

ABenefitsXtra

Your Health & Benefits Awareness resource published
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- Send questions to abx.benefits@abxair.com

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Health Care Costs Continue to Increase

ABX works hard to provide affordable health care benefits to its employees. The opening of the ABX Healthcare Center, and the upcoming opening of the ABX Pharmacy and Onsite Dental Office are just a few of the many ways ABX is working to provide accessible, affordable, and quality benefits to its employees. However, medical costs continue to rise. Just this year, ABX has seen the number of claims per employee increase by 5.1% and the cost of each claim increase by 6.0%. Despite our best efforts to control cost, it will again be necessary to increase the employees' share of the cost for 2008. We will be announcing new contributions and other changes during the upcoming open enrollment in November.

In addition, we will be announcing a new health care option called the Value PPO Plan, which will have lower employee contributions with a higher deductible. For employees that desire a lower payroll deduction, this may be a good option. Details of this plan will be announced during the upcoming open enrollment. Employee will still have the Enhanced PPO and HSA PPO plans as choices.

Finally, for employees that have health care elsewhere but still want ABX dental and vision benefits, we will be offering a new option for dental and vision alone. Previously, you had to enroll in one of the ABX medical plans to receive dental and vision benefits. Details and cost of this option will be announced in the open enrollment materials.

What can you do to Control Cost?

You can work now to develop healthy habits that will keep both your costs down in the future. Through the ABX Healthcare Center, Smoking Cessation and Weights and Balance (weight loss) classes are offered. These classes are designed to help you create a better life for your future, decreasing risk for future health issues. Also, simply utilizing the Healthcare Center for annual physicals will save you money from your pocketbook now, as well as pinpoint any issues that may jeopardize your health in the future.

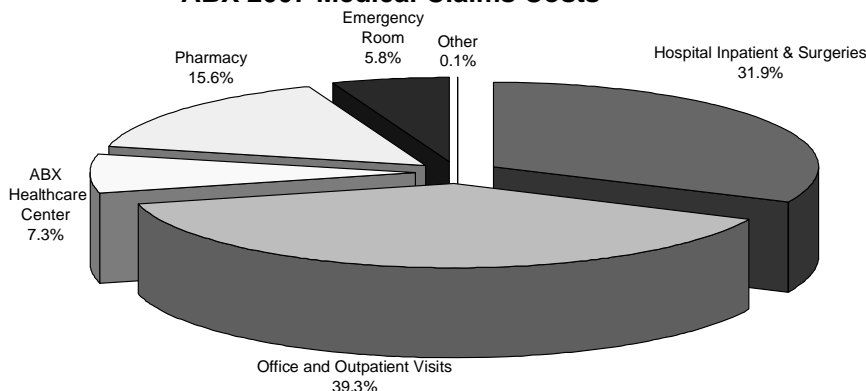
You can also choose the right plan for yourself and your family. With the addition of the Value PPO, you will have the choice of three health plans. There will be an online calculator on the benefits web site during open enrollment. Be sure to log on and do the math and decide whether it is better for you to pay higher monthly premiums for richer coverage, or whether you can save money on a monthly basis and pay a little more out of pocket should an issue arise.

Lastly, learn about your benefit plans. Know that the Emergency Room copays are much larger than a copay to visit an urgent care center. Know that finding a network doctor will save you money in both the deductible and the coinsurance levels, which will be significant out of pocket savings. Understand that you have 100% preventive coverage up to \$300 annually to keep up on those annual physicals (or pay just a \$10 copay and have your physical done at the Healthcare Center).

Log onto www.myabx.com to read recent articles in the news concerning health care costs and what you can do to help the cause.

Snapshot

ABX 2007 Medical Claims Costs



Jan. - Aug. 2007 medical claims costs were \$41.2 million

Jan. - Aug. 2006 medical claims costs were \$38.8 million

Annual Open Enrollment just around the corner

Watch for the red and white envelope with this year's Open Enrollment materials to come to your house soon. Packets will be mailed around the first of November with a new Benefits Handbook and deadlines for making benefit changes. Don't miss out on your chance for annual changes.

If you have questions, please send them to abx.benefits@abxair.com or via COMAT to Benefits Department, ILN/9C Mailstop 2061B. Questions of common interest may be published in the Q&A section of this newsletter. In addition, the ABX benefits web site will be updated with new information as it becomes available. The web site is available at www.MyABX.com/benefits.

Questions?

Q. Are flu shots going to be available from the Healthcare Center this year?

A. Yes, the ABX Healthcare Center is ready to provide flu shots to employees and their dependents again this year. Starting in October, the Healthcare Center is giving flu shots during open hours of operations. However, similar to previous years, they will also be visiting various locations around the air park at various shift times. Times and locations have been posted on the bulletin boards and are on myabx.com.

Q. How old does a child have to be to receive a flu shot?

A. Flu shots are available to children ages 2 and up this year. For children who are 9 and younger and who have never received a flu vaccine in the past; they will need to receive 1/2 of the usual dose initially, then the other half in 4 weeks.

Not getting mail from ABX?

Did you know that you could update your address yourself at www.myabx.com/benefits? Click on the red Self-Service button and follow the instructions to sign in and update your address. Don't miss out on your opportunity to make benefit changes, just because your mail cannot find you at an incorrect address! Be sure to keep your address up to date at all times. Please call 1-800-736-3973 x63157 if you do not have your Open Enrollment materials by November 9th due to an incorrect address.

ABX invites Onsite Dental to ILN

Need a tooth fixed or a teeth cleaning, but just haven't found the time to make an appointment, take time off work, and get over to the dentist to get it done? Never fear Onsite Dental is here!

Onsite Dental will park a mobile dental unit in Wilmington near the ABX Healthcare Center. The unit will offer the same services you would find in your local dentist office, except it will always be in ABX's MetLife network. Listed below are some of the highlights of the Dental Trailer. Watch for announcements of Grand Opening dates coming in November 2007! You will soon be able to schedule appointments online. Check out www.myabx.com/benefits for photos of the new dental trailer.

- Lead Lined Walls for 3 Private Operatories
- AV Reception Area for Patient Education
- Eye Wash Station & Oxygen Tanks for Emergency Care
- Professional Grade Dental and Sterilization Equipment
- Ventilation Systems to Reduce Air-Born Pathogens
- Digital x-rays
- Dentrix paperless office
- Intra-oral cameras
- Latest sterilization equipment
- Ultra-sonic scalers
- HD Plasmas with DirecTV
- Playstation with games
- Wireless internet access
- IP telephony and high-speed satellite internet access
- Online advantages
- New patient form & online appointment request

Pharmacy Update

The ABX Pharmacy will open in fourth quarter!

The ABX Pharmacy is located adjacent to the ABX Healthcare Center in Building 2. Like the ABX Healthcare Center, the ABX Pharmacy will be open to all ABX employees and their dependents. Employees will be able to fill their prescriptions from their local doctor, or will be able to take a short walk down the hall to pick up a prescription written by a doctor at the ABX Healthcare Center.

Similar to the ABX Healthcare Center, the ABX Pharmacy will be operated by an outside vendor to help ensure confidentiality. Walgreens, Inc. will operate the ABX Pharmacy. The pharmacy is expected to stock the most common medications used by ABX employees. The pharmacy will also offer over-the-counter products for sale such as acetaminophen (generic Tylenol), ibuprofen (generic Advil) and aspirin.

The Pharmacy will soon be open. Construction is now completed, and shelving will be installed shortly. Final licensing and approvals are in the works, and the doors will open soon. Updates will be posted soon for the upcoming Grand Opening! Check out www.myabx.com/benefits for construction photos.

Is the ABX CAP/401(k) for you?

Are you taking advantage of FREE MONEY from ABX in your 401(k)? All you have to do is sign up and contribute, and you'll receive 35 cents on the dollar for the first 6% of pay you defer. Call 1-800-835-5095 or log onto www.401k.com today to start taking advantage of this FREE MONEY!