

# ABenefits Xtra

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by the Human Resources Department at ABX Air, Inc.

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## Dependent Audit

If you have dependents on one of the ABX Air medical plans, you recently should have received a couple of letters regarding a Dependent Audit.

Beginning in July, ABX Air started an audit of all dependents enrolled in the ABX Air Health Plan. Because of the complexity of this project, ABX has outsourced the administration of this project to Mercer Administration. Any questions about this audit or dependent coverage should be directed to Mercer by calling (877)372-3757.

Other employers have found that up to 10 percent of the enrolled family members were ineligible to enroll in their plans. A similar result at ABX would mean significant and unnecessary extra costs are being paid by our health plan, which increases the cost for the company and for you. Dependent coverage is an important part of the ABX benefits package. We want to ensure that only eligible dependents are provided coverage under our benefits program so we can continue to offer affordable coverage.

All ABX Air employees who have dependents enrolled in the ABX Air Health Plan will be asked to review the status of each dependent to ensure he or she meets the requirements of eligibility under the ABX Health Plan.

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## Change to CAP/401(k) Auto Enroll feature

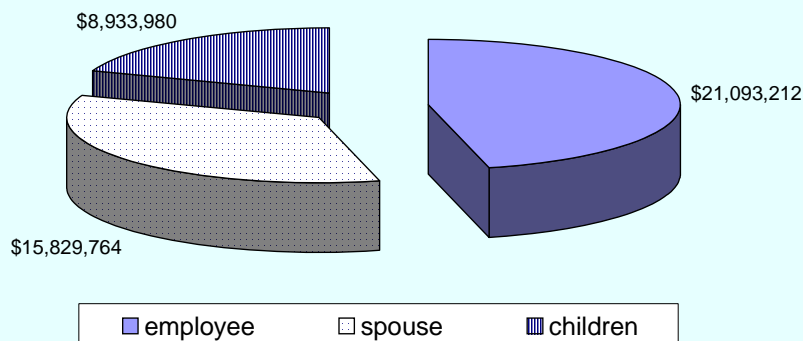
Effective for employees hired on or after May 5, 2006, ABX no longer will be enrolling employees automatically into the company CAP/401(k) plan. Each new hire or newly eligible employee will have an enrollment kit from Fidelity mailed to his or her home. New part-time or full-time employees are eligible to start contributing on their 61<sup>st</sup> day after hire. However, you do not have to wait until your 61<sup>st</sup> day to roll eligible money in from another qualified retirement plan.

Now is a good time for all employees to review their 401(k) deferrals. Are you maximizing the company match by contributing at least six 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](http://www.401k.com) or call Fidelity at (800)835-5095.

## Questions?

If you have questions, please send them to [abx.benefits@abxair.com](mailto: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.abxair.com](http://www.abxair.com). Click on *Employee Connection* and then *Benefits Home* at the top of the *On the Inside* home page.

## 2005 Medical and Rx claims \$



Last year ABX paid almost \$46 million in medical and pharmacy claims alone.

Over 50% of all claims costs are for dependents.

## Questions & Answers

*Q. What should I do when I want to retire?*

A. To be eligible to retire, you must be age 55 or over with at least 10 years of service, or be 65 years old or older (pilots must be 55 with 10 years of service or 60 years old). If you are now eligible or will be soon eligible, contact Kathy Eversman in the Benefits Department at (937)382-5591 x62463 or email [kathleen.eversman@abxair.com](mailto:kathleen.eversman@abxair.com). She will help answer your questions and get the retirement process started.

*Q. How much advanced notice do I need to give for retirement?*

A. In minimum, you should give your supervisor the typical two weeks notice. However, you should give the Benefits Department at least 30 days' notice, whenever possible. You can elect to start your retirement monthly payments the first day of the month following receipt of your completed election forms, with the earliest date of commencement being the first day of the month following your last day of work. However the processing of your paperwork cannot start until your final pay has been received, and from there it takes 4-6 weeks until the first pension payment is made. You will receive back payments retroactive to your date of commencement. Following the initial payment, regular payments will follow the first of every month. Therefore, you should be prepared to cover up to three months living expenses when you retire. Retirees are paid any unused earned vacation and accrued vacation with the last paycheck.

## Upcoming events

*New Smoking Cessation Class:*  
Tuesdays at 1:30 p.m., 3:30 p.m.  
and 10:00 p.m.  
Aug. 1, 8, 15, and 22  
Booster Classes (same times)  
Aug. 29 and Sept. 5

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.

## Dependent Audit

(continued from page 1)

Individuals who do not meet the definition of a dependent will need to be removed from our plan. The dependent audit project is expected to take several months and will be conducted in several steps.

Employees who have elected single coverage under the Health Plan are not affected by this audit and will not receive any notifications in the mail.

If you have dependents on the medical plan but have not yet received a notification letter from Mercer, you must call them immediately at (877)372-3757. Also, please update your address on the ABX Self-Service web site to receive future important information.

## News from the ABX Healthcare Center

### ***EAP counselor available on-site at ILN***



The Healthcare Center now has an Employee Assistance Counselor, Sally Benner, on staff part time. The Employee Assistance Program (EAP) is a benefit for all employees and dependents who are enrolled in an ABX medical plan. EAP is a confidential assessment and referral

program to help employees and their families solve personal problems that may affect their health, family life, or job performance. EAP offers specialized personal counseling, which can provide the relief and the assistance you may sometimes need. You can contact an EAP specialist 24 hours a day, seven days a week by calling (800)888-2998. Or, you can schedule an appointment with Sally directly by calling the Healthcare Center at (937)283-9289.

### ***Meet the newest doctor now on staff at the Healthcare Center***

Dr. Jennifer Ross recently joined the staff at the ABX Healthcare Center as a full-time physician. Dr. Ross is a graduate of Ohio University of Osteopathic Medicine (OUCOM) and has practiced in family medicine. Dr. Ross is board-certified in family medicine. She received the Resident Clinical Teaching Award, was on the OUCOM Dean's List, and was a member of the Sigma Sigma Phi National Honorary. She was a volunteer in Franklin and Athens County Leagues against Child Abuse. Welcome to ABX Air, Dr. Ross!

## Congratulations ABX Air for receiving top honors in the Governor's Health Ohioan Award Program

Recently ABX Air was awarded the Gold in Governor Taft's Healthy Ohioan Program. The award was based on services



ABX offers to keep employees and their families healthy by providing convenient and affordable health care. The on-site Healthcare Center, on-site Fitness Center, smoking cessation classes and weight loss classes are just a few of the benefits offered to employees in the Wilmington area.