

ABenefits Xtra

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

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CAP/401(k) Company Match 55¢ for 2004!

ABX is pleased to announce the CAP/401(k) matching funds for 2004 was 55¢. Under our CAP/401(k) plan, ABX contributes the base match of 35¢ on the first 6% of eligible contributions to the 401(k) each payroll period. At the end of the year, ABX reviews its financial performance under the Aircraft, Crew, Maintenance and Insurance (ACMI) and Hub and Line-haul Services agreements with DHL to determine if any additional performance match is due.

The company announced its 4th quarter and year-end results on February 25, 2005. In the press release, the company indicated that it received 1.6% incentive mark up from DHL. Using the graph in the ABX Snapshot, the additional performance match is 20¢ for a total of 55¢ in 2004.

"This is a significant investment in our people," said Joe Hete, President and CEO. "Thanks to their hard work and dedication, we were able to achieve a meaningful percentage of the DHL incentive mark-up. This performance directly rewards our people for their efforts."

The additional performance match will be contributed into eligible participants' accounts by March 31, 2005. For more information about the performance match please see the Jan. 23, 2004,

issue of *A Benefits Xtra*, available on-line on the ABX benefits home page at www.myabx.com.



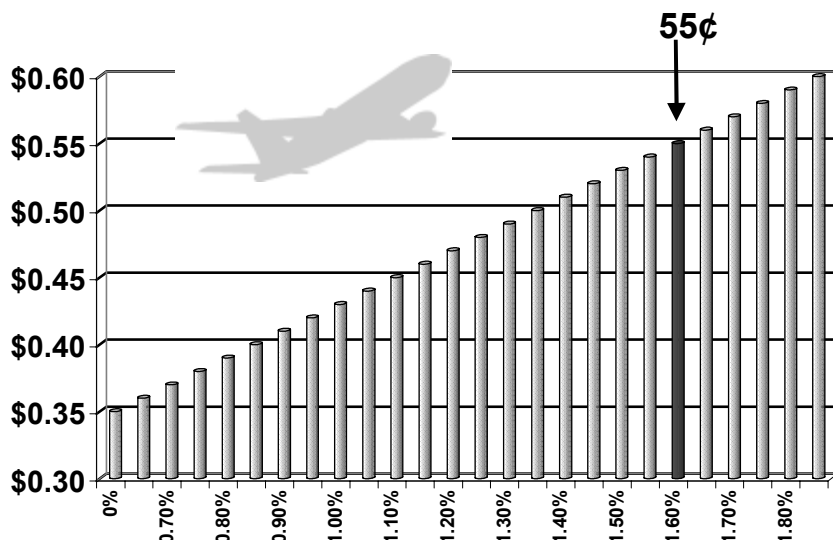
Rx Mail Order Saves You Money

Mail Order is a great method to save money on your prescription cost. You can receive a 3-month supply for the cost of 2 months. If you are on a long-term maintenance medication, ask your doctor to write a 90-day prescription for mail order. Mail the prescription using the Medco Health Prescription Mail Order Form (available on the Benefits Home page). If you are a first time user, you also need to complete the Health, Allergy, and Medical Questionnaire. Typically, for the first order it takes 7 to 10 days to receive your prescription. If necessary, your doctor can write a 30-day prescription while you are waiting for the mail order to arrive. Your prescription will be delivered to your home via the United States Postal Service. Refills can be accomplished on-line at www.myuhc.com or by calling (800) 473-3455.

Incidentally, Medco Health uses DHL Express (and ABX Air) to delivery the prescription from the pharmacy to your local post office for final delivery to your home.

Snapshot

CAP/401(k) Performance Match 2004



Questions & Answers

Q. When will the performance match be deposited in my CAP/401(k) account?

A. The company expects the performance match to be deposited into your account by March 31, 2005. The amount contributed is based on your 2004 contributions to the plan. Because the company already has contributed the 35¢ base match each pay day during 2004, the amount contributed for the performance match is 20¢ up to the first 6% of pay contributed to the plan

Q. How will the performance match be invested?

A. The performance match will be invested according to your current fund elections using the same investment split as your current payroll deductions. If you would like to make a change to your current elections, you can do so by calling Fidelity at (800) 835-5095 or on-line at www.401k.com.

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)

Take Action to Control Your High Blood Pressure

When you know you have high blood pressure, it's important to do all you can to keep it under control. Although you may not feel the symptoms from day to day, it can take a toll on your health.

The good news is that there are steps you can take to lower your high blood pressure. That translates into better health today—and in the future. These tips can help:

Lose weight if necessary. Losing extra pounds can make a difference. For some people, weight loss may be all that's needed to lower blood pressure. For others, losing weight may reduce the amount of medication needed to manage high blood pressure. Take it one step at a time, reducing fats as well as overall calories. Can't resist desserts? Take a half-portion. Adding more fiber and vegetables to your diet will help you feel full. Talk with your doctor about strategies for losing weight and staying healthy.

Be physically active. Exercise goes hand in hand with losing weight. However, even if your weight is on target, you still need regular physical activity. In addition to lowering your blood pressure, it makes you feel and look better. An exercise plan also can help reduce your risk of heart attack and other health concerns. Biking, running, and swimming are great options. Walking also is excellent exercise and offers lots of health benefits.

Choose foods low in salt and sodium. Use less salt when you cook and don't add salt at the table. This might be a hard habit to break. Try sprinkling different spices on foods to add flavor. Once you break the salt habit, you'll find foods really are tastier without it. Read nutrition labels for salt or sodium content. You may be surprised to see high levels in foods you'd never suspect as "salty."

Limit your alcohol intake. If you don't drink, it's best not to start. If you drink, limit your alcohol intake to no more than one or two drinks a day. Talk with your doctor about the effect of alcohol on your blood pressure and any possible interactions with your medication.

Take your medication. If your doctor has prescribed high blood pressure pills, take them as directed. Don't skip them just because you don't feel any symptoms. Pay attention to how your medicine makes you feel. If you have a side effect, such as dizziness, sleepiness, or some other problem, don't stop taking your medication—be sure to tell your doctor about it right away. You may be directed to change your dosage, or a different medicine may be recommended.

Call Optum® Nurseline at (888) 609-5880 for more information about high blood pressure or a wide variety of other health concerns—24 hours every day.

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Prescription Drugs reminder

As a reminder, the prescription drug co-payment changed effective Jan. 1, 2005, for employees enrolled in the Enhanced PPO plan. In addition, a new 3-tier program was introduced.

The 3-tier program uses a preferred drug list which is available on the ABX benefits home page at www.myabx.com. If your drug is listed on the Tier 3, you may want to talk with your doctor to see if there is an alternative available. In addition, you can use www.myuhc.com to find the names of alternative medications by looking up your medication on the web site.

The new co-payments are:

Prescription Drugs (one month supply)

Network Provider	Non-Network Provider
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Tier 1: 90% (\$10 min/\$20 max) Not covered

Tier 2: 80% (\$25 min/\$45 max)

Tier 3: 60% (\$50 min/\$70 max)

(Deductible does not apply)

Mail Order Prescriptions

(3 month supply)

Tier 1: 90% (\$20 min/\$40/ max) Not covered

Tier 2: 80% (\$50 min/\$90 max)

Tier 3: 60% (\$100 min/\$140 max)

(Deductible does not apply)

MetLife Dental Introduces MyBenefits

Looking to manage your dental claims on-line? MetLife now offers an on-line tool to help you manage your dental benefits. By registering at MyBenefits you can view your dental claims, find a dentist, or find out how a specific dental procedure will be covered by the plan. You also can download claim forms and find information on benefits levels for your plan.

MyBenefits offers personalized information and is a faster, easier, and more convenient way to manage your dental benefits. Visit www.metlife.com/mybenefits to register today.