SUMMARY

Proposed Agreement

Between

ALCOA

and the

United Steelworkers

Master Agreement Locations

JUNE 1, 2010

UNITED STEELWORKERS

USW™

UNITY AND STRENGTH FOR WORKERS

United Steelworkers

2010 Master Contract Negotiating Committee

Your 2010 Master Contract Negotiating Committee was made up of committees from each of the Master Contract locations:

Local 104, Warrick, Indiana;
Local 105, Davenport, Iowa;
Local 115, Lafayette, Indiana;
Local 303, Badin, North Carolina;
Local 309, Alcoa, Tennessee;
Local 420, Massena, New York (West Plant);
Local 450, Massena, New York (East Plant);
Local 4370, Point Comfort, Texas;
Local 4895, Rockdale, Texas;
Local 5073, Gum Springs, Arkansas; and
Wenatchee Aluminum Trades Council, Wenatchee, WA (including USW Local 310 and the separate craft unions in the plant)

Negotiations were difficult, lasting into the evening on the last day. Your Negotiating Committee voted, with one vote allowed for each location, to send it to you for a ratification vote. For details about voting times and locations, contact your Local Union.

Ratification Vote will be held

Thursday, June 24, 2010

at your Local Union

Contents

Important Notice:

In accordance with the Union's voting procedures, the ratification vote will be based on one member, one vote. The vote will be conducted by each Local Union. The results will be totaled, and each members vote will count equally. The majority of the total votes cast will determine the results.

Fellow Steelworkers:

These are difficult times. We entered this round of bargaining with Alcoa following the most serious financial crisis and economic downturn since the Great Depression, with Alcoa reporting billions in losses, global aluminum inventories at record high levels, three U.S. smelters idle, aircraft orders down, and the Company having lost a major can sheet contract.

Company approached the bargaining table with the same agenda it first unveiled in 2005 – 2006:

- Forcing all Master Agreement union members into the Company's "Choices" health care plan, with its drastically higher premiums and lower levels of protection, all subject to unilateral change by the Company,
- a two-tier system of lower wages, fewer benefits, and no Company-guaranteed pension for new hires
- further restrictions on seniority rights, including more restrictive bidding rights, "on call" status, 10 and 12 hour shifts, and up to 30-day layoffs, all without regard to seniority

In addition, the Company demanded no further funding into the "Retiree Health Care Account," which was created in 2006 to protect current and future pensioners and surviving spouses from the worst of the impact of the Retiree Health Care Cost Cap.

In 2005 and 2006 we mustered a nearly year-long campaign against this agenda. And we succeeded in maintaining the Master Agreement as the only group of Alcoa employees not under the Company-controlled Choices ("Select Benefits" in 2006) plan; created a plan to protect our retirees from the worst effects of the cap on what the company pays for retiree health care; and made sure our new hires continued to have a company-guaranteed pension plan.

This year your voice was heard once again. From informational picketing, rallies at the plant gates, and strong strike votes, to loud and clear messages to supervision and management in the plants, the Company heard and understood.

Yes, times are tough. Alcoa has idled over 25% of its aluminum smelting capacity world-wide. Within our Master Agreement facilities we are confronting idled smelters in Rockdale, Massena East, and Tennessee, as well as reduced operations elsewhere, resulting in layoffs affecting over 1,300 brothers and sisters.

And yes, there is much about this tentative agreement not to like: lump sums in the first two years; increased health care premiums; increased deductibles and out-of-pocket expenditures in our health care plan.

But under the circumstances we believe that this agreement is the best we can achieve, and sees us through the bad times, preserving our most important gains:

- we continue to maintain our Master Agreement health care plan and remain the only Alcoa employees not covered by "Choices," with its drastically higher premiums and lower levels of protection, all subject to unilateral change by the Company
- we continue to avoid the divisive two-tier system, which would have had new hires working side-by-side with current union members yet receiving more than $1.50 less an hour in compensation and led to deep divisions in our ranks
- we maintained our current seniority system

Without the strength and solidarity of our Master Agreement plants, we would undoubtedly been forced backward. We would have been forced to accept the two-tier divisions; we would have been forced to accept "Choices" and surrender our right to negotiate our health care; we would have had to accept fewer seniority rights and greater Company control over our working lives.

For these reasons we urge you to vote to ratify this tentative agreement.

In solidarity,

Jim Robinson
District 7 Director and Chair, USW Alcoa Negotiating Committee

Leo Gerard
International President United Steelworkers

Bob LaVenture
District 12 Director and Secretary, USW Alcoa Negotiating Committee

Bill Pienta
District 4 Director

Tom Conway
Int'l Vice President and Chair, USW Aluminum Industry Council

Dan Flippo
District 9 Director

Bob Bratulich
District 11 Director

John Patrick
Texas State AFL-CIO Secretary-Treasurer and Chair, Alcoa Negotiations Language Committee

Mickey Breaux
District 13 Director

Cary Burnell
USW Technician and Chair, Alcoa Negotiations Benefits Committee

Term of Agreement

If ratified, the Proposed Agreement will be effective June 1, 2010 and expire on May 15, 2014.

Economics

Signing Bonus

Each employee who is actively at work on the date of ratification (or returns within 30 days) will receive a cash payment of $1,250 on ratification of the Proposed Agreement. The signing bonus will not be used in the calculation of any other pay, allowance or benefit, but will be subject to all required tax withholding and Union dues. The Company and Union are discussing the option of allowing the bonus to be deferred to your 401(k) account. More information will be released as soon as it is available.

The signing bonus will also be paid to employees who are not at work on the date of ratification, but who are receiving workers' compensation benefits or on military leave of absence for training or duty in the "uniformed services" (which include the Army, Navy, Marine Corps, Air Force, Coast Guard, and Public Health Service commissioned corps, as well as the reserve components of each of these services).

Wages and Bonus Payments

The Proposed Agreement increases wages by an average of $1.08 per hour for all pay grades over the proposed term. This represents an average annual wage increase of $0.27 per hour or 1.2%. The full standard hourly wage rate tables are shown at the end of this summary.

The wage increases and bonus payments are as follows:

June 1, 2010:	The current amounts of COLA ($1.876 per hour at former USWA locations and $1.550 per hour at former ABG locations) will be rolled into the standard hourly wage rates.
July 5, 2010:	$1,000 lump sum bonus to all active employees.
June 6, 2011:	$1,750 lump sum bonus to all active employees.
June 4, 2012:	A general increase of 2.5% for all job grades (an average of $0.53 per hour).
June 3, 2013:	A general increase of 2.5% for all job grades (an average of $0.55 per hour).

The bonus payments of $1,000, effective July 5, 2010, and $1,750, effective June 6, 2011, will be paid to each employee who is actively at work (including vacation) on those dates. Employees who are absent from work (including employees receiving sickness & accident or workers' compensation benefits) are not eligible for either bonus payment.

Cost-of-Living-Allowance (COLA)

The current amounts of COLA ($1.876 per hour at former USWA locations and $1.550 per hour at former ABG locations) will be rolled into the standard hourly wage rates, effective June 1, 2010.

The roll-in of this current COLA "float" will mean that it will be included in the calculation of holiday, vacation, jury and witness pay, call-in pay, reporting pay and SUB. The COLA clause will be eliminated from the agreement.

Pay for Performance Plans

The Performance Pay Plans continue. Each plant location will review and discuss the performance measures by November 1, 2010, which will remain during the term of the Proposed Agreement, except the plans at U.S. Primary Products will be reviewed annually. The transitional payout provisions for 2007 to 2009 are eliminated.

New Money Offsets Increase in Health Care Premiums Over Term

Over its term, the Proposed Agreement contains over $7,300 in new money based on a 40 hour week, not counting COLA, holiday, overtime, other wage premiums or the Pay for Performance program. This is more than twice the cumulative increase in the family health care premium over the term of the agreement.

New Money Under the Proposed Agreement
June 1, 2010 through May 15, 2014

Year	New Money Per Week (at 40 hours per week)	New Money Per Year (at 2080 hours)	Health Care Premium Increase (Family)
2010	($1,250 Ratification Bonus + $1,000 Lump Sum Bonus) = $2,250/ 30 weeks = $75	$2,250	None
2011	$1,750 Lump Sum Bonus = $1,750/ 52 weeks = $34	$1,750	$12 per week or $624 per year
2012	[Effective 6/4/12] 53¢ x 40 = $21	53¢ x 1,200 = $636	$15 per week or $780 per year
2013	53¢ x 40 = $21	53¢ x 880 = $466	$22 per week or $1,144 per year
	[Effective 6/3/13] $1.08 x 40 = $43	$1.08 x 1,200 = $1,296	
2014	$1.08 x 40 = $43	$1.08 x 880 = $950 through expiration	$27 per week or $594 through expiration
Total		**$7,348**	**$3,142**

Supplemental Unemployment Benefits

The curtailments of the Tennessee, Massena East and Rockdale smelters have caused the layoff of over 1,300 employees covered by the Master Agreement, which has depleted the finances of the Alcoa-USW Supplement Unemployment Benefit (SUB) fund. The Company has also asserted that the Reynolds Trust II Fund which covers employees at Massena East, is also depleted. Alcoa has halted the payment of benefits to employees in Tier I (2 or more but less than 10 years of seniority) from the USW SUB Plan and Reynolds Trust II Fund.

The Union has filed grievances over the Company's administration of the SUB Funds and during these negotiations sought to simplify the Plans and improve their benefits. Unfortunately, the Company and Union were unable to agree on modifications to the Plans and they remain unchanged. The SUB funding grievances are expected to proceed through the grievance procedure.

Pensions

Pension Plan for Employees Hired Before June 23, 2006

Pension Multipliers Increased

Effective July 1, 2010, the multipliers used in the pension formulas will increase by $2.00 per month per year of service. For an employee retiring on July 1, 2010 with 30 years of service, the improvement will increase the monthly pension benefit by $60.00.

For example, an employee in Job Grade 22, retiring with 30 years of service will receive a monthly benefit (before reduction for surviving spouse coverage) of $1,527 (or $49.90 x 15 years, plus $51.90 x 15 years). An employee with 35 years of service will receive a monthly pension benefit of $1,852 per month if s/he worked in Job Grade 22 (or $49.90 x 15 years, plus $51.90 x 15 years, plus $65.00 x 5 years).

Current and Proposed Pension Multipliers
For Employees Hired Before June 22, 2006

Job Grade	Current			Proposed Effective July 1, 2010		
	0 to 15 Years	15 to 30 Years	Over 30 Years	0 to 15 Years	15 to 30 Years	Over 30 Years
1-4	$38.25	$40.25	$51.00	$40.25	$42.25	$53.00
5-8	40.05	42.05	53.00	42.05	44.05	55.00
9-12	41.90	43.90	55.00	43.90	45.90	57.00
13-16	43.75	45.75	57.50	45.75	47.75	59.50
17-20	45.55	47.55	60.00	47.55	49.55	62.00
21-24	47.90	49.90	63.00	49.90	51.90	65.00
25-27	50.25	52.25	66.00	52.25	54.25	68.00
28+	$51.25	$53.25	$68.25	$53.25	$55.25	$70.25

Proposed Monthly Retirement Benefits
Retirements with 25 to 40 Years of Service
For Employees Hired Before June 22, 2006

Service at Retirement	Job Grade at Retirement							
	1-4	5-8	9-12	13-16	17-20	21-24	25-27	28+
25	$1,026	$1,071	$1,118	$1,164	$1,209	$1,268	$1,326	$1,351
26	1,069	1,115	1,163	1,212	1,258	1,319	1,381	1,407
27	1,111	1,159	1,209	1,259	1,308	1,371	1,435	1,462
28	1,153	1,203	1,255	1,307	1,357	1,423	1,489	1,517
29	1,195	1,247	1,301	1,355	1,407	1,475	1,543	1,572
30	1,238	1,292	1,347	1,403	1,457	1,527	1,598	1,628
31	1,291	1,347	1,404	1,462	1,519	1,592	1,666	1,698
32	1,344	1,402	1,461	1,522	1,581	1,657	1,734	1,768
33	1,397	1,457	1,518	1,581	1,643	1,722	1,802	1,838
34	1,450	1,512	1,575	1,641	1,705	1,787	1,870	1,909
35	1,503	1,567	1,632	1,700	1,767	1,852	1,938	1,979
36	1,556	1,622	1,689	1,760	1,829	1,917	2,006	2,049
37	1,609	1,677	1,746	1,819	1,891	1,982	2,074	2,119
38	1,662	1,732	1,803	1,879	1,953	2,047	2,142	2,190
39	1,715	1,787	1,860	1,938	2,015	2,112	2,210	2,260
40	$1,768	$1,842	$1,917	$1,998	$2,077	$2,177	$2,278	$2,330

Note: The above monthly pension amounts are calculated for whole years of service, rounded to the nearest dollar, and do not include reduction for post-retirement surviving spouse coverage.

75% Optional Surviving Spouse Benefit

In 2009, the Alcoa Pension Plan began offering retiring employees a 75% Optional Surviving Spouse Pension, which would provide a surviving spouse a benefit equal to 75% of the employee’s pension in the event s/he died before the spouse. The standard and automatic form of benefit was a 50% Post-Retirement Surviving Spouse Pension, which in exchange for a 5% reduction in the pension amount, provided a surviving spouse a benefit equal to 50% of the employee’s pension in the event s/he died before the spouse and a “pop-up” feature which restored the reduction if the spouse died before the pensioner.

Effective January 1, 2011, employees who retire from Alcoa on a pension other than a deferred vested pension, may elect a 75% Optional Surviving Spouse Pension. The charge for the 75% Optional Surviving Spouse Pension will be 9%, or the actuarial equivalent based on the ages of the pensioner and spouse, if it is less. The 9% charge for the 75% Optional Surviving Spouse Pension will be restored if the spouse dies before the pensioner.

Pension Plan for Employees Hired On or After June 23, 2006

Pension Multipliers Increased

Effective July 1, 2010, the multipliers under the Pension Plan applicable to employees hired on or after June 23, 2006 will also increase by $2.00 per month per year of service. The pension multipliers applicable to employees hired after June 22, 2006 are shown below.

Proposed Pension Multipliers
Employees Hired After Date of June 22, 2006

Job Grade	Current		Proposed Agreement	
	0 to 20 Years	Over 20 Years	0 to 20 Years	Over 20 Years
1-4	$33.00	$38.25	$35.00	$40.25
5-8	34.55	40.05	36.55	42.05
9-12	36.15	41.90	38.15	43.90
13-16	37.50	43.75	39.50	45.75
17-20	39.05	45.55	41.05	47.55
21-24	41.15	47.90	43.15	49.90
25-27	43.25	50.25	45.25	52.25
28+	$44.00	$51.25	$46.00	$53.25

Cash Payments to Surviving Spouses Continued

The Proposed Agreement includes payments to surviving spouses of employees who retired after May 31, 1993, including the surviving spouses of employees who died while actively employed and who are receiving a monthly surviving spouse pension. The annual payments are shown below:

Dates	Post-May 1993 Surviving Spouse Payment
December 2010	$1,000
December 2012	$750

These payments will also be made to the surviving spouses of employees who die during the term of the agreement, as well as surviving spouses from the Alcoa Frederick, Maryland and Lake Charles, Louisiana plants, and the surviving spouses of employees who retired after May 31, 1993 from former Master Agreement facilities which were sold or shutdown.

Active Insurance Benefits

Medical Benefits

Active health care coverage was again the most difficult and contentious issue in these negotiations. The Union approached the negotiations hoping to expand coverage in several areas and solve many of problems that Alcoa employees have experienced over the last four years. Alcoa entered the bargaining with completely opposing goals: to eliminate the current Master Agreement health care plan, replace it with the Alcoa *Choices* plan and raise employee health care premiums.

The Alcoa Choices Plan has four different medical plan options, two dental options, and separate life, vision and AD&D benefits -- each with four premium levels based on family size. There are also credits (or penalties) for filling out a health questionnaire and tobacco usage. In all, there are 128 different premium amounts.

Although Alcoa management tried to market the Choices Plan as giving employees greater choice and flexibility, each of the four medical plans has poorer coverage and dramatically higher employee premiums than you have today.

Your Bargaining Committee took the position that all Master Agreement employees deserve high-quality health care benefits and that employees with serious health care conditions should not be forced to pay more simply because they are in poor health.

Your Bargaining Committee held its ground. You let management know that you valued quality health care and that Alcoa's proposal was unacceptable. We prevailed. The Master Agreement Health Care plan will remain a single plan. The Company's final offer increases deductibles, coinsurance, employee premiums and restrictions on prescription drugs. But in the end, the modified plan will continue to provide high-quality coverage and protect families from catastrophic medical bills.

Employee Health Care Contributions

The amount of employee contributions for health care was another major sticking point in the bargaining with Alcoa. The Company's final offer contained larger premium increases than the Union's Bargaining Committee thought were necessary, but they were far lower than the Company was seeking and much lower than those paid by any Alcoa employees in the United States, including salaried employees.

Effective January 1, 2011, employees will be required to pay $32 per week or $138.66 per month for family medical and prescription drug coverage or $22 per week or $95.33 per month for single coverage.

In the event that an employee covered by the Master Agreement is married to another Alcoa hourly or salaried employee or has coverage as a dependent from another employer, the employee may decline Alcoa coverage, elect to be covered as a dependent on the spouses' plan and avoid being charged for the employee premium.

This premium will continue to be paid on a pre-tax basis through payroll deduction. The premiums will increase over the term of the Proposed Agreement as shown in the table below.

Proposed Health Care Plan Design

Effective January 1, 2011

	In-Network	Out-of-Network	Network-Not-Available
Annual Deductible: [1]			
Per Individual:	$300	$600	$500
Per Family:	$600	$1,200	$1,000
Copayments Per Office Visit: [2]			
Primary Care Physician:	$20	Subject to deductible and 35% coinsurance.	Subject to deductible and 20% coinsurance.
Specialist:	$30		
Chiropractic Care:	Limit of 30 combined visits per year per person		
Emergency Room Copay: [3]	$75	$75 if emergency. If not, subject to deductible and 35% coinsurance.	Not applicable. Subject to deductible and 20% coinsurance.
Company Reimbursement: [4]	85%	65%	80%
Employee Coinsurance: [4]	15%	35%	20%
Preventive and Wellness:	100%	Not Covered	100%
Annual Out-of-Pocket Max.: [5]			
Per Individual:	$1,500	$3,000	$1,500
Per Family:	$3,000	$6,000	$3,000

Notes:

[1] There is no deductible for Preventive Care/Wellness or to Organ Transplants at designated *Centers of Excellence*.

[2] Office visit and Emergency Room copayments do not count toward meeting annual plan deductibles.

[3] The $75 Emergency Room copay applies to all in-network ER visits. The copay applies to an out-of-network ER visit if the visit is deemed an emergency using the prudent layperson standard. The copay is waived in-network and out-of-network, if admitted.

[4] In-network reimbursement and coinsurance are calculated according to the negotiated amount; the employee is not responsible for any amount in excess of the negotiated rate. Reimbursement for Out-of-Network services is 65% after any applicable deductible. Out-of-Network and Network-not-Available coinsurance is calculated according to the reasonable and customary (R&C) rate; the employee is responsible for any amount in excess of the R&C rate.

[5] Annual out of pocket maximum includes deductible and coinsurance amounts for covered medical expenses each calendar year, and excludes office visit copayments, Emergency Room copayments, prescription drugs and amounts above R&C amount.

Proposed Employee Health Care Premiums

	Weekly Amounts				
Family Size	**Current**	**2011**	**2012**	**2013**	**2014**
Single	$20.00	$22.00	$24.00	$30.00	$35.00
Family	$20.00	$32.00	$35.00	$42.00	$47.00
	Monthly Amounts				
Family Size	**Current**	**2011**	**2012**	**2013**	**2014**
Single	$86.67	$95.33	$103.99	$129.99	$151.66
Family	$86.67	$138.66	$151.66	$181.99	$203.65

Proposed Family Coverage Premiums Versus Proposed and Salaried Alcoa Choices Health Care Premiums

	Monthly Premiums, Family Coverage				
	Current	**2011**	**2012**	**2013**	**2014**
Alcoa USW Master Agreement	**$87**	**$139**	**$152**	**$182**	**$204**
Alcoa Proposal, 5/25/10, no credits	$362	$362	$384	$403	$419
w/ max. possible health credits	$295	$295	$317	$337	$353
Alcoa Proposal, 5/30/10	n.a.	$216	$238	$260	$282
Alcoa Salaried and Non-Union with no health credits	$362	n.a.	n.a.	n.a.	n.a.

Notes: All figures rounded to nearest dollar.
Alcoa premiums based on the Comprehensive Health Care, Prescription Drug and Dental Plans and Vision coverage, but no short-term disability coverage.

Contributions Still Required for Employees Who are Absent from Work

The Union Benefits Committee struggled to find a solution to the problem of Alcoa's termination of health care coverage for employees when they are absent from work due to layoff, leaves of absence or receiving S&A benefits or workers' compensation. Alcoa insists that employees continue to pay premiums by check. Employees who miss the payment deadline have their coverage cancelled, without the possibility of a second chance.

During the negotiations, the Union learned that Alcoa has terminated the health care coverage of hundreds and hundreds of its employees for missing payment deadlines, including salaried employees. Despite this, the Company repeatedly refused proposals that it waive or delay the premium recovery or deduct premiums from SUB or workers' compensation or other payments.

The Union was successful in addressing the issue for employees on S&A. Effective January 1, 2011, employees absent from work and receiving S&A benefits will not be required to pay health care premiums by separate check each month. The average weekly premium will be subtracted from the weekly S&A benefit amount. This arrangement is discussed in more detail in the section on S&A Benefits.

But employees on layoff or workers' compensation will continue to have to pay special attention to send in monthly employee health care premiums before the deadlines in the monthly statements to avoid having Alcoa cancel their health care benefits.

Copay for Office Visits

Effective January 1, 2011, there will be a flat copayment of $20 for each office visit to a primary care physician and $30 for each office visit to a specialist. The office visit copayment will not apply toward the annual deductible or the out-of-pocket maximums under the Plan. Under the current plan, you must first meet the annual deductible and pay a 10% coinsurance amount for office visits.

Under the Proposed Agreement, even if you have not met your annual deductible, an office visit will be fully covered after you pay the $20/$30 copayment. However, any other services, tests, lab work, drugs, etc. will still be subject to the deductible and coinsurance.

$75 Copay for Emergency Room Visits

The Proposed Agreement also adds a $75 copayment for all emergency room visits, except where the individual is admitted to the hospital, effective January 1, 2011. If you visit an out-of-network emergency room, and it is determined not to have been an actual emergency, you will pay the 35% coinsurance for out-of-network services (after meeting the deductible), unless the situation meets the "prudent layperson" definition of emergency.

Preventive Care/Wellness

The definition of preventive care is expanded to provide greater clarity regarding covered services and screening. The following services will be covered at 100% and not subject to a deductible or copayment:

- well baby care and well child care, including child health supervision services
- flexible sigmoidoscopy, colonoscopy, double-contrast barium enema or CT colonography as recommended by the American Cancer Society guidelines or by your Physician; and
- laboratory tests such as fecal occult blood test, complete blood count, comprehensive metabolic panel.

Women's Health Issues

The definition of preventive care is also expanded to provide greater clarity regarding coverage for women's health service. The following services will be covered at 100% and not subject to a deductible or copayment:

- Human Papilloma Virus (HPV) Vaccine for women and girls age 9-26 at 100% and not subject to a deductible or co-payment;
- HPV tests will also be covered for women, regardless of age, when recommended by a physician;
- routine cytologic and chlamydia screening (inc. conventional and liquid pap test); and
- routine bone density testing for women.

Coverage for Domestic Partners Added

The Proposed Agreement expands the definition of eligible dependents to cover a domestic partner of the same or opposite gender under the Alcoa Master Agreement Health Care Benefits Agreement. This will be effective January 1, 2011.

In order to enroll a domestic partner, you will be required to provide proof that your partner meets Alcoa's eligibility guidelines. Required proof includes: 1) a Declaration of Domestic Partner Affidavit, which, among other documentation, requires you to prove that your relationship has existed for at least 12 months, and that you and your partner are financially interdependent; (2) documentation showing that you both reside at the same address; and (3) two other forms of proof, such as a lease or deed in the names of both parties or proof of a joint checking, savings, or credit card account.

Copies of the Declaration of Domestic Partner Affidavit and list of required documentation may be obtained by calling 1-888-ALCOA123 (1-888-252-6212), or visiting the *Your Benefits Resources™* (YBR) website.

Mental Health and Substance Abuse Treatment

To comply with recent changes in federal law, coverage for mental health and substance abuse treatment will be modified to eliminate frequency limitations on doctor's office visits for mental health and substance abuse treatment. The level of reimbursement for doctor's office visits and outpatient and intermediate care will be increased to 70% (65% effective January 1, 2011) for Out-of-Network expenses and 80% for Network-Not-Available expenses.

Other Health Care Issues

The Letters of Understanding regarding Managed Care Protocols and the Joint Health Care Committee are renewed. Obsolete retiree health care eligibility language will be removed from the agreement.

Dental and Vision Care Benefits

The dental and vision care benefits are unchanged.

Life Insurance and AD&D

The amount of basic life insurance for active employees is increased from $44,000 to $48,000. The amount of Company-provided Accidental Death and Dismemberment (AD&D) insurance is increased from $44,000/$88,000 to $48,000/$96,000, consistent with the existing schedule. The amount of life insurance for retirees age 62 and over is unchanged at $7,500.

Prescription Drugs

The prescription drug benefits will change effective January 1, 2011. Under the Proposed Agreement copayments for generic drugs will decrease, however, there will be additional incentives to use lower-cost brand and generic drugs.

Prescription Drug Coverage Categories and Coinsurance Amounts

There are three coverage categories in the proposed prescription drug plan; each has different coinsurances that apply.

- **Generic Drugs:** You pay 10% of the cost for a generic drug filled at a network retail pharmacy and there is no deductible. The maximum amount of coinsurance you pay for a generic prescription is $60 at a network retail pharmacy. The Plan pays 100% of the cost of generic drugs purchased through the mail-service program for up to a 90-day supply. There is no copay, coinsurance or deductible for generic drugs purchased through the mail-service program.

- **Brand 80/20 Drugs:** This category includes brand-name drugs for which there are no or limited generic drug alternative (that is, a generic drug that is not the exact equivalent of the brand-name drug, but can be used to treat that medical condition). For example, there are generic options to treat high cholesterol. All brand-name drugs used to treat asthma or diabetes are included in the Brand 80/20 category.

  You pay 20% of the cost of Brand 80/20 Drugs, up to a maximum of $60 per prescription at a network retail pharmacy or $120 through the mail-service program. This maximum does not apply if there is a generic drug equivalent available.

- **Brand 50/50 Drugs:** This category includes brand-name drugs for which there are available generic equivalent drugs and/or appropriate generic drug alternatives (that is, a generic drug that is not the exact equivalent of the brand-name drug, but can be used to treat that medical condition). A combined deductible of $50/person or $100/family applies to all retail and mail service purchases.

  You pay 50% of the cost of Brand 50/50 Drugs, up to a maximum of $60 per prescription at a network retail pharmacy or $120 through the mail-service program. This maximum does not apply if there is a generic drug equivalent available.

You Must Use the Mail Service for Maintenance Drugs

Maintenance medications must be filled through the mail-service program. Maintenance medications filled at a retail pharmacy will be limited to the original prescription and two refills, each for a 30-day supply, at the same dosage and within a 365-day period. If you order more than three fills of a maintenance drug at a network retail pharmacy instead of ordering it through the mail-service program, you will pay an additional 10% of the cost. The maximum coinsurance amount does not apply to this additional 10% cost.

Specialty Drugs Program

Specialty drugs, including select injectable and oral medications, are only available through the Specialty Pharmacy Services of the mail-service program. This program is currently in place and remains unchanged, except the changes in copays and coinsurance described here.

Prescriptions at Retail Pharmacy		
	Current	**Proposed Agreement**
Annual Deductible:	$50 per individual and $100 per family	$50 per individual and $100 per family combined retail and mail service deductible only for 50/50 Drugs.
Maximum Supply:	30-days	30-days
Generic Drugs		
Coinsurance:	20%	10%
Minimum Copay:	$7.50	None
Maximum Copay:	$40.00	$60.00
Brand-Name		
Coinsurance:	20%.	20% if there is no generic drug alternative. 50% if there is a generic equivalent or appropriate generic alternative available.
Mandatory Generic:	If employee requests a brand-name drug for which a generic equivalent is available, s/he is responsible for additional cost.	If employee requests a brand-name drug for which a generic equivalent is available, s/he is responsible for 10% of generic cost plus additional cost.
Minimum Copay:	$15.00	None
Maximum Copay:	$40.00	$60.00, except if a generic equivalent is available.
Prescriptions through Mail Service		
	Current Agreement	**Proposed Agreement**
Annual Deductible	None	See above
Maximum Supply:	90-days	90-days
Generic Drugs		
Coinsurance:	20%	0%
Minimum Copay:	$15.00	None
Maximum Copay:	$80.00	Not applicable
Brand-Name		
Coinsurance:	20%	20% if there is no generic drug alternative and 50% if there is a generic equivalent or appropriate generic alternative available.
Mandatory Generic:	See description above.	See description above.
Minimum Copay:	$30.00	None
Maximum Copay:	$80.00	$120, except if a generic equivalent is available.

No Prescription Drug Out-of-Pocket Maximum

There is no annual out-of-pocket maximum for prescription drug benefits. Also, any amounts you pay for prescription drugs do not count toward your medical out-of-pocket maximum.

Prescription Drug Utilization Management Programs Unchanged

The Alcoa Managed Drug Limitation program, Prior Authorization and Step-Therapy Program (for retiree only) are unchanged and described in the 2006 Health Care Benefits Agreement.

Prescription Drug Examples

Generic Drug Example

The most commonly prescribed drug among Alcoa employees is the generic form of the pain-reliever Hydrocodone-Acetaminophen, which sells for approximately $20 for a 30-day supply. Under the Proposed Agreement, an employee purchasing Hydrocodone-Acetaminophen at a network retail pharmacy would pay $2 for a 30-day supply, compared to the $7.50 copay under the current Agreement.

If the employee was prescribed the brand-name drug *Vicodin*, and s/he chose to fill the prescription with the brand-name drug, which sells for approximately $120 for a 30-day supply, instead of the generic equivalent Hydrocodone-Acetaminophen, under the Proposed Agreement, the employee would pay $2, *plus* the $100 difference in cost between the generic and brand drugs.

80/20 Brand Drug Examples

Another commonly prescribed brand-name drug among Alcoa employees is the drug *Singulair*, which sells for approximately $123 for a 30-day supply. Under the Proposed Agreement, an employee purchasing *Singulair* at a network retail pharmacy would pay 20% of the cost or $24.60 for a 30-day supply, the same amount as under the current Agreement.

If purchased via mail service, a 90-day supply of *Singulai*r sells for approximately $328. Under the Proposed Agreement, the employee's cost would be $65.60 for a 90-day supply, also the same amount as under the current agreement.

An example of a more costly brand-name drug is *Abilify*, which is used to treat bipolar disorder and schizophrenia, and sells for approximately $440 for a 30-day supply. Under the Proposed Agreement, an employee purchasing *Abilify* at a network retail pharmacy would pay 20% of the cost or $60 for a 30-day supply (since 20% of the $440 cost is greater than the brand-name retail maximum), compared to $40 under the current Agreement.

If purchased via mail service, a 90-day supply of *Abilify* sells for approximately $1,130. Under the Proposed Agreement, the employee's cost would be $120 for a 90-day supply (since 20% of the $1,130 cost is greater than the brand-name mail service maximum), compared to $80 under the current agreement.

Other examples of common 80/20 drugs are Proair HFA, Levaquin, Tamiflu, Vynase, Advair Diskus, Plavix, Actos, One Touch Ultra Test Strips, Proventil HFA, Diovan, Lyrica, Diovan HCT, Hyzaar, Benicar, Ventoli HFA, Avapro, Avalide, Cozaar, Benicar HCT, Avelox, Lantus, Humalog, Skelaxin, Focalin XR, Januvia, Ciprodex, Insulin Syringes, Vivelle-DOT, Spiriva, and Flovent HFA.

50/50 Brand Drug Examples

The most commonly prescribed brand-name drug among Alcoa employees is the anti-cholesterol drug *Lipitor*, which sells for about $128.00 for a 30-day supply of the 20 mg tablets. Under the Proposed Agreement, an employee purchasing *Lipitor* at a network retail pharmacy would pay $60.00 for a 30-day supply, because 50% of the $128 cost is greater than the brand-name retail maximum of $60 per script. This compares to the $25.60 coinsurance amount under the current Agreement.

If purchased via mail service, a 90-day supply of *Lipitor* at the 20 mg strength sells for approximately $344. Under the Proposed Agreement, the employee's cost would be the $120 maximum copay amount for a 90-day supply, since 50% of the $344 cost is greater than the brand-name mail service maximum. Under the current agreement, the coinsurance amount for the 90-day supply of Lipitor would be $69.

If the employee discusses the drug with his/her doctor and has the prescription filled with the generic alternative Pravastatin Sodium, which sells for approximately $14.00 for a 30-day supply, the employee will pay just $1.40 for a 30-day supply at a retail pharmacy or receive a 90-day supply at no cost via the mail service.

Other examples of common 50/50 drugs are Nexium, Lexapro, Crestor, Viagra, Cymbalta, Effexor XR, Nasonex, Tricor, Celebrex, Vytorin, Cialis, Chantix, Concerta, Zetia, Oxycontin, Yaz, Ambien CR, Tussionex, Valtrex, Niaspan, Abilify, Xyzal, Lunestra, Aciphex, Levitra, Pristiq, Seroquel, Trilpix, Allegra-D 12 Hour, Loestrin 24 FE, Nasacort AQ and Clarinex.

Sickness and Accident Benefits

During these negotiations, the Union Benefits Committee fought hard to prevent Alcoa from terminating the health care coverage of employees absent from work for making late premium payments. While Alcoa refused to agree to a comprehensive solution, the Union was successful in addressing the issue for employees on S&A.

Beginning in 2011, employees absent from work and receiving S&A benefits will not be required to pay health care premiums by separate check each month. Effective January 1, 2011 and each January 1 thereafter through May 2014, the 2010 weekly Sickness & Accident benefits schedule will be reduced by an amount equal to the average weekly employee health care contribution.

Estimated Sickness & Accident Benefit Amounts
After Offset for Average Health Care Premium, 2011-2014

Job Grade	Current	Estimated Sickness & Accident Amounts			
		January 1, 2011	January 1, 2012	January 1, 2013	January 1, 2014
1-4	$377	$347	$344	$337	$332
5-8	$391	$361	$358	$351	$346
9-12	$403	$373	$370	$363	$358
13-16	$420	$390	$387	$380	$375
17-20	$437	$407	$404	$397	$392
21-24	$455	$425	$422	$415	$410
25 +	$473	$443	$440	$433	$428

Note: The above figures are estimates based on the 2010 ratio of employees with single coverage versus family coverage. The actual S&A weekly benefits will be determined based on the actual number of employees with single and family coverage.

Retiree Insurance Benefits

Retiree Health Care Cap for Post-May 31, 1993 Retirees

The 1993 Labor Agreement between Alcoa and the Unions placed a cap on the Company's retiree health care costs for employees who retired after May 31, 1993. The retiree cost cap was first negotiated as a way to lower the Company's long-term obligation for retiree health care, while preserving benefits. However, since that time, health care costs and the number of Alcoa retirees have increased dramatically.

During the 2005-2006 negotiations the Company took the position that it could not adjust the effective date of the retiree cost cap and that retirees would be required to pay the cost of all health care cost increases.

The 2006 Labor Agreement created a Retiree Health Care Account, to allow the Company to retain its cost cap without requiring retirees to bear the brunt of health care inflation. The contributions to the Retiree Health Care Account, changes in benefits levels and retiree premiums have successfully kept costs within the cap amounts, so that no further premium increases have been necessary.

The Proposed Agreement continues the approach to protect retiree health care benefits through:

1. a retiree health care account, reflecting Company and retiree contributions, to pay costs above the cap and provide a cushion for future negotiations.
2. health care plan design changes to contain costs without exposing retirees to large deductibles or catastrophic medical bills;
3. the same benefits for non-Medicare eligible retirees and the same prescription drug coverage for Medicare-eligible retirees as active employees; and
4. affordable retiree health care contributions.

The Retiree Health Care Account currently has a balance of over $100 million, which is expected to allow us to avoid major changes to the benefits or premiums for up to eight years. Alcoa refused to renew the same fixed and variable contributions to the Retiree Health Care Account as in the 2006 Agreement. Instead, the Company will contribute $3.75 million per year or $15 million over the term of the Proposed Agreement, along with any applicable proceeds from the Early Retiree Reinsurance Program under the *Patient Protection and Affordable Care Act*.

Retiree Health Care Benefit Plan Changes

The Proposed Agreement includes the same increases in the deductibles and coinsurance under the health care plan for non-Medicare eligible retirees who retired after May 31, 1993 as are being made to the health care plan covering active employees and described above. These changes are also effective January 1, 2011. Retirees will also see the same changes to prescription drugs coverage as active employees.

Alcoa Medicare Supplement Plan and MedOption Supplement Plan

There is no change in the Alcoa Medicare Supplement Plan and MedOption Supplement Plan for Medicare eligible retirees and surviving spouses and their dependents who retired after May 31, 1993. However, prescription drug coverage for Medicare-eligible retirees will change as described for active employees and non-Medicare eligible retirees, effective January 1, 2011.

Participant Premiums

Effective January 1, 2011, the monthly health care premiums for retirees and surviving spouses and their dependents who retired after May 31, 1993 will increase as shown the following table.

Health Care Plans for Pre-1993 Retirees

The Proposed Agreement does not modify retiree health care or prescription drug benefits for employees who retired before May 31, 1993 or their dependent spouses, or eligible surviving spouses.

Retiree Health Care for Employees Hired After June 1, 2010

Employees hired or rehired (following termination or loss of recall rights) after June 1, 2010 will not be eligible for the retiree health care and prescription drug benefits outlined in the Health Care Benefits Agreement. Instead they will receive a Company contribution into their 401(k) savings account of $0.40 per hour worked, after one year of employment and beginning on his/her first anniversary date.

Separate sub-accounts will be established within the employee's savings plan account for these contributions, and the funds in this sub-account will not be available to the employee for withdrawal or loans. Contributions to the sub-account will be placed in a professionally managed investment fund, which is automatically adjusted based on the employee's projected retirement age. The employee will have the right to change the investments of this fund if they so choose. The employee's sub-account will be available for withdrawal upon retirement or termination of employment for any reason.

Monthly Retiree Health Care Premiums, 2011-2014
Per Retiree, Spouse or Surviving Spouse
Employees Who Retired after May 31, 1993

	Non-Medicare Eligible Participants		One Medicare Eligible + One Non-Medicare Eligible Participant	Medicare-Eligible Participants	
	Single	Retiree + Spouse		Single	Retiree + Spouse
Master Agreement Locations: Alcoa, TN; Badin, NC; Baton Rouge, LA; Bauxite, AR; Davenport, IA; Gum Springs, AR; Hot Springs, AR; Lake Charles, LA; Lafayette, IN; Lebanon, PA; Louisville, KY Plants 1 & 15; Massena, NY East and West Plants; Point Comfort, TX; Richmond, VA; Rockdale, TX; Troutdale, OR; Warrick, IN; Wenatchee, WA; Mobile, AL; Frederick, MD (Eastalco)	**2011:** $85 **2013:** $90	**2011:** $170 **2013:** $180	**2011:** $130 **2013:** $140	**2011:** $45 **2013:** $50	**2011:** $90 **2013:** $100
Closed and Sold Locations: Listerhill, AL; Bellwood, VA Extrusions Plant; Bristol, VA End Plant; Corpus Christi, TX; Fort Meade, FL; Houston, TX Can Plant; Kansas City, MO Can Plant; Longview, WA; Louisville, KY Plant 3; Chicago, IL; Richmond, IN; Salisbury, NC Can Plant; Seattle, WA Can Plant; Tampa, FL Can Plant; and Torrance, CA Extrusions Plant	$150	$300	$225	$75	$150

Note: Monthly rates are established on a per person basis and include coverage for eligible dependent children, if any. Notification of rate changes will be given to those then enrolled for optional major medical coverage.

Language Issues

Investment Commitment

During the negotiations, discussions were held about the future of the plants covered by the Master Agreement. Those discussions were summarized in a letter, to be published in the contract, which reads as follows:

This letter will confirm that the parties discussed the competitiveness of the Master Agreement locations and the importance of maintaining and modernizing these facilities. The Master Agreement locations continue to face major competition from both domestic and foreign operations. This letter will confirm that the Company agrees to maintain and invest in the plants covered under the master agreement so as to keep the facilities capable of meeting market needs, subject to overall changing economic and market conditions. It is the intention of the company to develop new products during the term of this agreement that will benefit many of these locations.

The Top Level Committee (that is, the Business Unit Presidents of the Company and the Officers and District Directors of the International Union with Alcoa locations) will periodically review such investments, new product introductions and expenditures in light of economic and market conditions.

Termination of Seniority

Currently Alcoa employees covered by the Master Agreement never lose recall rights when off work. For new employees hired on or after July 1, 2010, recall rights will end after an absence from work due to layoff for a period of five years.

Joint Efforts Agreement

There are some problems that we face that cannot be fixed at the negotiating table. These include such things as energy and health care – both of which directly impact our jobs and our standard of living. Another is the value of the dollar against other currencies – which affects the price of imports into and exports from the U.S.

For this reason, in 2006 we negotiated that Alcoa establish a Public Policy Fund to work with us on these kinds of issues. Alcoa joined Goodyear Tire and the major steel companies in agreeing to establish this type of joint effort on public policy issues.

The Fund was financed at a level of $3 million over the term of the 2006 Labor Agreement. (The money is carried on the Company's books but is not "funded" with cash). The money is only spent by agreement, and during over the term of the 2006 Labor Agreement only about $600,000 was spent. The Company has agreed to replenish the Fund back to a level of $3 million.

Lake Charles

The contract covering the Lake Charles, Louisiana, plant is covered by a special arrangement. While it is not included in the Master Agreement locations, it is covered by a letter that provides for a contract expiration seventy-five days after the Master, and for a pass-through of the economic package from the Master. This letter has been renewed.

Employment Security Letter

In 2006 we secured an agreement on employment security. This agreement provided that there would be no layoff in any plant unless the layoff would involve more that 35 people or 10% of the workforce, whichever is less. In such cases, the Company would offer a “quit package” of $10,000 plus $400 for each year of company seniority. If at least 75 percent of the total number to be laid off accepted the package there would be no layoff from the plant.

This agreement was limited to the term of the 2006 contract, but your Negotiating Committee was successful in having it renewed for the term of the 2010 contract.

Team Leaders

An issue pushed by the Company in recent years has been the use of Team Leaders. During these negotiations an agreement was reached on a process for installing Team Leaders in the plants. This agreement (unless modified by local agreement) includes:

- A Team Leader may perform a number of duties as well as the duties of the team he is leading, but will not discipline other employees or have any payroll responsibility.
- While working as Team Leader an employee will be paid a rate of pay six job grades higher than the highest evaluated job grade in the team being led.
- The selection process for Team Leader will begin with a posting in the Department, followed by an interview by representatives of Company and Union. Applicants must be knowledgeable in the defined area of responsibility. The senior qualified employee will be selected for the job.
- The successful bidder will receive training, and any non-successful bidders will receive feedback to help to prepare them for the next opportunity.

Year-End Vacation Payment

Any unpaid, accrued vacation will be paid out no earlier than the second payroll week in December for each calendar year.

Probationary Period

The probationary period for all new employees hired on or after June 1, 2010 will be ninety days of actual work.

Arbitration

Several changes and updates to the arbitration system were negotiated. At the former ABG locations, where back pay is ordered in an arbitration case is not paid within thirty working days of the date the Company receives the award the Company will pay interest on the back pay amount, with certain exceptions. This change applies only to former ABG locations because former USWA locations already have this contract provision.

Also, Gum Springs will have grievances heard in arbitration by the Board of Arbitration and not an ad hoc arbitrator as in the past.

Standard Hourly Rates

Tennessee, Badin, Gum Springs, Point Comfort and Rockdale

Job Class	Current 6/1/09	Proposed Agreement				
		Effective 6/1/10	Effective 6/4/12	Effective 6/3/13	Increase Over Term	
					Without COLA Roll-in	With COLA Roll-in
1 - 2	$15.325	$17.201	$17.631	$18.072	$0.871	$2.747
3	15.553	17.429	17.865	18.312	0.883	2.759
4	15.783	17.659	18.100	18.553	0.894	2.770
5	16.011	17.887	18.334	18.792	0.905	2.781
6	16.239	18.115	18.568	19.032	0.917	2.793
7	16.468	18.344	18.803	19.273	0.929	2.805
8	16.696	18.572	19.036	19.512	0.940	2.816
9	16.926	18.802	19.272	19.754	0.952	2.828
10	17.154	19.030	19.506	19.994	0.964	2.840
11	17.382	19.258	19.739	20.232	0.974	2.850
12	17.611	19.487	19.974	20.473	0.986	2.862
13	17.840	19.716	20.209	20.714	0.998	2.874
14	18.069	19.945	20.444	20.955	1.010	2.886
15	18.297	20.173	20.677	21.194	1.021	2.897
16	18.525	20.401	20.911	21.434	1.033	2.909
17	18.754	20.630	21.146	21.675	1.045	2.921
18	18.983	20.859	21.380	21.915	1.055	2.932
19	19.212	21.088	21.615	22.155	1.067	2.943
20	19.440	21.316	21.849	22.395	1.079	2.955
21	19.668	21.544	22.083	22.635	1.091	2.967
22	19.897	21.773	22.317	22.875	1.102	2.978
23	20.126	22.002	22.552	23.116	1.114	2.990
24	20.355	22.231	22.787	23.357	1.126	3.002
25	20.583	22.459	23.020	23.596	1.137	3.013
26	20.811	22.687	23.254	23.835	1.148	3.024
27	21.040	22.916	23.489	24.076	1.160	3.036
28	21.269	23.145	23.724	24.317	1.172	3.048
29	21.498	23.374	23.958	24.557	1.183	3.059
30	21.726	23.602	24.192	24.797	1.195	3.071
31	21.954	23.830	24.426	25.037	1.207	3.083
32	$22.183	$24.059	$24.660	$25.277	$1.218	$3.094

Standard Hourly Rates

Lafayette, Massena East, Massena West and Warrick

Job Class	Current 6/1/09	Proposed Agreement				
		Effective 6/1/10	Effective 6/4/12	Effective 6/3/13	Increase Over Term	
					Without COLA Roll-in	With COLA Roll-in
1 - 2	$15.158	$16.708	$17.126	$17.554	$0.846	$2.396
3	15.384	16.934	17.357	17.791	0.857	2.407
4	15.610	17.160	17.589	18.029	0.869	2.419
5	15.836	17.386	17.821	18.267	0.881	2.431
6	16.062	17.612	18.052	18.503	0.891	2.441
7	16.290	17.840	18.286	18.743	0.903	2.453
8	16.516	18.066	18.518	18.981	0.915	2.465
9	16.742	18.292	18.749	19.218	0.926	2.476
10	16.969	18.519	18.982	19.457	0.938	2.488
11	17.195	18.745	19.214	19.694	0.949	2.499
12	17.421	18.971	19.445	19.931	0.960	2.510
13	17.647	19.197	19.677	20.169	0.972	2.522
14	17.873	19.423	19.909	20.407	0.984	2.534
15	18.099	19.649	20.140	20.644	0.994	2.545
16	18.326	19.876	20.373	20.882	1.006	2.556
17	18.553	20.103	20.606	21.121	1.018	2.568
18	18.780	20.330	20.838	21.359	1.029	2.579
19	19.006	20.556	21.070	21.597	1.041	2.591
20	19.232	20.782	21.302	21.835	1.053	2.603
21	19.459	21.009	21.534	22.072	1.063	2.613
22	19.684	21.234	21.765	22.309	1.075	2.625
23	19.910	21.460	21.997	22.547	1.087	2.637
24	20.137	21.687	22.229	22.785	1.098	2.648
25	20.363	21.913	22.461	23.023	1.110	2.660
26	20.590	22.140	22.694	23.261	1.121	2.671
27	20.817	22.367	22.926	23.499	1.132	2.682
28	21.043	22.593	23.158	23.737	1.144	2.694
29	21.269	22.819	23.389	23.974	1.155	2.705
30	21.496	23.046	23.622	24.213	1.167	2.717
31	21.721	23.271	23.853	24.449	1.178	2.728
32	21.947	23.497	24.084	24.686	1.189	2.739
33	$22.174	$23.724	$24.317	$24.925	$1.201	$2.751

Standard Hourly Rates
Davenport and Wenatchee

Job Class	Current 6/1/09	Proposed Agreement				
		Effective 6/1/10	Effective 6/4/12	Effective 6/3/13	Increase Over Term: Without COLA Roll-in	Increase Over Term: With COLA Roll-in
1 - 2	$15.204	$16.754	$17.173	$17.602	$0.848	$2.398
3	15.429	16.979	17.403	17.838	0.859	2.409
4	15.656	17.206	17.636	18.077	0.871	2.421
5	15.882	17.432	17.868	18.315	0.883	2.433
6	16.108	17.658	18.099	18.551	0.893	2.443
7	16.336	17.886	18.333	18.791	0.905	2.455
8	16.562	18.112	18.565	19.029	0.917	2.467
9	16.788	18.338	18.796	19.266	0.928	2.478
10	17.015	18.565	19.029	19.505	0.940	2.490
11	17.241	18.791	19.261	19.743	0.952	2.502
12	17.466	19.016	19.491	19.978	0.962	2.512
13	17.693	19.243	19.724	20.217	0.974	2.524
14	17.919	19.469	19.956	20.455	0.986	2.536
15	18.146	19.696	20.188	20.693	0.997	2.547
16	18.372	19.922	20.420	20.931	1.009	2.559
17	18.599	20.149	20.653	21.169	1.020	2.570
18	18.826	20.376	20.885	21.407	1.031	2.581
19	19.052	20.602	21.117	21.645	1.043	2.593
20	19.278	20.828	21.349	21.883	1.055	2.605
21	19.504	21.054	21.580	22.120	1.065	2.615
22	19.730	21.280	21.812	22.357	1.077	2.627
23	19.956	21.506	22.044	22.595	1.089	2.639
24	20.183	21.733	22.276	22.833	1.100	2.650
25	20.409	21.959	22.508	23.071	1.112	2.662
26	20.636	22.186	22.741	23.310	1.124	2.674
27	20.863	22.413	22.973	23.547	1.134	2.684
28	21.089	22.639	23.205	23.785	1.146	2.696
29	21.314	22.864	23.436	24.022	1.158	2.708
30	21.541	23.091	23.668	24.260	1.169	2.719
31	21.767	23.317	23.900	24.498	1.180	2.731
32	21.993	23.543	24.132	24.735	1.192	2.742
33	$22.220	$23.770	$24.364	$24.973	$1.203	$2.753

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UNITY AND STRENGTH FOR WORKERS

FIVE GATEWAY CENTER

PITTSBURGH, PA 15222