

ABenefits Xtra

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

Inside this issue:

- **Healthcare Center Opening Day**
- **Open Enrollment details**
- **Benefit Plan monthly costs**
- **Send questions to abx.benefits@abxair.com**

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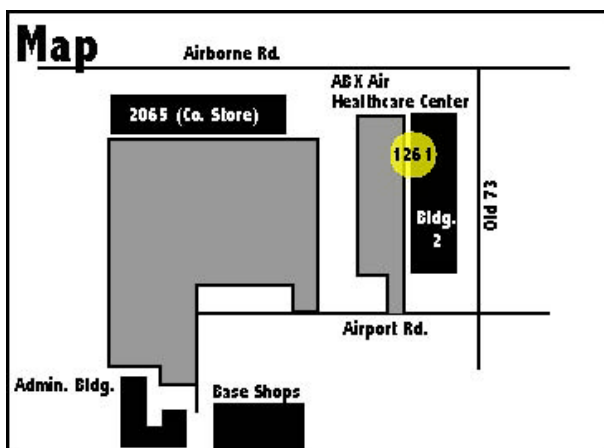


Healthcare center opens Nov. 1!

The ABX Air Healthcare Center opens for patients on Monday, Nov. 1. Operated by Whole Health Management, the Healthcare Center is designed to provide you with convenient, quality, and affordable care. The opening of the Healthcare Center represents a multi-million dollar investment in our people. Be sure you receive the Healthcare Center brochure accompanying this week's paycheck.

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designed
with
YOU
in mind



Open Enrollment News

Open Enrollment begins Nov. 1 and runs through Nov. 24, 2004. This is your once-a-year opportunity to make changes to your benefit elections. Changes to the benefits include the following:

- Changes to the Enhanced PPO benefit coverage.
- Introduction of a Health Savings Account (HSA) and accompanying qualifying health plan.
- Opportunity for part-time employees to purchase family dental coverage.
- Lower rates for Universal Life Insurance and a one-time special enrollment.

Look for the Open Enrollment brochure, scheduled to be distributed the week of Nov. 1, for more information about your 2005 benefit choices.



Snapshot

2005 per month Employee Contributions

	Enhanced PPO	HSA-PPO
Employee Only	\$32	\$15
Employee & Child(ren)	\$96	\$39
Employee & Spouse	\$102	\$41
Employee, Spouse & Child(ren)	\$115	\$46

Employee Self Service

The on-line benefits site has a new look, new features, and is now easier to use. Employee Self Service replaces e-BEAM as your way to make changes to your 2005 benefits elections and update your dependents. You also can use Self Service to update your:

- Home address
- E-mail address
- Emergency contact information

Questions & Answers

Q. Where can I find more information about the 2005 Benefits package?

A. Your Open Enrollment packets will have complete information about the benefit changes and the new HSA option. In addition, meetings will be held in Wilmington about the HSA benefit and the Group Universal Life benefit. On-line meetings will be held for outbase employees. Look for the meeting schedule in the near future.

Q. Will we receive a new Benefits Handbook this year?

A. Yes, like last year the 2005 Benefits Handbook on CDs will be included in your Open Enrollment Packet. If you prefer a paper copy, please ask your supervisor to request a paper copy from the Benefits Department. By distributing CDs we save the cost of printing and reduce the impact on our environment.

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*.

Helpful Web sites

www.abxair.com/public/benefits
(ABX Benefits Web)
www.myuhc.com (Medical)
www.metlife.com/dental (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)

Group Universal Life

New lower rates, up to 28 percent lower, are now available for employees who purchase life insurance through the Group Universal Life Insurance plan. You can purchase up to 6 times your base annual salary (not to exceed \$1 million) in life insurance.

Special Enrollment

Between Nov. 1 and Nov. 24, a one-time special enrollment is available. During this time you can purchase up to 2 times your base annual salary (not to exceed \$250,000) without providing evidence of good health. To qualify you must be active at work (not on a leave of absence) and able to perform normal activities. This is a one-time opportunity that will not be repeated next year.

Look for more information in a mailing to your home or visit www.personal-plans.com/abxair.

Family Dental Purchase Option for Part-timers

Many part-time employees have expressed the desire to purchase family dental coverage. Beginning in 2005, part-time employees may purchase family dental coverage under the Basic Dental Plan. The cost is:

	Per paycheck
Employee & Child(ren)	\$ 15.23
Employee & Spouse	\$ 21.23
Employee, Spouse & Child(ren)	\$ 36.45

Coverage under the Enhanced Dental plan is available for part-time employees only. If you elect family coverage you are committed for the full year unless you have a family/work status change. Full-time employees should refer to their packet for dental coverage details.

ABX Air Healthcare Benefit Options

In deciding what changes to make, we considered your opinions expressed in the employee survey conducted in January 2003. Over 2,500 employees responded to this survey. In the survey many expressed the willingness to pay more, particularly for those who use the coverage. But employees also expressed the need for affordable health insurance. We strived to balance these needs. Your input was valuable and appreciated. Your opinion counts.

Enhanced PPO

A number of changes to the Enhanced PPO plan are being implemented for 2005. Highlights include:

- Deductible increases to \$150 individual or \$300 family for in-network care.
- \$25 co-payment to see medical specialists. Primary Care Physicians remains \$15.
- Introduction of a 3-tier prescription drug benefit.
- Chiropractic visits covered up to 6 per year.

Additional information about these changes will be provided in the open enrollment packet scheduled to be distributed the week of Nov. 1.

Health Savings Account – PPO

Effective January 1, 2005 the Company is introducing a new benefit option, a Health Savings Account – PPO that combines the new Health Savings Account with a qualifying high deductible plan.

A Health Savings Account allows you and the Company to contribute to a tax-free savings account, from which you can pay for medical expenses. Money invested in your account earns interest. You control the account and decide when to use the money for your healthcare expenses. At the end of the year, any unused funds remain in your account. You also can use the account as a savings vehicle for the cost of retiree medical expenses.

Additional details about this option will be provided in the Open Enrollment packet scheduled to be distributed the week of Nov. 1.

This replaces the basic medical plan for everyone except retirees.

Open enrollment - Nov. 1-24