics. To improve your health consider taking part in one or all six of the events. These programs will help to create a healthier workplace. You can learn more at “Lunch and Learn” presentations for each topic. Look for announcements soon. Incentive “giveaways” will be available in the clinic for each program. Whether you have used the services of the clinic before, or are stopping in for the first time, you will be taking steps to “move in the right direction!”

The six initiatives in the campaign include:

- *Step It Up* January 15 – February 23 Benefits on overall health of walking
- *Young At Heart* March 12 – April 20 Impact of cardiovascular health on successful aging
- *Sun Sense* May 14 – June 22 Protecting skin and eyes from sun damage
- *Safety First* July 16 – August 24 Safety precautions for water, firearms, automobiles, and home
- *Heads Up* September 10 – October 19 Impact of stress and depression on the quality of life
- *Why Weight?* November 12 – December 21 Maintaining an ideal body weight in preventing chronic disease

Call the Healthcare Center at (937) 283-9289 to sign up today.

Dependent audit concluded

Thank you to all employees with dependents on their ABX health care plans who participated in the dependent audit last year. At completion of the audit, 1,150 ineligible persons were removed from the plan, which was about 11 percent of the total dependent population. The removal of ineligible dependents should result in significant cost advance to the ABX healthcare plans. We understand the effort from many of you to comply with the audit and appreciate your compliance in order to keep costs down for all ABX employees. Here is some additional information about the audit.

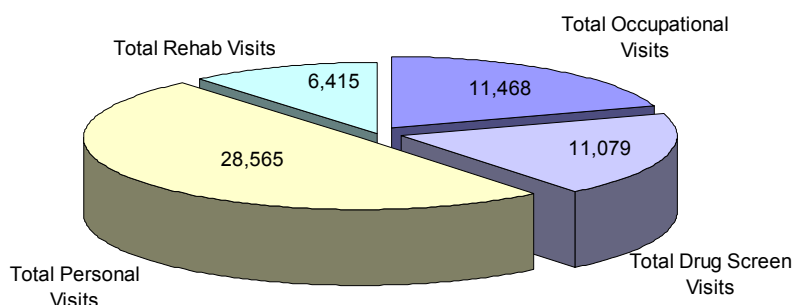
Full-time students

For those employees who have older children who are eligible only as full-time students, please note that United HealthCare will continue to request verification for student status. The dependent audit was a separate project, and you may be asked again by either UHC or ABX Air in the future to provide updated proof that your dependent is still a full-time student.

Document destruction

In order to help protect your privacy, the documents you provided will be destroyed. Neither Mercer nor ABX will keep a copy of these documents. In the future, ABX again will audit dependents to ensure they meet the eligibility requirements. You may be required to provide copies of these same documents in the future.

ABX Healthcare Center Use
Nov. 2004 - Nov. 2006



Questions & Answers

Q. When will I receive my new United HealthCare card?

A. New cards have been mailed to any employees who made changes during Open Enrollment. All who are enrolled in the Enhanced PPO will receive new cards. The cards were mailed earlier this week and should arrive soon at your home address.

For employees who did not make changes during Open Enrollment and remain in the Traditional or HSA plans, you will not receive a new card from UHC. You should continue to use your current card.

Don't forget: if you need a new card throughout the year, you can always log on to myuhc.com at any time to order additional cards or call (888) 350-5607.

Q. Do I get a new vision card that says EyeMed?

A. Yes, new cards were mailed to your home address in early January. If you did not receive an EyeMed card, call EyeMed Vision at (866) 723-0513 or log on to www.eyemedvisioncare.com to order one. Once logged in online, just click into Member Access, then click on Member Benefits, and click on ID Card replacement.

Don't forget to throw away your Cole Vision card as it is no longer valid.

United HealthCare chooses LabCorp as an exclusive provider

United HealthCare recently announced that LabCorp is its exclusive national provider for outsourced lab work in 2007. LabCorp, along with more than 1,500 other regional and local labs, will provide you with the best combination of quality, affordability, access, and choice. Quest Diagnostics is not participating in the 2007 network. ***Please make sure your doctor or hospital uses LabCorp for outsourced lab work.***

Laboratory work performed by Quest Diagnostics will be covered at the out-of-network rate (60 percent of MNRP after deductible).

What's new for 2007 health plans

All employees should have received a detailed explanation of the 2007 health plan changes in their open enrollment packets. Below we've highlighted a few as reminders, but please refer to your Enrollment Guide or Employee Benefits Book for more detail.

•For the enhanced PPO:

- The co-payment for use of the emergency room for **non-emergencies** is increased to \$125 effective Jan. 1, 2007. The co-payment remains at \$75 for emergencies.
- The co-payment for outpatient care for mental health and substance abuse visits was decrease to \$15 per visit.
- Bariatric surgery by network providers will be covered at 80 percent after the deductible instead of 100 percent. The out-of-pocket maximum will not apply to bariatric surgery.
- The Disease Management Program is now available. This program is designed to help people with chronic conditions such as coronary artery disease, diabetes, heart failure and asthma improve their quality of life by providing high level support and information about their illness.
- Nexium is no longer be covered by the Enhanced PPO, HSA PPO or EPO plans.
- The vision network switched to the EyeMed Network, but the benefits remain the same.

Upcoming events

Fidelity Investments Classes: March 26, 2007

4:30 p.m. – Keeping your Investment Strategy on Track (1 hour)

For employees and spouses in their 30s and 40s who want to accumulate wealth

The goal of this workshop is to educate participants on how to determine an appropriate asset allocation as defined by their Investor Profile Questionnaire (IPQ), how to apply that well-diversified strategy to their retirement savings plan, and techniques for re-balancing their account. You will also learn how financial markets work and how to research investment options.

This class is designed for employees who are participating in the CAP/401(k) plan and have a basic understanding of asset classes, but want to learn more about diversifying their portfolio and minimizing risk. Bring your most recent 401(k) statement.

6:00 p.m. – Fundamentals of Retirement Income Planning (2 hours)

For employees and spouses age 50 and older preparing for retirement

The goal of this workshop is to educate participants on how to identify and plan for multiple personal savings goals as they begin to prepare for retirement. In this two-hour workshop, you will learn about five key financial risks in retirement, how to develop a withdrawal strategy and income plan. You will also learn about Social Security and Medicare, insurance options, estate planning and wills, and strategies for filling the income gap.

The workshop is designed for those who are 5-10 years away from retirement and are actively engaged in managing their personal savings goals. You must be at least 50 years old to attend this class. Bring your most recent 401(k) statement and any other retirement statements including your ABX Air Personal Retirement Income Worksheet (mailed last July).

9:00 p.m. – Getting started in your 401(k) Plan (1 hour)

For new employees and those who want to learn the basics of 401(k) plans

The goal of this workshop is to educate new participants about the CAP/401(k) plan. You will learn about the benefits of a 401(k) plan, how to enroll, how to calculate how much you can afford to save and learn about the company match. You will also learn about the fundamentals of investing and how to choose the best investment options for you. This class is designed for any employee who has not signed up for the 401(k) or for current participants wanting a review of the basics. Open to all employees.

All meetings will be held at the ABX University. Space is limited, so please email abx.benefits@abxair.com or call Benefits at 937-382-5591 x63085 in order to reserve your spot in the classes. If you email, please include your full name and employee number, and if a spouse will be attending the class with you.

