START OF DISABILITY

→ Waitin

- 1 week.
- 100% of weekly earnings may be covered by available sick pay first, then available FTO, PTO or vacation.
- If you do not have any available sick pay, FTO, PTO or vacation, the waiting period will be unpaid.

→ Medical Disability

Short-Term Disability (STD) Through The Hartford & California State Disability Insurance (CA SDI)

Albertsons Companies Medical Leave for California Associates

- After 1 week waiting period, STD pays 100% of weekly pay for 6 weeks and 60% of pay for the remaining disability period.
- If you continue to be disabled, CA SDI may provide up to 70% of weekly earnings up to a maximum of \$1,620 for up to 52 weeks.
- STD benefits paid through The Hartford are offset by amounts received from CA SDI.
- Use available sick pay, FTO, PTO or vacation to top off your weekly pay to no more than 100% of your full wages.

Medical Disability (continues) Long-Term Disability (LTD) Through The Hartford (if enrolled)

- Beginning week 27, 60% of earnings (eligible base pay + bonus). Pay coordinated with CA SDI through week 52.
- If disabled under age 65, benefits continue until no longer disabled or your Social Security Normal Retirement Age (SSNRA), if earlier.
- If disabled at age 65 or older, benefits continue according to a schedule. Visit <u>myACI-Benefits.com</u> for more information.

WEEKS

JOB PROTECTION

, FMI A

Family Medical Leave Act

CFRA

California Family Rights Act

Eligibility requirements may apply to the policies represented here and individual leaves may vary. A Centralized Leave Team (CLT) Administrator can help with navigating any variations. The length of your leave of absence is determined by your disability period, based on certification from your doctor.

See reverse side for more information

¹ For hospital confinements of 24 hours or more, or for an Outpatient Surgical Procedure which necessitates a Total Disability period or a Disabled and Working Disability period of 24 hours or more after surgery, benefits commence: 1) on the first day of hospital confinement; or 2) on the date of the Outpatient Surgical Procedure.

Albertsons Companies Medical Leave for California Associates

When you're unable to work due to your own illness or injury, you may be eligible for job protection for up to 12 weeks under FMLA and CFRA. Your income may be replaced by various programs available to you.

For up to 26 weeks of your disability, your income may be partially replaced by STD Insurance through The Hartford and CA SDI.

If you remain disabled between 26 weeks and 52 weeks, your income may be partially replaced by CA SDI and LTD Insurance through The Hartford if you are eligible and have enrolled in this coverage.

If you remain disabled after 52 weeks, your income may be partially replaced by LTD Insurance through The Hartford if you are eligible and have enrolled in this coverage.

ELIGIBILITY FOR INCOME REPLACEMENT

STD

Short-Term Disability Through The Hartford

- To be eligible for STD coverage, you must be in an eligible classification as
 defined by Albertsons Companies and have satisfied the waiting period for
 your benefits to become effective.
- To be eligible to receive STD benefits, you must be under the care of a licensed doctor who must certify the period of time you are disabled and unable to work, and your claim must be approved by The Hartford.

CA SDI

California State Disability Insurance

- To be eligible for CA SDI coverage, you must meet the eligibility requirements as described on the California EDD website (https://edd.ca.gov/en).
- To be eligible to receive CA SDI benefits, your licensed doctor/practitioner must certify your disability, and you must meet the requirements as described on the California EDD website (https://edd.ca.gov/en).

LTD

Long-Term Disability Through The Hartford

- To be eligible for LTD coverage, you must be in an eligible classification as
 defined by Albertsons Companies, have satisfied the waiting period for your
 benefits to become effective and you are enrolled in long-term disability.
- To be eligible to receive LTD benefits, you must be under the care of a licensed doctor who must certify the period of time you are disabled and unable to work, and your claim must be approved by The Hartford.

ELIGIBILITY FOR JOB PROTECTION

FMLA

Family Medical Leave Act

• To be eligible for job protection, you must have worked for Albertsons Companies for at least 12 months and for at least 1,250 hours in the 12 months before your leave begins. FMLA runs concurrent with CFRA.

CFRA

California Family Rights Act

• To be eligible for job protection, you must have worked for Albertsons Companies for at least 12 months and for at least 1,250 hours in the 12 months before your leave begins. CFRA runs concurrent with FMLA.

MORE INFORMATION

Visit the leave of absence portal on **myACI-benefits.com** for information on:

- Leaves of absence available to associates.
- How to apply for a leave of absence in myACI.
- How to apply for disability benefits through CA SDI.
- How to apply for STD or LTD benefits through The Hartford.
- Contact information for CA SDI and The Hartford.