

ABenefitsXtra

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Find the right doctor using UnitedHealth Premium

Finding a doctor from a list of names can be hit or miss. And since treatment can vary from doctor to doctor, you'll need more information than just a name in a directory.

This is why United HealthCare created the UnitedHealth Premium designation program – a service that helps make your choice clear by putting information in your hands. It has helpful information such as a list of area doctors and cardiac facilities highlighted for providing quality care. And when you know where to find care that is based on nationally recognized medical guidelines, it's easier to make the right choices about your health.

How Does It Work? Look for the stars. UHC now makes your choice easier with the UnitedHealth Premium star system. It clearly shows which doctors and cardiac facilities follow nationally recognized medical guidelines. So to find quality care, you just have to look for the stars. Stars are listed next to the doctor or facility's name on myuhc.com.

What's In It For You? Getting the best in health care today is a good start to a healthier life tomorrow. UnitedHealth Premium helps by taking away the guesswork and giving you:

- Informed Choices – the program gives you a list of doctors and cardiac facilities that follow nationally recognized medical guidelines. This information can help you make more informed decisions about your healthcare.

- Resources at your Fingertips – You get 24-hour nurse support, wellness and prevention programs, and health assessments either online or over the phone.

- Peace of Mind – You can rest easy, knowing that you're using a doctor or cardiac facility that follows nationally recognized medical guidelines.

UnitedHealth Premium Q&A

Q: Do I have to enroll in UnitedHealth Premium?

A: No. You are enrolled automatically in the program as part of your UHC benefits. It's an informational tool that will help you find a doctor or specialist that has a proven record of quality care.

Q: Why should quality health care be important to me?

A: As health care gets more expensive, consumers like you are under increasing pressure to spend wisely. By using the UnitedHealth Premium program, you can make smarter more cost-effective choices about where and from

whom you seek care.

Q: Doesn't quality health care cost more?

A: Doctors and cardiac facilities that provide quality care can get you healthier faster and with fewer complications, which costs you less in the long run.

Q: How do I find a doctor who gives me quality care?

A: The UnitedHealth Premium program can provide additional information to help you choose the doctor who is right for you. Simply log on to myuhc.com or call 1-888-350-5607 to find a doctor who is part of the UnitedHealth Premium star system. Your ABX Air group number is 703940.

Q: Why does it matter which doctor I choose? Do I have to use a UnitedHealth Premium doctor?

A: The choice is up to you. However, you should know that when it comes to providing care, the way doctors treat patients can vary. That's why it's important to choose carefully.

The UnitedHealth Premium program has one simple goal – to help you find the right doctor by giving you important information about the type of care they provide. Before picking up the phone to make your next appointment, become more informed about your health care choices by using the UnitedHealth Premium designation program.

Questions?

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.abxair.com. Click on *Employee Connection* and then *Benefits Home* at the top of the *On the Inside* home page.

How UnitedHealth Premium Works

To be part of the UnitedHealth Premium star system, doctors and cardiac facilities are designated on two levels. Those specialties not evaluated are noted with a green triangle.

★ **Quality**
Meets quality standards based on the most up-to-date medical practices, expert doctor advice, and performance during care.

★ ★ **Quality and Efficiency**
Doctors and cardiac facilities that meet quality and efficiency standards are more efficient in providing appropriate testing, medications, procedures, and follow-up care.

*Criteria used to develop the UnitedHealth Premium designations are based on guidelines published by specialty societies such as the American College of Cardiology, guidelines from national organizations focused on healthcare quality such as the Ambulatory Care Quality Alliance, governmental agencies such as the Agency for Healthcare Research and Quality, and the advice of expert scientific advisory boards.

Questions & Answers

Q. How do I get a United HealthCare card if I need a new one for me or one of my dependents?

A. You can order a new card at any time from United HealthCare, simply by logging onto their website at www.myuhc.com. Once you log in, click on "Manage My Account" and then choose "Request ID Cards." Here, you can print a temporary copy and also order a new one for any of the individuals on your plan. Or you can call UHC at (888) 350-5607 to order new cards.

Q. What about dental cards? Where do I get those?

A. ABX has dental coverage through MetLife, and no card is needed. Simply tell your dentist that your coverage is through MetLife and that your group number is 302073-G. The dentist can call (800) 942-0854 for questions on your eligibility or plan coverage. You also can take a claim form with all of this information. Print one from the "Forms" section on the Benefits website.

Dependent Audit Update

As mentioned in the last issue of *A Benefits Xtra*, ABX Air currently is conducting a Dependent Audit of all dependents on one of the company medical plans. The amnesty period ended on July 31, 2006.

If you still have dependents on one of ABX Air's medical plans, you will be receiving a new letter from Mercer Administration outlining the next phase in the Dependent Audit. Please read the letter carefully, as you must provide proof that your dependent is eligible to be enrolled in one of the medical plans. If the requirements outlined in the letter are not fulfilled by Sept. 15, 2006, your dependent will be dropped immediately from your medical plan.

If you have any questions about the audit or if you do not receive an audit letter from Mercer and you have dependents on one of the medical plans, please call them immediately at (877) 372-3757.

As a reminder, 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.

Take a Pit Stop for Good Health!



Announcing the 2006 ABX Air Health Fair – coming Sept. 15, 2006

The 2006 ABX Air Health Fair will be held at the DHL Air Park in front of the ABX Air Healthcare Center (Building 2). The event will run from 10 a.m. until 6 p.m. and will be open to all ABX employees and their families.

Look forward to gathering information from local vendors and community organizations, as well as free fitness tips and health screenings. Enter to win 2 tickets to watch the Cincinnati Bengals defeat the Carolina Panthers on Oct. 22! Or you might win a few weeks membership to the local YMCA or Curves or one of many other fantastic prizes. Or, you might drop in to see the several race cars on display and talk to the drivers.

Take time to come and see what you can do to make sure you and your whole family stay healthy and safe.

Some of the organizations you'll see this year will include:

- ABX health vendors such as United Healthcare, United Behavioral Health, MetLife Dental, and Cole Vision
- ABX Healthcare Center and local doctors, hospitals, dentists, and eye doctors performing screenings such as blood pressure, bone density, cholesterol, body fat, etc.
- Local chiropractic and massage therapists, including free massages
- ABX Fitness Center - with demonstrations and free resistance bands
- Community Blood Center
- Retirement information from Fidelity and Social Security Administration
- Education, such as immunization facts, mold awareness, car seat safety, and more
- Division of Wildlife and Army Corp of Engineers for water and hunting safety
- Service agencies such as United Way, Big Brothers/Big Sisters, Head Start, and Highland/Clinton Domestic Violence Agency
- CMH Diabetes Services, Epilepsy Foundation, and American Cancer Society
- Clinton Co. Highway Patrol with fatal vision goggles and drunk driving awareness

Watch for more details to come!

Nexium moved on the United HealthCare prescription preferred drug list (PDL)

Effective Sept. 1, 2006, United HealthCare will move Nexium® from a Tier 2 to a Tier 3 drug. Then, effective Jan. 1, 2007, United HealthCare will exclude Nexium from coverage. Nexium falls in the Proton Pump Inhibitor (PPI) class of medications and is used to treat heartburn and stomach ulcers. The decision was made to exclude Nexium from the PDL because it is therapeutically equivalent to Prilosec OTC®, an over-the-counter medication. When this decision was made, United Healthcare was able to negotiate a lower net cost for the other medications in the class. This makes the PPI class as a whole more affordable for customers and members, while still maintaining a wide range of options in Tier 2.

United Healthcare will be notifying directly employees who use this medication.

Prescription Benefits

Enhanced PPO Plan

Retail Prescription Benefit

31-day supply

	You pay	Minimum / Maximum
Tier 1	10%	\$10 / \$20
Tier 2	20%	\$25 / \$45
Tier 3	40%	\$50 / \$70

Mail Order Prescription Benefit

90-day supply

	You pay	Minimum / Maximum
Tier 1	10%	\$20 / \$40
Tier 2	20%	\$50 / \$90
Tier 3	40%	\$100 / \$140

HSA PPO provides different benefits. See your Benefits Handbook for details.