

ABenefitsXtra

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

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- Send questions to abx.benefits@abxair.com

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Healthcare Costs Continue to Increase

Across the United States medical costs have slowed slightly from past years' increases, but they continue to move up at a steady pace. According to a recent *USA Today* article, healthcare costs were up 7.7 percent over last year¹. This is the smallest increase since 1999 but was still twice the rate of general inflation. At ABX we are not immune to these trends.

We look at possible savings opportunities each year in an effort to help slow the increases in healthcare costs. For example, the ABX Healthcare Clinic has provided some savings in our yearly claims costs. In the first year of operation, the healthcare center has helped directly save about \$704,000.

The recent dependent audit project is another example of a cost savings initiative. By removing people who are not eligible, we can help reduce our healthcare plan cost. As of Sept 29, 2006, almost 700 people have been removed from the healthcare program because they did not meet the definition of eligibility. This is expected to save our health plan at least \$640,000 a year.

The ABX Snapshot shows the projected 2006 dollars that ABX will pay for our health benefits this year. By year-end, the expected costs are projected to total \$79.1 million. Even though efforts like the

dependent audit and the healthcare clinic help slow the cost increases, these efforts are not enough to lower the overall cost of the program. But every little amount helps keep the plan affordable.

You can help in these efforts. Here's how:

- Use the healthcare plan prudently.
- Take advantage of the preventive benefits.
- Avoid the emergency room except for true emergencies. Last year ABX employees used the E.R. 38 percent more times than the national average. For non-emergency care use the Healthcare Center or an urgent care center instead. At ABX an estimated 1,295 unnecessary E.R. visits were made in 2005. With the average E.R. bill at \$627, this adds up quickly.

• If you find an overpayment error on your Explanation of Benefits (EOB), report it. This could result in savings to the company and a cash award to you. See the Double-check article in this issue.

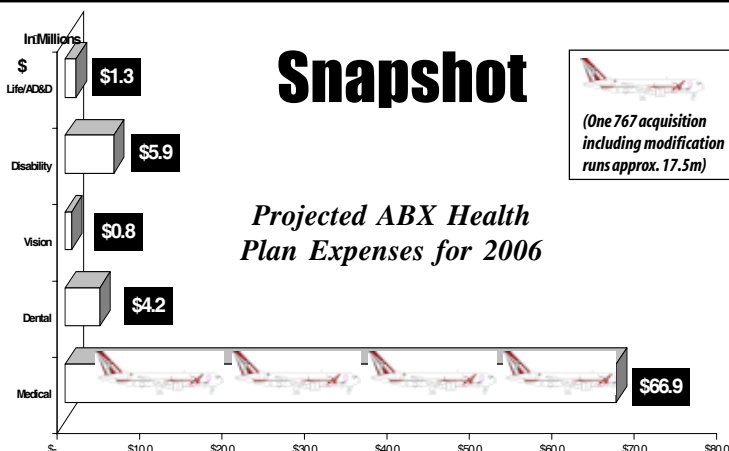
With these efforts we all can help to ensure that our healthcare plan remains affordable for both you and the company. ¹ http://www.usatoday.com/news/health/2006-09-26-health-premiums_x.htm.

A medical emergency is the sudden onset of a medical condition a reasonable person would consider an emergency. Emergencies are signaled by acute symptoms that reasonably could be expected to result in:

- Serious jeopardy of the patient's health
- Serious impairment of bodily function
- Serious dysfunction of an organ or other body part
- Self-inflicted harm to the patient
- The patient harming others

Snapshot

Projected ABX Health Plan Expenses for 2006



Dependent audit update

Thank you all employees with dependents on their ABX health care plans who participated in the recent dependent audit. Through Sept. 29, 2006, almost 700 ineligible persons have been removed from the plan, which will bring a savings of approximately \$640,000 to the healthcare plans. We understand the effort from many of you to comply with the audit, and we appreciate your compliance in order to keep costs down for all ABX employees. We will follow up with final results of the audit in a later newsletter.

Questions & Answers

Q. *Where can I find more information about the 2007 benefits package?*

A. Your Open Enrollment packet will have information about any benefit changes and the 2007 premium rates. Make sure your home address is up to date and watch for packets to arrive at your homes by the first week of November.

Q. *Will we receive a new Benefits Handbook this year?*

A. Yes, like last year we will distribute the 2007 Benefits Handbook on CDs as part of your Open Enrollment Packets. If you prefer a paper copy, please ask your supervisor to request one from the Benefits Department. By using CDs we save the cost of printing and reduce the impact on our environment.

Double-check your Benefits statements

Medical billing is difficult and complicated, and mistakes are made. Double-check the Explanation of Benefits from United HealthCare. If you see double billing or charges for services you didn't receive, let us know at abx.benefits@abxair.com or by calling (800) 736-3973 ext. 62567. In the past, an ABX employee identified \$4,500 in overcharges in a single medical payment. Pointing out the error saved the company money, and the company then rewarded that employee with a \$450 check for his efforts.*

ABX is self-insured, which means the company pays all of our medical claims directly. Any reductions to your bills are dollar-for-dollar savings to the company and will help hold the costs down for all of us. If you identify an overpayment by United HealthCare, which is then refunded as a result of the information you provide, you also will receive 10 percent of the savings!

**These checks qualify as income and are, therefore, subject to taxes. This program is available to any benefit-eligible employees not covered by a collective bargaining agreement.*

Open Enrollment

2006 Open Enrollment will begin Nov. 1 and run through Nov. 22. This is your once-a-year opportunity to make changes to your benefit elections that will be effective on Jan. 1, 2007.

Look for the Open Enrollment brochure and 2007 Employee Benefits Handbook CD to arrive at your home address the week of Oct. 30. This brochure will contain the 2007 bi-weekly employee costs for benefits, as well as a highlight of all your benefits and any changes for 2007. *Everyone should review this information, even if you are not planning to make any changes.*

You can use self-service to update your benefits during open enrollment. You can access self-service from any internet-connected computer at work or home. In addition, employee Kiosks are available at the Wilmington hub (ILN) and at every regional hub location.

The ABX Benefits Department is available from 7 a.m. until 5 p.m. E.T., Monday through Friday. We can be reached at (800) 736-3973 ext. 63157. At ILN we are located on the first floor of the Administration Building. The Benefits Department also will be available on third shift on selected days during Open Enrollment. Watch for an upcoming announcement on dates and times.

Think Pink!

The American Cancer Society web site says, "If you can't prevent cancer, the next best thing you can do to protect your health is to detect it early. Recognizing symptoms, getting regular check-ups, and performing self-exams are just a few ways you can do this."

The American Cancer Society recommends women age 40 and older have an annual clinical breast exam. This is an examination by a doctor or other health care professional. Women in their 20s and 30s should have a clinical breast exam every three years. In addition, women 40 and older should have an annual mammogram.

For employees in Wilmington, the ABX Air Healthcare Center is offering a free breast exam clinic on Fridays in October (13, 20, and 27) from 9:30 a.m. - 4:00 p.m. Appointments are preferred but not required. Please call the Healthcare Center at (937) 283-9289 to make an appointment. This service is available for both employees and eligible dependents. In addition, the Healthcare Center has female providers available to perform the examination. The Healthcare Center can help schedule appointments for mammograms at Clinton Memorial Hospital. Mammograms are a covered benefit (up to \$300 under the preventive benefit with no deductible) under the Enhanced PPO plan.

For employees located outside the Wilmington area, be sure to schedule your appointment with your primary care physician. For those in the Enhanced PPO plan, you have up to \$300 preventive benefit each year with no deductible.

October is
Breast
Cancer
Awareness
Month

Flu Prevention

At the start of flu season, you may wonder the best way to protect yourself from the flu. Wonder no more. The answer is quite simple — get back to the basics.

Consider these practical tips from the Centers for Disease Control and Prevention:

~ Wash your hands often. Teach your children to do the same.

~ Avoid close contact with anyone who's sick. Infected respiratory droplets coughed or sneezed into the air can easily enter your nose, throat, or lungs. From there, they may begin to multiply — eventually causing a case of the flu for you, too.

~ When you're sick, keep your distance from others. If possible, stay home from work, school, and other routine activities.

~ Cover your mouth and nose with a tissue when you cough or sneeze. Discard the tissue right away. If you can't reach a tissue in time, cough or sneeze into the crook of your arm or your shoulder.

~ Keep your hands off your eyes, nose, and mouth. You can catch the flu by touching a contaminated surface — such as a doorknob — and then touching your eyes, nose or mouth.

~ Boost your immune system by eating healthfully and getting plenty of sleep. It also helps to stay physically active and keep your stress under control.

~ Drink plenty of fluids. Water is often the best bet. For variety, try fruit juice, hot chocolate, tea, or lemonade.

Source: MyUHC.com - 2004 Optum

**ABX
again
will be
offering
flu shots in
November. Watch the
bulletin boards for dates,
times, and locations.**

