

ABenefits Xtra

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

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Inside this issue:

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- Send questions to abx.benefits@airborne.com

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UHC needs your help

Each year United HealthCare (UHC) asks for updated information in order to make sure claims are paid correctly. Here are some of the more common types of letters and reasons they are asking:

1. Other insurance: UHC needs to know if you or your dependents have coverage through another insurance policy in order to establish which insurance is primary and which is secondary. Even if you previously have provided this information, you need to provide the information again. If you do not respond to this inquiry, the claim will not be paid; and after a short period of time the claim will be closed and will not be paid due to timeliness.

2. Accident information: Whenever a medical condition or treatment could be the result of an accident (i.e. auto, sports, etc.), additional information may be needed to process the claim. UHC uses a company called Ingenix to help determine if the claim is the result of an accident. The ABX Air health plan requires that the party responsible for an accident pay first. This could include payments from auto or homeowner insurance policies. By filling out and returning the questionnaire sent by

Ingenix you not only are assisting UHC in deciding who should pay the claim but you may be saving ABX claims dollars that could add up to thousands of dollars. If this letter receives no response from the employee, the claim will not be paid. Even if the claim is not related to an accident, you need to respond.

3. Full-time student status: ABX's health plan covers children through the age of 21 (provided the dependents meet the eligibility requirements). Our plan also will cover dependents through their 25th birthdays if they are full-time college students. When a dependent reaches the age of 21 and incurs a claim, UHC automatically will pend this claim and send this letter to you. It is up to you to provide UHC with documentation that your dependent is a full-time student. Full-time status is determined by the school your child's enrolled in. If your dependent is not a full-time college student, please contact the Benefits Department at ext. 3157 to remove this child from your insurance. If this letter receives no response from the employee, the claim will not be paid.

4. Additional information needed: This letter is usually sent to the provider asking for additional information with a courtesy copy to you. This letter lets you know UHC does not have enough information to make a determination on your claim. You can assist UHC in getting this information by calling the provider and making sure they provide the requested information. If the provider does not send the information, the claim will not get paid.

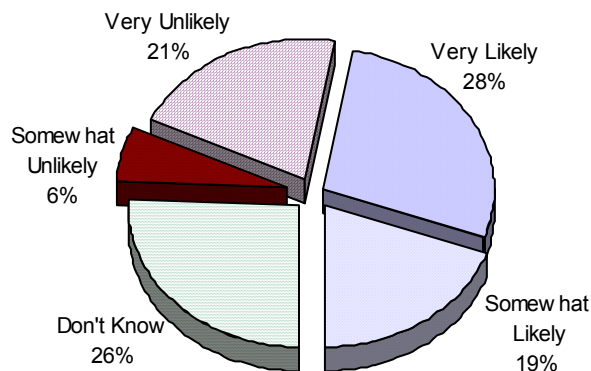
Reach a "Live Person" @ UHC

Need to speak with a live Customer Service Representative when calling United HealthCare? Here's how:

1. Call member services at (888) 350-5607.
2. At the first set of prompts, press 1.
3. At the second set of prompts, press 1.
4. When prompted, enter either your Social Security or Alternate ID number, followed by the # sign.
5. When the next set of prompts begin, press 0.
6. At the next set of prompts, press 1 if you are calling about a claims issue or 2 if you are calling about an eligibility issue.

You then will be transferred to a customer service representative.

Use of Health Care Clinic



Source: 2003 ABX Air Employee Survey

Questions & Answers

Q. I am an employee holding two ABX part-time jobs. If I quit one of the jobs, will the vacation accruals I have in that job be paid out to me?

A. Effective Feb. 1, 2004, no vacation accruals will be paid out unless the employee is retiring (except when required by state law). Only earned vacation will be paid out. Accrued vacation from the job you are quitting will be transferred to your remaining job—enough to make you whole in that job. However, any excess accruals beyond that will not be paid out.

Q. Will my vacation accruals be paid out if I transfer from full-time or part-time to a casual status?

A. Again, effective Feb. 1, 2004, no vacation accruals will be paid out. Only your earned vacation will be paid out to you if you transfer from part-time or full-time status to casual status.

Clinic Update

This week the company met with several vendors about the proposed on-base Health Care Clinic. We expect to make a GO/NO GO decision by the end of March. Look for more information in upcoming issues.

New UHC ID cards issued

By now everyone should have received new United HealthCare ID cards with the new alternate ID number instead of your Social Security number. If you did not receive a new card or need additional cards call UHC at (888) 350-5607 or visit www.myuhc.com.

You can quit Smoking (Part 3)

Continued from *A Benefits Xtra* Volume 1 ~ Issue 17 ~ Dec. 26, 2003

Questions to Think About – Think about the following questions before you try to stop smoking. You may want to talk about your answers with your health care provider.

Why do you want to quit?

When you tried to quit in the past, what helped and what didn't?

What will be the most difficult situations for you after you quit? How will you plan to handle them? Who can help you through the tough times? Your family? Friends? Health care provider?

What pleasures do you get from smoking? What ways can you still get pleasure if you quit?

Here are some questions to ask your health care provider:

1. How can you help me be successful at quitting?
2. What medication do you think would

be best for me and how should I take it?

3. What should I do if I need more help?

4. What is smoking withdrawal like? How can I get information on withdrawal?

Additional Resources –

You may want to contact these organizations for further information on smoking and how to quit. For general information:

American Heart Association, 7272 Greenville Ave., Dallas, TX 75231 (800)AHA-USA1.

American Cancer Society, 1599 Clifton Rd., NE Atlanta, GA 30329 (404) 320-3333

American Lung Association, 1740 Broadway, 14th Fl., New York, NY 10019 (212) 315-8700

National Cancer Institute, Bethesda, MD 20892 (800) 4-CANCER.

For pregnant women: American College of Obstetricians and Gynecologists 409 12th Street, SW Washington, D.C. 20024 (202) 638-5577.

SOURCE: A Consumer Guide publication of the U.S. Department of Health and Human Services, 2000.

401 (k) How did we do?

In the last issue of *A Benefits Xtra*, the new CAP/401(k) incentive match was announced, and it was effective Jan. 1, 2004. Many employees have asked if the new match had been effective in 2003, how would we have fared? Of course, we cannot compare the whole year since the ACMI and Hub Services Agreement did not become effective until August; but if we look at the 138 day period from Aug. 16 to Dec. 31, we can get some idea of what could have happened.

ABX Air's net earnings from the DHL/Airborne ACMI and Hub Service Agreements during the 138-day period ending Dec. 31 was \$9,108,000. The base mark up provided \$5,522,000 (1.75 percent) and the incentive markup provided \$3,586,000 or 1.14 percent. Using the chart that was published in the last issue of *A Benefits Xtra*, the 401(k) incentive match would have been an additional 10¢. This is on top of the base match of 35¢.

As a reminder, the new incentive program is effective Jan. 1, 2004. The additional incentive match (if any) will be based on your 2004 contributions and paid in early 2005.

Welcome desk there for you

Employees now can receive information and forms at the Benefits Desk. Margaret Clark (left) and Debbie Frazier staff the desk from 7 a.m. to 5 p.m. each weekday and they can answer many of your benefits questions. Employees are asked to stop at the desk before proceeding into the department to help ensure privacy for employees meeting with Benefits Coordinators.

