

ABenefits Xtra

Your Health & Benefits Awareness resource published
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Open enrollment

Open enrollment is now complete. Over 960 employees made changes to their benefits for 2005. For employees that did not make any changes, your 2004 benefits will remain the same for 2005 unless you were enrolled in the Basic PPO in 2004. Because the Basic PPO will no longer be available to employees after Dec. 31 (and if no new election was made), employees in the Basic PPO were automatically enrolled in the new Health Savings Account PPO. All open enrollment elections become effective Jan. 1, 2005.

All benefits-eligible employees should look for an open enrollment confirmation notice in December, mailed to the address on your paycheck. Please take the time to review your benefits elections for 2005 to make sure they are correct. If you find any errors please contact the ABX Benefits Department as soon as possible so that it can be corrected before the end of the year.

Open enrollment is your once-a-year opportunity to make changes to your health benefit elections. You cannot make changes to your election outside of open enrollment unless you have a work or family status change. Examples of work/family status changes include marriage, divorce, birth/adoption of a child, or loss of insurance due to loss of employment. For more information see your 2005 Benefits Handbook.

Healthcare Center update

The new ABX Air Healthcare Center opened November 1 for employees. Ohio Gov. Bob Taft and Congressman Mike Turner were on hand to help ABX officials cut the ceremonial ribbon. In the first month of operation, over 720 people have used the Healthcare Center.

The Healthcare Center can provide for many of your health care needs. In addition to treatment for on-the-job injuries, the Center can also treat personal illnesses and injuries. X-ray and laboratory services are also available on site including services ordered by other physicians at no cost to you. If you need lab work or x-rays, bring the prescription to the Healthcare Center and the service can be provided at no cost, unlike when you use the hospital and have to pay your deductible.

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2005 UHC medical cards

Look for your new United HealthCare medical card to arrive at your home after the holidays. If you elected the Enhanced PPO for 2005, your new card will list the new co-payments. You will also receive a new card if you elected the new Health Savings Account PPO.

If you need additional cards, contact United HealthCare at (888) 350-5607 or you can order on-line at www.myuhc.com

Life insurance

Over 425 employees took advantage of the November one-time special enrollment for Universal Life Insurance. Look for more information mailed to your home address in Dec.

For employees electing one or two times your salary (up to \$250,000) your coverage will be effective January 1, 2005, provided you are not on a leave of absence and are able to perform normal activities.

If you elected more than two times salary coverage or coverage for your spouse, you will receive a health questionnaire that will need to be completed, returned, and approved by underwriting before this coverage becomes effective.

It's not too late to enroll

If you missed the special enrollment period, you can still sign up. The Group Universal Life Insurance program can help protect you and your family's financial future against the unexpected.

The Group Universal Life Insurance program offers attractive group rates.

Call (800) 441-5581 or log on to www.personal-plans.com/abxair and fill out the enrollment information. You will be required to complete a medical questionnaire before coverage becomes effective.

Snapshot

Happy Holidays
from ...



your Benefits Team (left to right):
Cathy Miller, Vicki Hurt, Kathy Eversman, Jeff Walling,
Margaret Clark, and Edna Rickard.

Retirement workshop a success

Over 140 future ABX retirees and their spouses attended the "Getting Ready for Retirement" workshop held on Oct. 11 and 12. The workshop, presented by a representative from Fidelity Investments, covered such topics as readiness for retirement, income planning, and estate planning.

Feedback from the workshop was very positive. Judy Hopkins of the Accounting Department said that the most important information she obtained from the workshop was the impact that taxes will have on your overall retirement income. She felt that this is especially critical if you are planning an early retirement.

The response to the invitations was so great that a second session was added.

More workshops to be scheduled next year

Due to popular demand another "Getting Ready for Retirement" workshop, has been scheduled for January 18, 2005, at the Southern State Community College north campus in Wilmington. This workshop is intended for those employees who are planning to retire within the next five years.

For employees more than five years from retirement, Fidelity will be offering a workshop called "Planning a Sound Financial Future" on February 22, 2005. If you would like to sign up for either workshop, call the ABX Benefits Department at (800) 736-3973 ext. 3085.

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*.

Holiday stress

Holidays may bring joy to many people, but they also can be a time of stress. We sometimes expect too much from the holiday season—warm relationships, exciting activity, and an abundance of presents, good food and cheer. At ABX we have the added pressure of heavy freight volumes.

However, we may pay a high price trying to achieve holiday joy. Our energy and money may become exhausted and stress levels begin to rise. Do your holidays turn out to be disappointing because stress gets the best of you? These tips may help you change some old holiday habits:

Spend sensibly

- Don't shop impulsively. Follow a budget.
- Limit your gift giving to those closest to you.
- Make homemade gifts such as cookies or crafts.
- Give coupons for your services such as baby-sitting or yard work.

Eat, drink, and be sorry?

- When shopping, bring along fruit to snack on instead of grabbing high-calorie fast food.
- Prepare nutritious, low-fat meals to balance out the inevitable holiday goodies.
- If you decide to drink alcohol, limit yourself to a moderate amount.
- Don't drink and drive.

It's a family affair

- Don't try to solve a year's worth of family problems during one holiday get-together.
- You can't please everyone, so don't try.
- If visits are stressful, keep them short whenever possible.
- If it's too stressful to attend family holiday events, plan to visit another time.

Take care of yourself

- Get enough sleep. The holidays can be exhausting.
- Exercise to boost energy, burn extra calories, and keep stress in check.
- Don't skip meals when you're on the run.
- Set realistic expectations for the holidays and leave the guilt behind.

Focus on meaning

- Remind yourself of the cultural or spiritual meaning of the holidays.
- Value the time you spend with friends and loved ones.
- Decide what you enjoy doing most this time of year, then do it!

When the holidays start to get to you, or whenever you find any of life's challenges difficult to cope with, call Optum® any time—24 hours a day.

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Healthcare Center Update

(continued)

Appointments available

Appointments are preferred but the Healthcare Center can also accept walk-in patients. For fastest service call ahead. The cost for employees covered by an ABX health insurance plan is \$10 for an office visit. Employees not covered by an ABX health insurance plan can use the Healthcare Center for \$40 per office visit. If you bring the open house coupon card, your first visit is \$5. (The coupon expires June 30, 2005).

Prescriptions

The Healthcare Center has a limited number of prescriptions available. If you are seen by one of the physicians at the Healthcare Center and he/she determines you need a medication they may be able to provide the prescription directly. The cost is \$5 per prescription. The Healthcare Center cannot fill prescriptions written by other physicians.

Future Plans

In January, we expect to have 3 full-time doctors plus a nurse practitioner and 2 physician assistants on staff and will be able to open for family members. Look for more information after the holidays.

ABX Air Healthcare Center

Location: 1261 Airport Road, Building 2
Wilmington, OH 45177

Phone: (937) 283-9289

Hours: Monday 10 a.m. – 10 p.m.

Tuesday – Friday 5 a.m. – 10 p.m.

Saturday & Sunday 9 a.m. – 3 p.m.

Closed on Company Holidays

Hours are subject to change based on need
www.yourwholehealth.com

Health Savings Accounts

If you were one of over 350 employees who enrolled in the new Health Savings Account-PPO for 2005, your next step is to open your account with Exante Bank.

Exante Bank will send you an application to open your account. Please complete, sign, date, and return the application in the postage-paid business reply envelope. Neither ABX nor you can start making contributions to your Health Savings Account until your application has been processed.

The account is in your name, belongs to you, and is FDIC-insured. And you can use this account to pay for medical expenses throughout 2005. Look for your application in the mail this month. If you need further assistance regarding your Health Savings Account, please call customer service at 1-800-791-9361.

