



Pay & Benefits

October 2011



Enrollment is open: Now's your chance

You can enroll for your 2012 benefits through October 28. **Remember: You need to enroll to get the tobacco-free and Health Questionnaire credits and to contribute to the Health Care Fund and Dependent Care Fund.**

Here's how you'll know your enrollment is complete:

On Your Benefits Resources:

- You'll see a "Completed Successfully" page. Print it for your records.
- You'll get an email confirming that you enrolled. (Note: The email will not confirm your choices.)

For the Health Questionnaire:

- You'll receive an email from MyHealthMedia, with a link to your personalized report. If you don't get that email, call 1-800-433-9906.



Don't touch your money!

Tempted to borrow against your Alcoa Retirement Savings Plan account?. We have thousands of reasons [why that's not a good idea](#).



"I can't find time to exercise"

If you're not physically active, you'll want to get moving after reading this [article debunking common exercise myths](#).



WHAT IS "PREVENTIVE CARE?"

Alcoa pays 100% of the costs for routine, in-network preventive care like annual physicals or certain cancer screenings.

So why do you sometimes have to pay some of the cost for medical services received as part of your physical or screening? Your coverage depends on how your doctor codes your procedure:

- If it is coded as preventive, or routine, care, you'll pay nothing because it's covered at 100%.
- If it is coded as a diagnostic procedure, you'll be responsible for the deductible and/or coinsurance, according to your medical plan.

[How to tell the difference](#)



New computer on your gift list?

It's not too early to visit the [Employee Discounts page](#) to save on gifts of electronics, cell phones, computers, and more!



It's scary!

Halloween candy is just the first of the tempting treats that will be on hand now through Super Bowl Sunday.

Need help to resist? [Talk to a health coach.](#)

Do you take Lipitor?

Good news if you take the top prescription medication prescribed to Alcoans and their dependents: Lipitor will be available in generic form before the end of the year. This means you'll get this maintenance drug at no cost* via mail service, since generics by mail are free under your benefits. So ask your physician to prescribe the generic version.

**If you are enrolled in the HSA medical option, you must meet your combined medical and prescription drug deductible before generics are free.*