

# Gain Associate and/or Dependent Coverage Due to Change in Employment Status



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**Gaining associate and/or dependent coverage under the Albertsons Companies plan(s) due to a change in employment status is a qualifying life event allowing you to make certain benefit changes that are consistent with the event.** Two main scenarios can trigger this qualifying life event:

- Your employment status with Albertsons Companies changes, and you become eligible to enroll in associate coverage and/or add coverage for your dependent(s).
- You and/or your dependent(s) do not currently participate but are eligible for coverage under the Albertson Companies plan(s), and you and/or your dependent(s) lose other group health coverage due to a change in employment status.

In both cases, you have **31 days** from the date of the qualifying life event to enroll in or make changes to your benefits. Note that the date of your and/or your dependents' change in employment status counts as the first day in determining the 31-day deadline.

Call the Benefits Service Center at **833-407-4282 Option 1** to report the event.

The online enrollment system will be updated so you can make certain benefit changes within 31 days of the event date that are consistent with event. To access the online enrollment system from [myACI.albertsons.com](https://myACI.albertsons.com), click on the **My HR** tab. Then, click on **My Benefits**.

In the case of gaining coverage under the Albertsons Companies plan(s) due to an employment status change resulting in the loss of other group health coverage, you must submit proof in the form of a letter from the other employer on official letterhead or stationery that confirms the employer dropped or will drop the coverage for you and/or your dependent(s).

To add eligible dependents to your coverage, please see the [Dependent Verification Requirements](#) to learn about acceptable documentation.

Submit copies of all documents, including name, Associate ID, last four digits of SSN and phone number on the cover page of your submission via the following options:

- Upload using the online enrollment system at [myACI.albertsons.com](https://myACI.albertsons.com). Click on the **My HR** tab. Then, click on **My Benefits**.
- Fax to 877-282-1999
- Mail to Benefits Service Center  
PO Box 534077  
St. Petersburg, FL 33747-4077
- Overnight to Benefits Service Center  
Seven Parkway Center  
875 Green Rd, Ste. 500  
Pittsburgh, PA 15220

If you miss the 31-day deadline to enroll yourself and/or add your dependent(s) or to submit documentation verifying eligibility, you and/or your dependent(s) will not be covered under the Albertsons Companies plan(s). You will have to wait until the next annual Open Enrollment period.

Benefit Plan	Associate Gains Coverage	Dependent Gains Coverage
<b>Medical, Dental and Vision</b>	<p>You may add coverage for yourself and/or your eligible dependents under medical, dental and/or vision. When enrolling dependents, you must provide supporting documentation to verify eligibility.</p> <p>If you and/or your eligible dependents are gaining coverage under the Albertsons Companies plan(s) due to an employment status change resulting in loss of other group health coverage, you must submit proof of that loss of other coverage. See right column above for more information.</p>	<p>Add eligible dependent(s) who have lost other coverage to your Albertsons Companies coverage under medical, dental and/or vision. Increases in coverage level are permitted (e.g., OK to change level of coverage from Associate Only to Family). However, plan option changes are <b>not</b> permitted (e.g., <b>not</b> OK to change from EPO to HSA) unless your spouse or domestic partner experiences the employment status change.</p> <p>You must provide supporting documentation to verify dependent(s) eligibility. Proof of the loss of other coverage under a separate employer's plan must also be</p>

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<b>Health Savings Account (HSA)</b>	<p>If you enroll in (or are already enrolled in and are adding dependent(s) to) the HSA Plan or the Kaiser CA High Deductible HSA Plan, you are eligible to contribute to a Health Savings Account (HSA). Make sure your HSA contribution amount maximizes your savings. For 2023, the HSA contribution limit for family coverage is \$7,750 (plus an additional \$1,000 in HSA catch-up contributions if you are age 55 or older). According to the IRS, you can use the HSA to pay for your spouse's and tax dependent children's eligible expenses without penalty.</p> <p>You can change your HSA contribution amount at any time during the year using the online enrollment system.</p>	<p>Since plan option changes are not permitted under this type of qualifying life event unless your spouse or domestic partner experiences the employment status change, you must be currently participating in the HSA Plan or the Kaiser CA High Deductible HSA Plan and only adding dependent(s) to that existing coverage to be eligible to contribute to a Health Savings Account (HSA). Review your HSA contribution amount to ensure you maximize your savings. For 2023, the HSA contribution limit for family coverage is \$7,750 (plus an additional \$1,000 in HSA catch-up contributions if you are age 55 or older). According to the IRS, you can use the HSA to pay for your spouse's and tax dependent children's eligible expenses without penalty.</p> <p>You can change your HSA contribution amount at any time during the year using the online enrollment system.</p>
<b>Health Care Flexible Spending Accounts (FSA)</b>	<p>If you are not enrolled in the HSA Plan or the Kaiser CA High Deductible HSA Plan, you may enroll in or increase your contributions to a Health Care FSA, which lets you save up to \$2,850 on a pre-tax basis for qualified medical, dental and vision expenses. You can also stop participating in a Health Care FSA.</p> <p>Access the online enrollment system or call the Benefits Service Center at <b>833-407-4282 Option 1</b> to report the event within 31 days of the event date. If you miss the deadline, you'll have to wait until the next annual Open Enrollment period.</p>	
<b>Dependent Day Care Flexible Spending Account (FSA)</b>	<p>You may enroll in or change your contributions to a Dependent Day Care FSA. A dependent day care FSA allows you to pay for eligible day care or elder care expenses while you are working. You can set aside up to \$5,000 each year on a pre-tax basis to cover the cost of dependent day care expenses. You can also stop participating in a Dependent Day Care FSA.</p> <p>Access the online enrollment system or call the Benefits Service Center at <b>833-407-4282 Option 1</b> to report the event within 31 days of the event date. If you miss the deadline, you'll have to wait until the next annual Open Enrollment period.</p>	
<b>Basic Life &amp; AD&amp;D Insurance</b>	<p>No changes are allowed. You can update your beneficiary designation(s) at any time throughout the year.</p>	

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<b>Optional Life Insurance</b>	<p>You: You may enroll in or increase your coverage amount up to plan limits, subject to evidence of insurability requirements. You can also decrease your coverage by any amount or drop coverage.</p> <p>Your spouse or domestic partner: You may enroll in or increase coverage for your spouse/domestic partner up to plan limits, subject to evidence of insurability requirements. You can also decrease coverage for your spouse/domestic partner or drop coverage.</p> <p>Your child: You may enroll in or cancel coverage for your child(ren) in optional child life insurance from \$5,000 to \$20,000 in \$5,000 increments.</p> <p>Access the online enrollment system or contact the Benefits Service Center at <b>833-407-4282 Option 1</b> within 31 days of the event date. If you miss the deadline, you will have to wait until the next annual Open Enrollment period.</p> <p>You can update your beneficiary designation(s) at any time throughout the year.</p>	
<b>Optional AD&amp;D Insurance</b>	<p>You may enroll in or change your coverage amount of optional AD&amp;D insurance. You can also change your election from associate-only coverage to family coverage. If you select family coverage, family members are covered based on a percentage of your coverage.</p> <p>Access the online enrollment system or contact the Benefits Service Center at <b>833-407-4282 Option 1</b> within 31 days of the event date. If you miss the deadline, you will have to wait until the next annual Open Enrollment period.</p> <p>You can update your beneficiary designation(s) at any time throughout the year.</p>	
<b>Short-term Disability</b>	<p>No changes are allowed.</p>	
<b>Long-term Disability</b>	<p>No changes are allowed.</p>	
<b>Aflac Voluntary Plans</b> <ul style="list-style-type: none"> <li>• Critical Illness Insurance</li> <li>• Accident Insurance</li> <li>• Hospital Indemnity Insurance</li> </ul>	<p>You may enroll in or change your coverage amounts in the Aflac voluntary plans.</p> <p>Access the online enrollment system or contact the Benefits Service Center at <b>833-407-4282 Option 1</b> within 31 days of the event date. If you miss the deadline, you'll have to wait until the next annual Open Enrollment period.</p>	