

ABenefits Xtra

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

Volume 5 ~ Issue 2 ~ March 2, 2007

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A Benefits Xtra is the proud recipient of the International Association of Business Communicators (IABC) Bronze Quill Award of Excellence and the Silver Quill Award of Merit. It is a periodic news extra published by the Human Resources Department at ABX Air, Inc.

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CAP/401(k) Company Match

47¢ for 2006

ABX is pleased to announce that the total CAP/401(k) matching funds for 2006 is 47¢. 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.

On Feb. 21, the Company announced its fourth quarter and year-end results. These results showed that the Company received a 1.23 percent incentive mark up from the DHL ACMI and Hub Services agreements for 2006. Using the graph in the ABX Snapshot below, the additional performance match is 12¢ for a total of 47¢ in 2006.

“We saw meaningful improvements in the service we provided to DHL in 2006 compared to the challenges of 2005,” said President and CEO Joe Hete. “This incentive match is one way we directly reward our people for their efforts. For 2007, we need to continue to focus on improving service and controlling our cost. Our customers, shareholders, and employees all benefit from improved service and lower costs.”

The additional 12¢ incentive match will be contributed into eligible participants’ accounts no later than March 30, 2007. For more information on the performance match please see the Jan. 23, 2004 issue of *A Benefits Xtra*, available online on the ABX benefits home page at 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. 62463 or 63085. Or, contact Fidelity Investments at (800) 835-5095.

Focus on Wellness

In the Jan. 19, edition of *A Benefits Xtra*, we told you about a series of six health promotion campaigns that the ABX Air Healthcare Center is launching 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.

The second Wellness Initiative sponsored by the ABX Air Healthcare Center is starting March 12 and runs through April 20. *Young at Heart* focuses on the impact of cardiovascular health on successful aging, specifically focusing on healthy blood pressure and the steps needed to obtain a healthy level and keep it there.

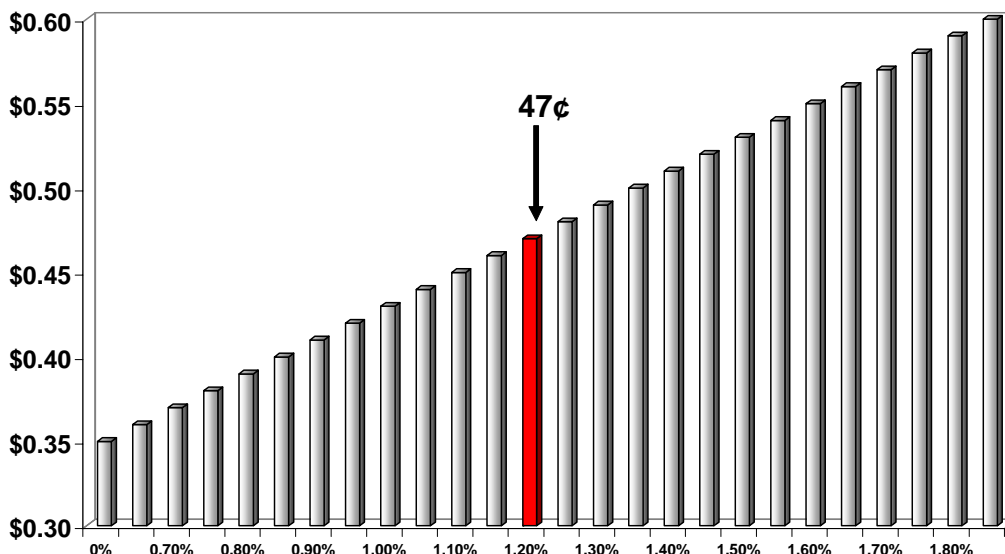
The first initiative, *Step It Up*, finished up February 23 and those employees who participated and submitted completed logs were entered in for one of three grand prize drawings. Make sure you don’t miss out on this next program and your opportunity for better health and a chance at the grand prize.

We encourage you to consider taking part in one or all six of the events. We think that by doing so we can help to create a healthier workplace. Check out the blue posters at your area bulletin board for dates and information on upcoming initiatives.

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



CAP/401(k) Performance Match 2006



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 March 30, 2007. The amount contributed is based on your 2006 contributions to the plan.*

Because the company has already contributed the 35¢ base match each payday during 2006, the amount contributed for the performance match is 12¢ up to the first 6 percent 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 online at www.401k.com.*

Important notice to Health Savings Account participants

ABX cannot make the \$500 annual contribution for employee only coverage or the \$1000 annual contribution for employee and dependent(s) coverage if you have not yet opened your Exante bank account. Exante Bank works in conjunction with United HealthCare to provide you a debit card for all of your health care expenses not paid for by your insurance coverage. You must open your account before ABX can contribute to your coverage.

If you are participating in the Health Savings Account, but have not yet opened your Exante Bank account, call the ABX Benefits department at (800) 736-3973 ext. 63157 right away to receive an application and be eligible for future company contributions.

Upcoming events

New Smoking Cessation Class:

Tuesdays at 1:30, 3:30, and 10 p.m.

March 6, 13, 20, and 27

All meetings will be held at the ABX Air Healthcare Center classroom. Sign up by calling the Healthcare Center directly at (937) 283-9289. Smoking Cessation classes are free for employees and their dependents.

If you are located outside of the Wilmington area, please log onto the benefits website at http://www.myabx.com/benefits/News/quit_tobacco.htm for the best resources in your area to quit smoking.

Fidelity Investments Classes on March 26:

There is still time to sign up for these classes, and a few seats are still available. Please contact Benefits today to reserve your spot.

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 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 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. *These classes also are available on-line at www.401k.com* On-line classes are ideal for people who cannot attend in person

401(k) Enrollment

Are you taking advantage of the free money being offered to you? If you are not participating in the 401(k) account, then you are missing out on possibly hundreds or even thousands of dollars each year.

Now is a good time for all employees to review your 401(k) deferral to make sure you are maximizing the company match by contributing at least 6 percent of your pay to your 401(k). To enroll in the company 401(k) plan, to change your deferral amount, to obtain rollover forms, or for more information go online to www.401k.com or call Fidelity at (800) 835-5095.

If you are a new hire or newly eligible employee, you will have an enrollment kit from Fidelity mailed to your home. New part-time or full-time employees are eligible to start contributing on their 61st day after hire. However, you do not have to wait until your 61st day to roll eligible money in from another qualified retirement plan.