



Pay & Benefits

September 2011



Annual Enrollment: It's your BIG chance!

It's that time of year again: Enroll for your 2012 benefits from October 17 to 28.

You need to take action if you want to:

- Contribute to the Health Care Fund or Dependent Care Fund
- Save on your benefits by being tobacco-free and completing the Health Questionnaire
- Change dependent coverage or which dependents you are covering

Watch your email or home mailbox for enrollment information and reminders.



Cut medical costs -- and your taxes!

The [Health Care Fund](#) flexible spending account allows you to pay for medical expenses before taxes, saving you money.



There's an app for that

Your Benefits Resources is now [available on your smart phone](#). You can enroll in your benefits when and where it's convenient for you.



Closing your savings gap

You'll need at least 70% of your preretirement income to maintain your standard of living in retirement.

[How to get on track](#)



Have you named your beneficiaries?

Make sure your money goes to the right person by naming beneficiaries for your Alcoa Retirement Savings Plan, life, and AD&D insurance on [Your Benefits Resources](#).

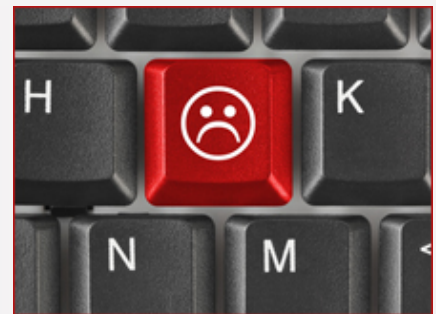
Co-existing with your co-workers

Today's workforce is comprised of generations with different values and priorities. To foster successful work groups, you need to understand the characteristics and motivational factors of each generation.

Learn strategies to create workplace harmony, tips on workplace communication, and how to get beyond differences of opinion.



Free webinar: "The ABCs of Working with the XYZs"



Benefits info getting lost in your inbox?

Receive it at your preferred email address by changing your profile on YBR. Deadline for Annual Enrollment is October 1.

BE READY FOR ANY EMERGENCY



Learn how during National Preparedness Month.

Tuesday, October 18

Noon, 2 p.m. and 4 p.m. Eastern Time

[Register](#)

Provided by your CIGNA EAP

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