



U-S AIRWAYS Benefits US

Your US Airways Benefits Newsletter

SEPTEMBER

UPCOMING- ANNUAL ENROLLMENT

www.eBenefitsUS.com
Helpline 888-860-6178

Check Out An Annual Enrollment
Benefit Fair Near You!

It's your life. **Take Charge!**

Date	Location	Time
9/30	PHX Hangar	11am-7pm
9/30	CLT Hangar	1pm-5pm
10/1	CLT Hangar	5am-7am
10/1	INT	4:30pm-8:30pm
10/1	CLT Airport	9am-5pm
10/1	LAX	9:30am-3:30pm
10/2	INT	8:30am-3:30pm
10/5	PIT Hangar	5:30am-8:30am
10/5	PIT Hangar	2pm-5pm
10/6	Tempe Res	11am-7pm
10/6	PIT OCC	9am-5pm
10/7	PIT Airport	9am-4pm
10/8	PHL	9am-4pm
10/8	LAS	9:30am-5pm
10/9	BOS	8:30am-3:30pm
10/9	PHX Flt Center	8:30am-4:30pm
10/12	PHX Airport	8:30am-4:30pm
10/12	DCA	8:30am-3:30pm
10/13	LGA	8am-2:30pm
10/14	RNO Res	1pm-7pm
10/15	RNO Res	7am-11am
10/15	Rio West	8:30am-4:30pm
10/16	CHQ	9am-3pm

Annual Enrollment is just around the corner! This year's Annual Enrollment will be held online at www.eBenefitsUS.com between October 15th – 30th, 2009. Benefit Fair events are scheduled for major locations near you September 30th - October 16th, 2009. Plan to attend a fair to get more information about our benefit programs, visit vendors, participate in raffles and give-aways. Remember, **"It's your life. Take Charge!"**

Action Required!

Dependent Social Security Numbers

The Centers for Medicare and Medicaid Services (CMS), the federal agency responsible for administering health-related programs, has implemented new Medicare Secondary Payer Reporting requirements under Section 111 of the Medicare Medicaid and SCHIP Extension Act. The new mandatory Reporting Law requires Insurers to exchange eligibility data with CMS, regardless of your Medicare eligibility status.

In order to comply with the new mandate, US Airways must provide our medical insurance carriers (United HealthCare and BCBS) with Social Security Numbers (SSNs) for all covered members. In order to satisfy this requirement, all employees with covered dependents must provide SSNs for these dependents. You will be required to provide this information at the beginning of the annual enrollment process online at www.eBenefitsUS.com.

We understand some may be hesitant about providing SSNs. When an SSN is to be used for personal health information, management of the SSN is directed by regulations required by the federal Health Insurance Portability and Accountability Act (HIPAA). Please be assured that when we transmit the SSNs, we will maintain all physical, electronic and procedural safeguards that comply with federal standards to guard your personal information.

Action Required!

Designate Beneficiaries

In order to ensure the most up to date information is available, effective January 1st 2010, US Airways will only recognize beneficiary designations for life and accidental death and dismemberment (AD&D) coverage that have been made online at www.eBenefitsUS.com.

Note: If you previously made your designation on paper forms or electronic systems used prior to 2007, you must log on to Benefits US and make these important designations to protect your family. If no designation is made, proceeds from these policies will be paid as designated by the respective plans. Beneficiary designations can be updated online at anytime.

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ANNUAL ENROLLMENT

In The Mail– Annual Enrollment

Later this month, you will be receiving an Annual Enrollment brochure specific to your workgroup and the plans available to you. Please review this brochure carefully to familiarize yourself with your 2010 benefit options and the new information requirements. The enrollment will be held from October 15th–30th online at www.eBenefitsUS.com. Benefit elections made at this time will take effect 1/1/2010.



Don't Throw Out Your 2009 ID Cards!

Employees will not be mailed new benefit cards for 2010 unless you change carriers or plans. New cards can be ordered at anytime on the carrier's websites. Please refer to the provider contact sheet on www.eBenefitsUS.com and on the benefits section of Wings.

This includes the Conexis Benefit Card (Mastercard) if you elected the card for 2009 and you will again contribute to a healthcare Flexible Spending Account– you will utilize the same benefit card for 2010.

If you did not have an FSA card or did not elect a 2009 FSA account, you can elect the card for 2010 by going to www.conexis.com and logging in under the employee/participant section in late December.

Remember to keep your employee address updated in MyHR located on the homepage of wings.usairways.com

NEW! Now Available MetLife International Dental Travel Assistance

Chipped a tooth, lost a filling or crown while traveling internationally? No need to worry, because through MetLife's new International Dental Travel Assistance program you can get a referral to a local dentist for immediate care until you can see your dentist.

✓ **Convenience.** This service is available 24/7 with access to international dental providers in over 200 countries. With just one phone call you will be connected to a multilingual assistance coordinator that will gather all the necessary information to ensure you receive the care you need – when you need it.

✓ **Automatically Enrolled.** Best of all, International Dental Travel Assistance is automatically available to you and your covered dependents with your MetLife Preferred Dentist Program (PDP) dental benefits plan. There is no need to enroll.

✓ **Quality.** The assurance of knowing you have access to providers who have been selected based upon strict criteria, including:

- Western dental training
- Local accreditation, including specialties covered and experienced staff
- Willingness to adhere to the program's quality guidelines
- Experience working with foreign patients as well as English- proficiency
- Technology available to provide adequate assistance
- Patient care environment and more

✓ **Reimbursement.** Coverage will be considered under your out-of-network benefits. Please remember to hold on to all receipts to submit a dental claim. To get information on your out-of-network benefits and download a claim form, log on to www.metlife.com/dental.



When traveling internationally
call collect +1 (312) 356-5970 any
time for a dental referral

If you are in the U.S. and planning an
international trip call (888) 558-2704.



NEW! Effective 10/1/09 Hearing Healthcare Discount

Did you know that 1 in 6 people over the age of 45 suffer from hearing loss?

The good news is that 90 to 95% of hearing loss can be corrected with hearing aids.

As of October 1, 2009 US Airways employees as well as family, friends and retirees will be eligible for benefits from HearPO. Participants will have an average saving of 25% off hearing aids and 40% off diagnostic services. HearPO partners with industry leading hearing aid manufacturers to offer high quality, advanced product technology. They guarantee the lowest price on the same products/model hearing aids from a local retail provider. HearPO includes a standard three-year warranty with every hearing aid purchase, three-year loss and damage policy, and one-year of follow-up services and adjustments. Every purchase is backed by a risk-free 60-day trial period. Financing is available at 0% for up to 12 months, and there are discounts on batteries as well. Visit www.hearpo.com/usairways or simply call HearPO at 1-888-319-9204 to schedule an appointment and activate your benefit with one of their 1,700+ locations.

It's your life. Take Charge!

Annual Benefits Enrollment
2010

Free Flu Shots available for employees who present their US Airways Medical plan card.

US Airways Flu Shot Schedule

Date	Location	Time
10/15	BOS	8am-4pm
10/15	LAX	10am-5pm
10/15	PIT Hangar	5am-5pm
10/20	CLT	2:30-8pm
10/20	DCA	10am-3pm
10/20	MCO	9am-6:30pm
10/21	CLT Hangar	5am-7pm
10/21	DCA	12noon-8pm
10/21	LGA	8am-4pm
10/21	LAS	8am-5pm
10/21	PIT OCC	6am-10am
10/21	PIT OCC	2pm-6pm
10/21	Tempe Res	10am-2pm
10/21	CLT Hangar	5am-7pm
10/22	CLT	6am-4pm
10/26	CHQ	7am-4pm
10/26	INT	8am-1pm
10/26	INT	3pm-8pm
10/27	PHX Fit Center	9am-1pm
10/28	PHX	8:30am-4:30pm
10/28	CHQ	7am-4pm
10/28	PIT	10am-2pm
10/29	RNO Res	12noon-4pm
10/29	PHX Hangar	6am-10am
10/29	PHX Hangar	1pm-6pm
11/3	PHL	6am-3pm
11/3	Rio West	9am-4pm
11/4	PHL	11am-6pm

What is Influenza (Also Called Flu)?

The flu is a contagious respiratory illness caused by influenza viruses. It can cause mild to severe illness and at times can lead to death. The best way to prevent the flu is by getting a flu vaccination each year.

Every year in the United States, on average:

- 5% to 20% of the population gets the flu
- More than 200,000 people are hospitalized from flu-related complications
- About 36,000 people die from flu-related causes

Some people, such as older people, young children, and people with certain health conditions (such as asthma, diabetes, or heart disease), are at high risk for serious flu complications.



8 Ways to Stay Healthy During Flu Season

- 1. Maintain a healthy lifestyle** through rest, diet, exercise, and relaxation.
- 2. Wash your hands frequently** with soap and water for 20 seconds or use an alcohol-based hand cleaner if soap and water are not available. Be sure to wash your hands after coughing, sneezing, or blowing your nose.
- 3. Avoid touching your nose, mouth, and eyes.** Germs spread this way.
- 4. Cover your coughs and sneezes with a tissue,** or cough and sneeze into your elbow. Dispose of tissues in no-touch trash receptacles.
- 5. Keep frequently touched common surfaces clean,** such as telephones, computer keyboards, doorknobs, etc.
- 6. Do not use other workers' phones, desks, offices, or other work tools, and equipment.** If you need to use a co-worker's phone, desk, or other equipment, clean it first.
- 7. Don't spread the flu! If you are sick with flu-like illness, stay home.** Symptoms of flu include fever (100 degrees Fahrenheit or 38 degrees Celsius) or chills *and* cough or sore throat. In addition, symptoms of flu can include runny nose, body aches, headache, tiredness, diarrhea, or vomiting. CDC recommends that sick workers stay home if they are sick with flu-like illness until at least 24 hours after they are free of fever without the use of fever-reducing medicines.
- 8. Get vaccinated against seasonal flu,** when vaccine is available in your area. If you are at higher risk for 2009 H1N1 flu complications you should receive the 2009 H1N1 flu vaccine when it becomes available. People at higher risk for 2009 H1N1 flu complications include pregnant women and people with chronic medical conditions (such as asthma, heart disease, or diabetes). For more information about priority groups for vaccination, visit www.cdc.gov/h1n1flu/vaccination

US Airways does not have access to the H1N1 flu vaccine, these vaccines can only be obtained through government entities.

The following is the list of people who may receive the H1N1 flu vaccine, again distribution of H1N1 vaccines will be entirely handled by the government.

- Students and staff (all ages) associated with schools (K-12th grade) and children (age ≥6 months) and staff (all ages) in child care centers.
- Pregnant women, children 6 months – 4 years of age, new parents and household contacts of children <6 months of age.
- Non-elderly adults (age <65 years) with medical conditions that increase the risk of complications of influenza.
- Health care workers and emergency services sector personnel (regardless of age).

While we are still unsure how the H1N1 vaccine will be administered, we know that the seasonal flu vaccination is the single best way to prevent getting the flu each year.

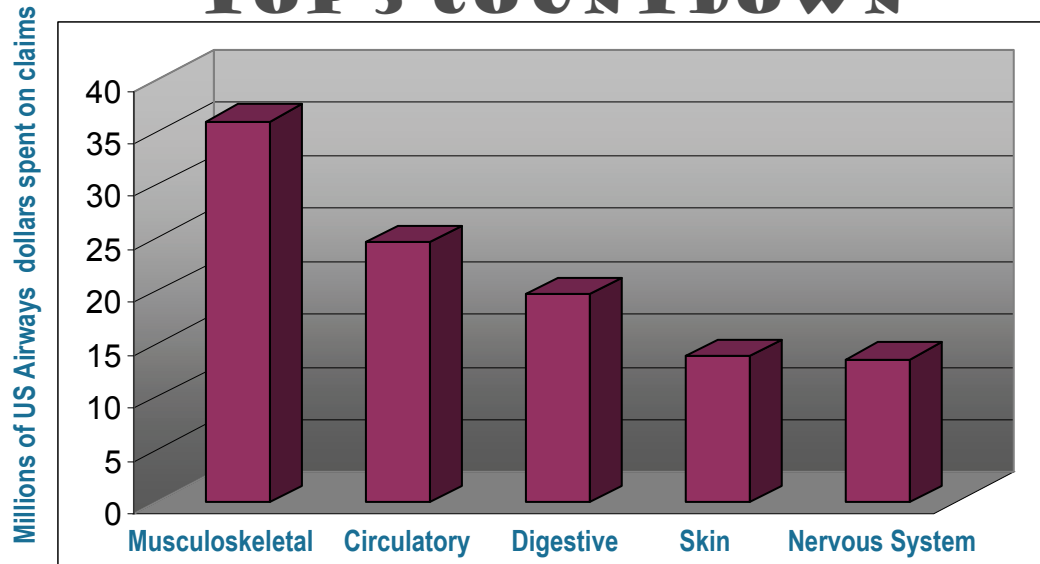
THE COUNTDOWN WRAPUP

Over the past 5 months we have brought you the top claims areas where US Airways and Employee dollars were spent during the 2008 plan year. Although not all diseases and conditions can be prevented, there are some things you can do now to better your health. Have a yearly check up with your primary care physician, get your recommended screenings, know your health numbers such as blood pressure and cholesterol levels, be aware of your family's health history and risk factors, stop smoking, watch what you eat and get plenty of exercise and enough sleep.

Facts and Statistics from the past 5 months of our countdown

- There are more than 100 types of arthritis
August
- Breast cancer is the second most diagnosed cancer among American women, other than skin cancer
May
- Lower back pain affects 90% of Americans at some point in their lifetime
August
- In a 70-year lifetime, an average heart beats more than 2.5 billion time
July
- More electrical impulses are generated in one day by a single human brain than by all the telephones in the world
April
- About 1 in every 4 American adults has high blood pressure
July
- The skin is the body's largest organ, weighing about nine pounds
May
- Cheerios is the one and only cold cereal clinically proven to lower cholesterol
July

2008 US AIRWAYS MEDICAL CLAIMS TOP 5 COUNTDOWN



#1 Musculoskeletal and Connective Tissue, 36 million August 2009 Issue

Top Claims– Intervertebral Disk Disorders, Osteoarthritis, Connective Tissue Disorders, Non-Trauma Joint Disorders, Sprains and Strains, Trauma– Related Joint Disorders, Fracture of the Lower Limb, Fracture of the Upper Limb, Rheumatoid Arthritis

#2 Circulatory System, 24.5 million July 2009 Issue

Top Claims– Coronary Atherosclerosis, Nonspecific Chest Pain, Cardiac Dysrhythmias, Acute Myocardial Infarction, Circulatory Congenital Anomalies, Essential HTN, Heart Valve Disorders, Device/ Implant/ Graft Infection, Other Circulatory Disease, Carditis

#3 Digestive System, 19.6 million June 2009 Issue

Top Claims– Abdominal Pain, Abdominal Hernia, Other Benign Neoplasm, GI Disorders, Appendicitis/ Appendiceal, Diverticulosis/ Diverticulitis, Esophageal Disorders, GI Hemorrhage, Enteritis/ Ulcerative Colitis, Colon Cancer

#4 Skin, 13.8 million May 2009 Issue

Top Claims– Breast Cancer, Non–Malignant Breast Conditions, Benign Neoplasm, Superficial Injuries, Allergic Reactions, Open Wounds Extremities, Open Wound Head/ Neck/ Trunk, Melanoma of Skin

#5 Nervous System, 13.5 million April 2009 Issue

Top Claims– Nerve Disorders, Headaches including Migraines, Intracranial Injuries, Epilepsy Convulsions, Acute Cerebrovascular Disease, Brain Cancer, Multiple Sclerosis, Intervertebral Disc Disorders

The 2008 claims report we use only identifies total expenses per area and not the names of individual claimants. Our intent is to bring awareness to the areas where we have seen large expenses and to identify if treatment or prevention is available.

More newsletter facts...

- **Fractures are the most common orthopedic problem in the US, 6.8 million medically treated each year** *August*
- **Only 25% of US Airways Asthma suffers refill and take their medications as directed** *May*
- **Last year only 56% of US Airways participants took their Rx for Hypertension as directed** *July*
- **Adults over the age of 50 should be screened for colon cancer as directed** *June*
- **Not all cholesterol is bad. HDL is the "good" cholesterol** *July*
- **Calcium is necessary to consume on a daily basis because it is not made by the body. Adults should get 1000-1200 mg daily** *August*
- **Last year only 40% of women on US Airways medical plans had their recommended mammogram as directed** *May*
- **Low back pain is second only to the common cold as a cause of lost days at work** *August*

#6 Respiratory System

9.5 million

- Lower Respiratory Disorders
- Lung Cancer
- Pneumonia
- Asthma
- COPD
- Acute Bronchitis
- Pneumothorax
- Pulmonary Heart Disease

Specialist-
Pulmonologist

#7 Ear, Nose and Throat

9 million

- Respiratory Disorders
- Cancer of the Head and Neck
- Dizziness or Vertigo
- Tonsillitis
- Skull and Face Fractures
- Disorders of Teeth and Jaw

Specialist-
Otolaryngologist

#8 Kidney and Urinary Tract

8 million

- Chronic Renal Failure
- Kidney Stones
- UTI- Urinary Tract Infection
- Renal Failure
- Kidney Cancer
- Bladder Cancer
- Kidney Disease
- Bladder Disease
- Kidney Infection

Specialist-
Nephrologist

#9 Female Reproductive

7 million

- Menstrual Disorders
- Genital Disorders
- Ovarian Cyst
- Menopausal Disorders
- Ovarian Cancer
- Endometriosis
- Cervical Cancer
- Uterine Cancer

Specialist-
Gynecologist
Obstetrician

#10 Endocrine System

6.8 million

- Thyroid Disorders
- Hyperlipidemia
- Endocrine Disorders
- Thyroid Cancer
- Fluid/ Electrolyte Disorders
- Cystic Fibrosis
- Nutritional Deficiencies

Specialist-
Endocrinologist

Respiratory System Facts

Breathing is so vital to life that it happens automatically. Each day, you breathe about 20,000 times, and by the time you're 70 years old, you have taken at least 600 million breaths.

More than 20 million people in the United States have asthma, and it's the #1 reason that kids chronically miss school.

Cystic fibrosis is the most common inherited disease of the lung, affecting more than 30,000 kids and young adults in the United States.

Although some respiratory diseases can't be prevented, many chronic lung and respiratory illnesses can be prevented by avoiding smoking, staying away from pollutants and irritants, washing hands often to avoid infection, and regular medical checkups.



Endocrine System Facts

Although we rarely think about them, the glands of the endocrine system and the hormones they release influence almost every cell, organ, and functions of our bodies. The endocrine system is instrumental in regulating mood, growth and development, tissue function, and metabolism, as well as sexual function and reproductive processes.

Facts from liveandworkwell.com

Ear, Nose and Throat Facts

In the United States, the number of tonsillectomies has actually declined significantly and progressively since the 1970s.



30 years ago, approximately 90% of tonsillectomies in children were done for recurrent infection; now it is about 20% for infection and 80% for obstructive sleep problems.

Both children and adults have throat pain after a tonsillectomy. However, adults may have more pain than do children, and in adults, pain generally last longer it can take a month or longer for some adults to recover.

Kidney Facts

Although your two kidneys work together to perform many vital functions, people can live a normal, healthy life with just one kidney. In fact, some people are born with just one of these bean-shaped organs. If one kidney is removed, the remaining one will enlarge within a few months to take over the role of filtering blood on its own.

Every minute, more than 1 quart of blood goes to the kidneys. About one fifth of the blood pumped from the heart goes to the kidneys at any one time.

The bladder expands as it fills and can hold about 2 cups of urine at any given time, an average adult produces about 6 cups of urine per day. An adult needs to produce and excrete at least one third of this amount in order to adequately clear waste products from the body. Producing too much or not enough urine may indicate illness.

More newsletter facts...

- **Skin Cancer is the most common of all cancers** *May*
- **Last year only 39% of US Airways participants had their cholesterol/lipid panel** *July*
- **Your brain is about 2% of your total body weight but uses 20% of your body's energy** *April*
- **Fracture means broken. Whether you have a complete or partial fracture, you have a broken bone** *August*
- **Last year only 14% of recommended US Airways participants were screened for Colon Cancer** *June*
- **The ankle and the knee are the most common areas for sprains and strains** *August*
- **Your digestive system is made up of 30 feet of pipes and tubes and more than a half dozen organs** *June*
- **Each day an average heart "beats" (expands and contracts) 100,000 times and pumps 2,000 gallons of blood.** *July*
- **The most common fracture prior to age 75 is a wrist fracture** *August*

YOUR HEALTH

Always Take Your Rx As Directed

Medicines don't do much good when they never leave the bottle. And yet the American Heart Association estimates that **12%** of all Americans don't take their medications after getting a prescription. Another **12%** don't fill their prescriptions in the first place. When patients do try to follow their doctor's instructions, they often miss a dose or take less than their doctors recommend.

The results can be disastrous. According to the AHA, **10%** of all hospital admissions are a direct result of a patient's failure to take prescription medicines correctly.

Even health care professionals aren't always reliable when it comes to taking medicine. A study published in the Southern Medical Journal found that about **20%** of doctors and nurses regularly missed doses. The most common excuse: They were just too busy or forgot to pop a pill.

Some types of medications are easier to neglect than others. People who have migraine attacks aren't likely to forget to take their painkillers. At the other end of the spectrum, drugs prescribed to treat "silent" conditions such as high blood pressure or high cholesterol are especially likely to collect dust in the medicine cabinet, says Nancy Houston Miller, RN. Over the years, she has seen countless patients who put their health at risk by not taking their medications. Caremark.com

Antibiotics

Antibiotics are medicines that kill bacteria. Bacteria can cause infections such as strep throat, ear infections, urinary tract infections, and sinus infections (sinusitis).

There are many types of antibiotics. Each works a little differently and acts on different types of bacteria. Your doctor will decide which antibiotic will work best for your infection. Do not use antibiotics that were prescribed for a different illness or for someone else. You may delay correct treatment and become sicker.

When your doctor prescribes an antibiotic:

- **Take it exactly as directed.** Always take the exact amount that the label says to take. If the label says to take the medicine at a certain time, follow these directions.
- **Take it for as long as prescribed.** You might feel better after you take it for a few days. But it is important to keep taking the antibiotic as directed—usually until it is gone. You need the full prescription to get rid of those bacteria that are a bit stronger and survive the first few days of treatment. Bacteria that an antibiotic cannot kill (antibiotic-resistant bacteria) can develop if you (and many other people) take only part of an antibiotic prescription. Do not save your leftover medicine. Cigna.com

The Top 10 Cost Incurring Prescriptions Utilized By US Airways Participants During 2008

- #1 Lipitor
- #2 Nexium
- #3 Valtrex
- #4 Effexor
- #5 Prevacid
- #6 Advair Diskus
- #7 Cymbalta
- #8 Singular
- #9 Humira
- #10 Lexapro

Rx Suggestion

Keep with you a list of the medications you are currently taking, including the dose or strength, as well as any supplements.



Know Your Prescriptions

When you get a new medication read the accompanying information so you can be aware of the conditions it is intended to treat and the possible side effects.

Know the names of the your prescriptions and the strength or dosage— always check the prescription labels when you are picking up at the pharmacy. (Doctors don't always call in refills correct)

Get your refills before you run out. You can now pick up the mandatory mail 90 day prescriptions at a local CVS pharmacy instead of going through the mail order.

Know if you are supposed to take medications on a full or empty stomach and the time of day you are supposed to be taking them. If a drug side effect is drowsiness, you doctor may suggest taking it at night before bed.

Put your prescription bottles somewhere where you will remember to take them and keep out of reach for children.