

ABenefits Xtra

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

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Open Enrollment

Open Enrollment begins November 1 and runs through November 23. This is your once a year opportunity to make changes to your benefit elections. You should carefully consider your choices, as your elections will remain in place for the entire year of 2006. Mid-year changes are not permitted except for family or work status changes, including marriage, divorce, birth or adoption of a child or employment changes that affect your benefit status. Look for your Open Enrollment information with

more info about your 2006 benefit choices to be distributed to benefit eligible employees by the first week of November. All open enrollment changes will become effective January 1, 2006.

Onsite EAP

Everyday life can be quite a scramble as you juggle work and personal responsibilities — not to mention the unexpected problems that occasionally pop up. To help you manage the competing time demands and stress of today's 24/7 world, ABX Air has partnered with United Behavioral Health to provide you and your family with an Employee Assistance Program (EAP) - a managed behavioral health care program. To make that program even more accessible, we will have an EAP counselor on-site at Wilmington on (Tuesday afternoons and Thursday mornings) starting October 4.

If you or a family member wish to use the on-site EAP services, please call (937) 283-9289 for an appointment. The services will be provided in the HealthCare Center.

Your EAP delivers — at no cost to you — a full range of expert services to help you live and work well. Just one phone call is all it takes to reach an

experienced EAP professional who will consult with you and recommend the right information, resources and support you need to improve life at home and at work. You also receive up to three free in-person counseling sessions.

In addition to the on-site services, you can continue to call (800) 788-5614 to talk with a counselor on the phone and arrange for services away from our facility 24 hours a day, everyday. All calls and use of services are kept completely confidential. We hope you enjoy all the advantages your EAP has to offer.

The Employee Assistance Program is a confidential service provided by United Behavioral Health, a leading emotional health and wellness company that designs programs to help people live and work well.

Snapshot

Costliest health conditions

The following conditions rack up the highest direct medical costs, according to a survey of 53 large employers by the National Business Group on Health.



Address Changes

It is important for employees to make sure they update their addresses when they move. All mailings from ABX are sent to the address that is currently on file. Incorrect addresses prevent you from getting important benefit and employment information that is sent to your home and costs the company extra in postage for re-mailing.

To update your address visit www.myabx.com, click on Benefits, then click on Self Service, and under personal - select address change. Or provide the new address information to your supervisor and they will complete a record change form.

Questions & Answers

Q. What is my vision benefit?

A. Your vision benefit consists of up to \$50 for an eye exam and up to \$100 for material (glasses/contacts)

Q. Are there any changes going on with Cole Managed Vision now that they are Eyemed?

A. Currently there are no planned changes with Eyemed's buyout of Cole Managed Vision. However there have been complications as their computer systems are combined. We have been in contact to work out any issues with Cole and are confident they will all be resolved once the transition is completed.

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.myabx.com. Click on *Benefits Home*.

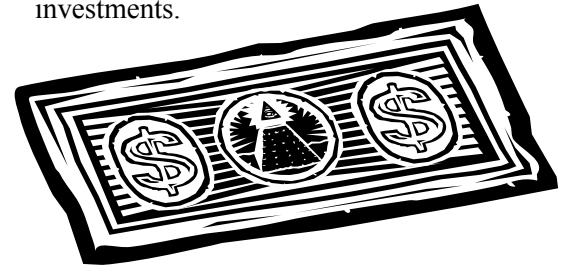
Helpful Web sites

www.myabx.com/benefits
(ABX Benefits Web)
www.myuhc.com (Medical)
www.metlife.com/mybenefits
(Dental)
www.colemanagedvision.com
(Vision)
www.401k.com (Fidelity)
www.dmswebintake.group.cigna.com
(Disability)
www.optumanswers.com
(Nurseline)
www.personal-plans.com/abxair
(Universal Life)
www.liveandworkwell.com
(UBH)

Employee Stock Purchase Plan

During the month of October there will be a special enrollment for the new ABX Air, Inc., Employee Stock Purchase Plan. This program will allow employees to purchase ABX Air stock (NASDAQ: ABXA) through convenient payroll deduction. Information will be available at the Communication Centers around base and on the Benefits website during the month of October to help you with your decision. ABX Management makes no recommen-

dations regarding the purchase or sale of ABXA stock. All investments carry risks and employees should carefully evaluate all risk before making any investments.



ABX to offer weight-loss program

Have all your clothes shrunk? Are you beginning to experience health problems that may be weight related, such as high blood pressure or diabetes? Are you ready and motivated to do something about your weight once and for all? If you answered yes to these questions, you may be a candidate for an ABX Wellness Program focused on weight loss.

The newly formed ABX Wellness Committee is planning to kick off its first initiative early in 2006 - a Wellness program for weight loss. Initial plans will have 20 to 30 employees in the kick-off group, with new groups starting approximately every four to six weeks. Complete details about the plan will be available at a later date.

Benefits Analyst Cathy Miller, co-chair of the Wellness Committee said, "Improving employee health through weight loss is our first big endeavor. We believe that healthier employees are happier employees."

The program will be designed for employees whose weight loss is a medical necessity. Whole Health has hired a dietician, and United Healthcare now has an on-site

Employee Assistance Counselor. These individuals will be key components in the program to help educate employees to be healthier. The third aspect of the program will be an exercise program at the ABX Fitness Center designed by one of the fitness trainers and individualized for each participant.

If you believe you are overweight, have health problems related to your weight, and are highly motivated to lose weight, you may be a candidate for this program. Call Melissa Martin at (937) 283-9289 ext. 15 if you would like to be considered as a candidate for the ABX Wellness Program. The ABX Healthcare Center will select participants, and all information will remain confidential.

"ABX will make the program available," said Cathy, "however, the individuals participating will make the program a success. They will have the desire to make a change in their lives."

The ABX Wellness Committee consists of Maintenance Control Director Phil Flowers; Office Supervisor Diane Hibbett; Dr. Ken Keller; Melissa Martin, R.N.; Robin Jones, C.N.P.; and Cathy Miller.

Part-Time Eligibility change

The Benefits eligibility period for part-time employees has being reduced to 90 days of employment from 120 days effective September 1, 2005. Employees currently in the waiting period will have the benefits waiting period reduced to 90 days (but the effective date will not be before September 1, 2005). The Benefits Department has sent notices to all affected employees with their new benefits eligibility date. This change affects the following benefits: medical, dental, vision, group universal life, voluntary accident and sick time. It does not affect the retirement and 401(k) programs.

For more information contact the Benefits Department at abx.benefits@abxair.com or by calling (800) 736-3973 ext. 2567 or ext. 2463.