

# ABenefits Xtra

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## Inside this issue:

- CAP 401(k) update
- ABX Healthcare Center News
- Workers' Comp Notice
- Send questions to [abx.benefits@abxair.com](mailto:abx.benefits@abxair.com)

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## CAP/401(k) update

### Franklin Small-Mid Cap Growth Fund

The Advisory Committee that oversees the performance of the funds in the CAP/401(k) plan has determined that the Franklin Small-Mid Cap Growth Fund no longer meets the performance expectations for this fund. Because of this the committee has elected to replace this fund with a new one, the Morgan Stanley Small Company Growth Fund.

The Morgan Stanley fund was selected after a search conducted by Mercer Investment Consulting, an independent investment advisor. The search included the universe of funds in the small-cap growth investment strategy and was narrowed to six finalists. From the finalists, the Morgan Stanley fund was selected based on long-term investment performance, competitive fees, and other criteria.

Fidelity will be mailing information to participants about the new fund option and the transition timeline in the next few weeks. The transition is expected to be completed by September 30, 2004.

### Fidelity Low Price Stock Fund

Fidelity recently announced that the Fidelity Low Price Stock Fund was closing to new investors as of July 30, 2004. Information recently was mailed to participants' home ad-

resses about the closing.

This fund has performed exceptionally well over the past several years and has attracted a lot of new investment. The closing is being made because the fund manager, Joel Tillinghast, found it difficult to invest all the money that is coming into the fund. Fidelity reserves the right to close the fund sooner if flows into the fund increase significantly.

Employees with money invested in the Fidelity Low Price Stock Fund may remain invested in this fund.

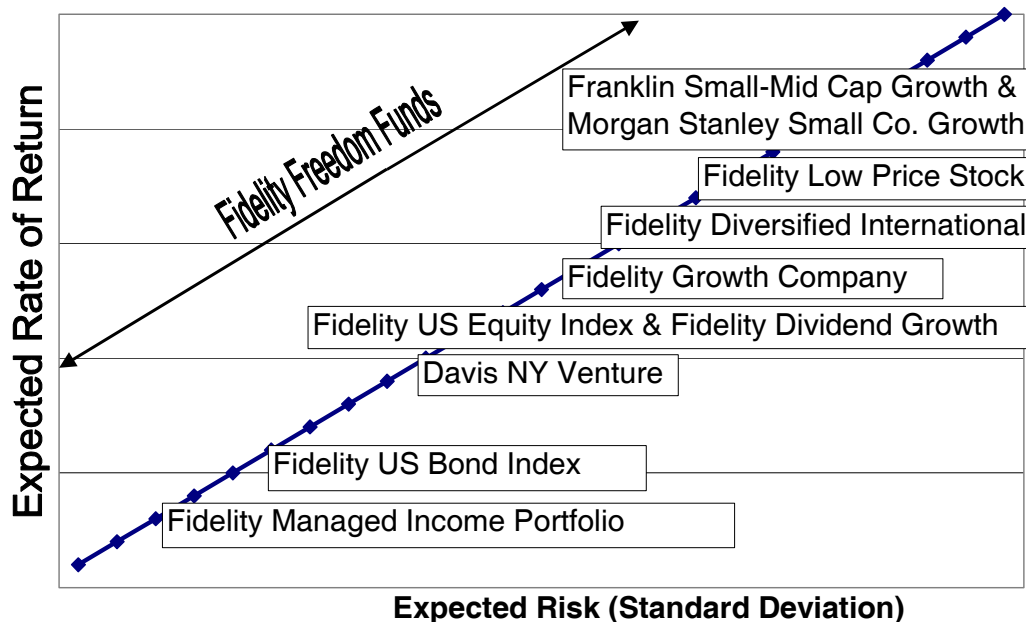
Because this fund is closing, the Advisory Committee has instituted a search for an additional fund, so employees will have an option in the small cap value fund category. Once the search is completed and a decision has been made, additional information will be announced.

## Snapshot

### CAP 401(k) Fund Options



### Theoretical Expected Risk/Return



## Questions & Answers

### Q. Who serves on the CAP/401(k) Advisory Committee?

A. President and CEO Joe Hete; Chief Financial Officer Duane Kimble; Vice President of Administration Quint Turner; Vice President of Human Resources, Gene Rhodes; and Vice President, General Counsel, and Corporate Secretary Joe Payne. The committee meets at least once a quarter to review the investment performance of the funds in the plan. An outside professional investment advisory firm assists the committee with its duties.

## 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*.

## Helpful Benefits

### Web sites

[www.abxair.com/public/benefits](http://www.abxair.com/public/benefits) (ABX Benefits Web)  
[www.myuhc.com](http://www.myuhc.com) (Medical)  
[www.metlife.com/dental](http://www.metlife.com/dental) (Dental)  
[www.colemanagedvision.com](http://www.colemanagedvision.com) (Vision)  
[www.401k.com](http://www.401k.com) (Fidelity)  
[www.dmswebintake.group.cigna.com](http://www.dmswebintake.group.cigna.com) (Disability)  
[www.optumanswers.com](http://www.optumanswers.com) (Nurseline)

### Upcoming events

Stop by the special benefits/healthcare center information booth at the 2004 Family Fun Day on Saturday, Aug. 14.  
Give blood at the ABX Blood Drive on Aug. 25 (days), Aug. 27 (nights).

## Workers' Compensation Qualified Health Plan Notice

The new Workers' Compensation Qualified Health Plan (QHP) provider listing is now available on the Internet at [www.abxair.com/public/workers\\_compensation/](http://www.abxair.com/public/workers_compensation/). If you do not have access to the Internet, hard copies may be requested by contacting the Workers' Compensation Department @ (937) 382-5591 ext. 3005. This listing also can be accessed through any ABX Air Employee Connection Center/Kiosk.

**Please discontinue using the previous Workers' Compensation Qualified Health Plan Listing immediately.**

If you are an Ohio employee who is injured on the job, you must use a doctor from the current QHP provider listing for your initial treatment. Non-Ohio employees should continue to follow their current procedures.



## Healthcare Center News

Progress continues on the planning and building of the ABX Air Medical Center. The basic floor plan has been approved. Architectural and engineering drawings are being finalized and building permits are scheduled to be filed. Preparation work around the exterior of the building is underway including paving of a new concrete sidewalk and dumpster pad.

Preliminary work on upgrading the building's electrical service to accommodate the x-ray equipment has begun, as has installation of fiber optics to accommodate communication needs.

Recruiting for medical professionals including physicians, nurse practitioners, RNs, physical therapists, and x-ray technicians has begun. Scheduled opening date is sometime in late September or October of this year.



## Safety Benefits all!

### July's Safety focus

It's that time of year, and they are everywhere. Motorcycles. You can't see them unless you're looking for them, so please watch out and give them plenty of space.

Did you know that 92 percent of motorcyclists involved in crashes never attended a motorcycle safety course? Many states offer low-cost (\$25), basic and advanced courses; and they often provide the motorcycle. Check with your local Bureau of Motor Vehicles for information.

(In Ohio call (800) 83-RIDER.) Remember: safety benefits all, be it on or off the job.



## Planning Workshop a Success

Twenty-nine employees and spouses attended a free workshop, *Planning for a Sound Financial Future*, presented by Fidelity Investments on July 19. Look for future workshops in the coming months.

