

# ABenefits Xtra

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

## Inside this issue:

- *New Insurance Carrier*
- *Group Universal Update*
- *and more*

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## New Insurance Carrier for Disability and Life Insurance

One of our important benefits for full-time employees is disability coverage. Our current insurance carrier, UNUM/Provident, notified ABX that the renewal for next year would see a 35% increase over the cost in 2003. This cost increase was based on the experience of disability claims our employees have made with UNUM/Provident.

Because this is a significant price increase, we elected to go to the insurance marketplace to see if we could find a carrier that could provide the same benefits at a reduced price.

As part of the bid process, we elected to include not only the short-term and long-term disability benefits, but also the Company-paid life insurance and AD&D coverage for full-time employees. By including these benefits, we could make a more attractive package for any insurance carrier that bid on our business.

Over 20 insurance carriers were screened and 3 finalists were selected. We are pleased

to report that CIGNA has won our business effective Jan. 1, 2004. Our contract with CIGNA represents some savings over our current cost and includes a three year rate guarantee.

### New Claim Process for Disability Benefits

First and foremost it is important to know and understand that the benefits remain the same. Only the insurance carrier is changing.

All disability claims that occur on or after Jan. 1, will be

handled by CIGNA. CIGNA uses a telephonic approach for claims rather than paper forms. Taking your claim by telephone allows CIGNA to approve your claim quicker than by using paper forms. Paper forms will still be available for anyone without telephone access.

If you are eligible for disability benefits, become disabled on Jan. 1 or

later, and expect to be disabled for more than 14 calendar days, you should contact CIGNA at (800) 362-4462.

A CIGNA intake representative will take your information. You will need to provide the representative with some brief personal information, a brief description of your illness or injury, and contact information for your treating physician. Don't wait 14 days before calling. If you are not sure if you will be off for 14 days, you should go ahead and call.

**You still need to contact your ABX supervisor to let him or her know that you will be absent from work.** You should follow your department's call-in policy whenever you are going to be absent. Your supervisor will notify the Human Resources Department (HR) about your absence and HR will coordinate your leave and benefits with CIGNA and the Payroll Dept.

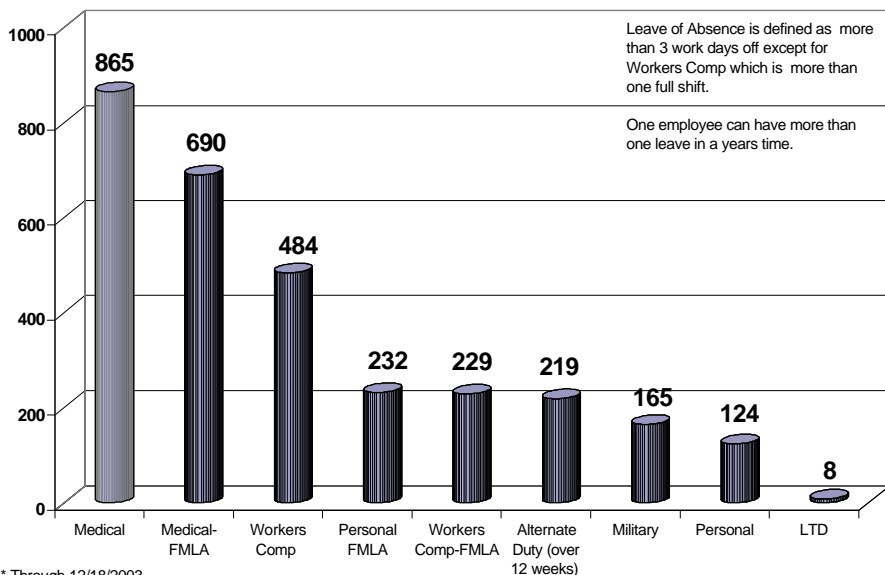
If you have any questions about disability benefits, please contact your Leave of Absence Coordinator based on the first letter of your last name:

|                 |     |        |
|-----------------|-----|--------|
| Heather Wiggans | A-E | x 2910 |
| Julia Ake       | F-K | x 2781 |
| Donna Hasten    | L-R | x 2392 |
| Angie Boring    | S-Z | x 2531 |

**Benefits remain the same. Only the provider is changing.**

## ABX Snapshot

Number of Employee Leaves of Absences @ ABX Air 2003\*



\* Through 12/18/2003

## Questions & Answers

**Q. What happens if I have a disability claim before Jan. 1, 2004, when we switch to CIGNA?**

**A.** For disabilities that occur before, Jan. 1, you should file your claim with UNUM/Provident. The Leave of Absence Coordinator in Human Resources will assist you with your claim.

**Q. I am currently receiving disability benefits from UNUM/Provident. Will my checks come from CIGNA after January 1?**

**A.** No, UNUM/Provident will continue to pay your disability benefit after January 1 until you either return to work, are no longer disabled, or are no longer eligible for this benefit.

**Q. Do I need to complete a new beneficiary form for the CIGNA life insurance?**

**A.** No. Your current beneficiary form will remain in place. However, if you would like to update your beneficiaries, you can locate a form on the Benefits CD that was distributed during open enrollment or on the benefits website at [www.abxair.com](http://www.abxair.com). Please return completed forms to ABX Benefits, ILN 9-C, mailcode 2061B

### Wilmington Dentist Joins MetLife Network

We are pleased to announce that Manny Chopra, DMD, has joined the MetLife Preferred Dental Network. Dr. Chopra is accepting new patients, and his office is located at 45 E. Locus St. in Wilmington, (937) 382-3008.

When you receive care from a MetLife participating dentist, your out-of-pocket expenses will typically be lower because the provider has agreed to the MetLife contracted rate. You are not responsible for charges above the reasonable and customary fee when using a network provider.

Dr. Chopra specializes in general dentistry and prosthodontics (crowns, bridges, dentures, and partials).

## You Can Quit Smoking (Part 2)

This second article in a series about how you can quit smoking lists new medications that can double or triple your chances of quitting and quitting for good. It also tells about ways to avoid relapses and talks about concerns you may have about quitting, including weight gain.

All information is based on scientific research about what will give you the best chances of quitting.

### Learn New Skills & Behaviors

- Distract yourself from urges to smoke. Talk to someone, go for a walk, or get busy with a task.
- When you first try to quit, change your routine. Use a different route to work. Drink tea instead of coffee. Eat breakfast in a different place.
- Do something to reduce your stress. Take a hot bath, exercise, or read.
- Something enjoyable to do every day.
- Drink a lot of water and other fluids.

### Get Medication & Use It Correctly

Medications can help you stop smoking and lessen the urge to smoke. The U.S. Food and Drug Administration (FDA) has approved five medications to help you quit smoking:

- Bupropion SR—prescription.
- Nicotine gum—over-the-counter.
- Nicotine inhaler—prescription.
- Nicotine nasal spray—prescription.
- Nicotine patch—prescription and over-the-counter.

Ask your health care provider for advice and carefully read the information on the package.

All of these medications will more or less double your chances of quitting and quitting for good.

Everyone who is trying to quit may benefit from using a medication. If

you are pregnant or trying to become pregnant, nursing, under age 18, smoking fewer than 10 cigarettes per day, or have a medical condition, talk to your doctor or other health care provider before taking medications.

### Be Prepared for Relapse or Difficult Situations

Most relapses occur within the first three months after quitting. Don't be discouraged if you start smoking again. Remember, most people try several times before they finally quit. Here are some difficult situations to watch for:

- Alcohol. Avoid drinking alcohol. Drinking lowers your chances of success.
- Other smokers. Being around smoking can make you want to smoke.
- Weight gain. Many smokers will gain weight when they quit, usually less than 10 pounds. Eat a healthy diet and stay active. Don't let weight gain distract you from your main goal—quitting smoking. Some quit-smoking medications may help delay weight gain.
- Bad mood or depression. There are a lot of ways to improve your mood other than smoking.

If you are having problems with any of these situations, talk to your doctor or other health care provider.

### Special Situations or Conditions

Studies suggest that everyone can quit smoking. Your situation or condition can give you a special reason to quit.

- Pregnant women/new mothers: By quitting, you protect your baby's health and your own.
- Hospitalized patients: By quitting, you reduce health problems and help healing.
- Heart attack patients: By quitting, you reduce your risk of a second heart attack.
- Lung, head, and neck cancer patients: By quitting, you reduce your chance of a second cancer.
- Parents of children and adolescents: By quitting, you protect your children and adolescents from illnesses caused by second-hand smoke.

*See part three in the January issue of A Benefits Xtra.*

*SOURCE: A Consumer Guide publication of the U.S. Department of Health and Human Services, 2000.*

## Group Universal Life Rate Increase

ABX has been notified by Prudential that the rates for Group Universal Life Insurance will be increasing by 16 percent effective Jan. 1, 2004, due to the claims experience of the ABX employee group. Group Universal Life is an optional benefit that allows full-time and part-time employees to purchase life insurance at group rates. In

addition, because the insurance is age rated, some employees who move into a new age bracket could see higher increases.

Because of this increase, ABX is reviewing the possibility of placing this coverage out to bid to see if we can obtain lower rates for employees.

If you have any questions about the Group Universal Life Insurance, please contact Marsh@WorkSolutions at (800) 447-9381. Marsh@WorkSolutions is the third party administrator that handles this benefit for ABX.