

ABenefits Xtra

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

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Healthy Ohioan Walk

Wednesday, May 16, is the day to get moving and change your life. Ohio and ABX are encouraging employees to start healthy habits by getting people moving. Businesses around the state are taking part and asking employees to walk a mile on May 16. Last year ABX logged 100 miles, and we want to triple that amount this year. Throw your walking shoes in a bag and grab your coworker and spend your lunch break getting healthier! Check out the nearest bulletin board for additional details.



Personal Health Record

There is a new tool on myUHC.com. It is your Personal Health Record. The Personal Health Record presents information on your recent health conditions, medications and medical procedures and lab results all in one place so you can be more informed and in control of managing your health and well-being.

The information in the Personal Health Record comes from your medical and pharmacy claims, and lab results data sent to United HealthCare. It is automatically updated as your physician or facility submits further claims.

It is also a repository where you can record and track you and your family's health history information.

The Personal Health Record provides links to resources such as a Personal Health Summary, find a physician, a health assessment tool, and relevant health content to help you manage your health & wellness goals.

New features recently added include access management, additional health trackers, customizable Personal Health Summaries, and calendaring and appointment tracking.

To access your Personal Health Record, go to myUHC.com and click on the "Health Topics & Tools" menu tab and click on the link "Personal Health Record".

Focus on Wellness Sun Sense

The next Wellness Initiative sponsored by the ABX Healthcare Center is starting May 14 and runs through June 22. Sun Sense focuses on the impact harmful UV rays on our skin.

The first couple of initiatives, *Step It Up and Young at Heart*, focused on getting active for your health and making sure your blood pressure is healthy. Make sure you don't miss out on this next program and your opportunity for better health and great prizes.

In the January edition of *A Benefits Xtra*, we told you about a series of six health promotion campaigns that the ABX Healthcare Center is launching for 2007. This year-long effort, *Moving in the Right Direction*, revolves around the theme of helping each employee make progress along the path to the best possible health. We encourage you to consider taking part in one or all six of the events. We think that by doing so we can help to create a healthier workplace. Check out the blue posters at your area bulletin board for dates and information on upcoming initiatives.

Call the ABX Healthcare Center at (937) 283-9289 or stop by to sign up today.

Snapshot



Questions?

Q. I just received my Profit Sharing Statement. Can I withdraw that money or take a loan on it?

A. No, as an active employee you cannot take the Profit Sharing money. Loans are allowed from the 401(k) plan if you meet the minimum requirements, but are not allowed from the Profit Sharing. Your Profit Sharing is set aside for your retirement.

Q. How come I didn't receive a Profit Sharing statement?

A. If you have been hired since 1999, you do not have a Profit Sharing account. In 2000, the retirement plan was changed to increase the benefit in the Retirement Income Plan and no longer contribute to the Profit Sharing. It was a 25% benefit increase, but now all dollars are contributed into one plan instead of dividing between the Retirement Income Plan and the Profit Sharing plan.

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/benefits.



Upcoming events

Fidelity Investments Classes May 30:

There is still time to sign up for these classes, and still a few seats available. Please contact Benefits today to reserve your spot.

4:30 p.m. – Getting started in your 401(k) Plan (1 hour)

For new employees and those who want to learn the basics of 401(k) plans

The goal of this workshop is to educate new participants about the CAP/401(k) plan. You will learn about the benefits of a 401(k) plan, how to enroll, how to calculate how much you can afford to save and learn about the company match. You will also learn about the fundamentals of investing and how to choose the best investment options for you. This class is designed for any employee who has not signed up for the 401(k) or for current participants wanting a review of the basics. Open to all employees.

6:00 p.m. – Fundamentals of Retirement Income Planning (2 hours)

For employees and spouses age 50 and older preparing for retirement. The goal of this workshop is to educate participants on how to identify and plan for multiple personal savings goals as they begin to prepare for retirement. In this two-hour workshop, you will learn about five key financial risks in retirement, how to develop a withdrawal strategy and income plan. You will also learn about Social Security and Medicare, insurance options, estate planning and wills, and strategies for filling the income gap.

The workshop is designed for those who are 5-10 years away from retirement and are actively engaged in managing their personal savings goals. You must be at least 50 years old to attend this class. Bring your most recent 401(k) statement and any other retirement statements including your *ABX Air Personal Retirement Income Worksheet* (mailed last July).

9:00 p.m. – Keeping your Investment Strategy on Track (1 hour)

For employees and spouses in their 30s and 40s who want to accumulate wealth. The goal of this workshop is to educate participants on how to determine an appropriate asset allocation as defined by their Investor Profile Questionnaire (IPQ), how to apply that well-diversified strategy to their retirement savings plan, and techniques for re-balancing their account. You will also learn how financial markets work and how to research investment options.

This class is designed for employees who are participating in the CAP/401(k) plan and have a basic understanding of asset classes, but want to learn more about diversifying their portfolio and minimizing risk. Bring your most recent 401(k) statement.

All meetings will be held at the ABX University. Space is limited, so please email abx.benefits@abxair.com or call Benefits at 937-382-5591 x63085 in order to reserve your spot in the classes. If you email, please include your full name and employee number, and if a spouse will be attending the class with you.

ABX is building a Pharmacy!

President and CEO Joe Hete recently announced that ABX is building a pharmacy! Expected to open this summer, the Pharmacy will be located adjacent to the ABX Healthcare Center in Building 2. As medical services and prescription drug prices rise, ABX is taking steps to keep healthcare affordable for both the employees and the company. Like the Healthcare Center, the Pharmacy will be open to all ABX employees and their dependents. Employees will be able to fill their prescriptions from their local doctor, or will be able to take a short walk down the hall to pick up a prescription written by a doctor at the Healthcare Center.

Similar to the Healthcare Center, the Pharmacy will be operated by an outside vendor to help ensure confidentiality. The pharmacy is expected to stock the most common medications used by ABX employees. The pharmacy will also offer over-the-counter products for sale such as acetaminophen (generic Tylenol), ibuprofen (generic Advil) and aspirin.

Unlike the big chain-store pharmacies, the pharmacists will be able to offer you better personal service. The pharmacists will know the healthcare plans and be able to help you better manage your medications and work directly with you and your doctor on lower cost alternatives when they are available. The pharmacy will also be able to purchase many drugs at lower prices, by cutting out the middleman, and allowing the company to share the savings with employees. After the pharmacy is open, the company will study the idea of offering mail order for outbase employees. Stay tuned for further details on the Pharmacy, including the grand opening date!