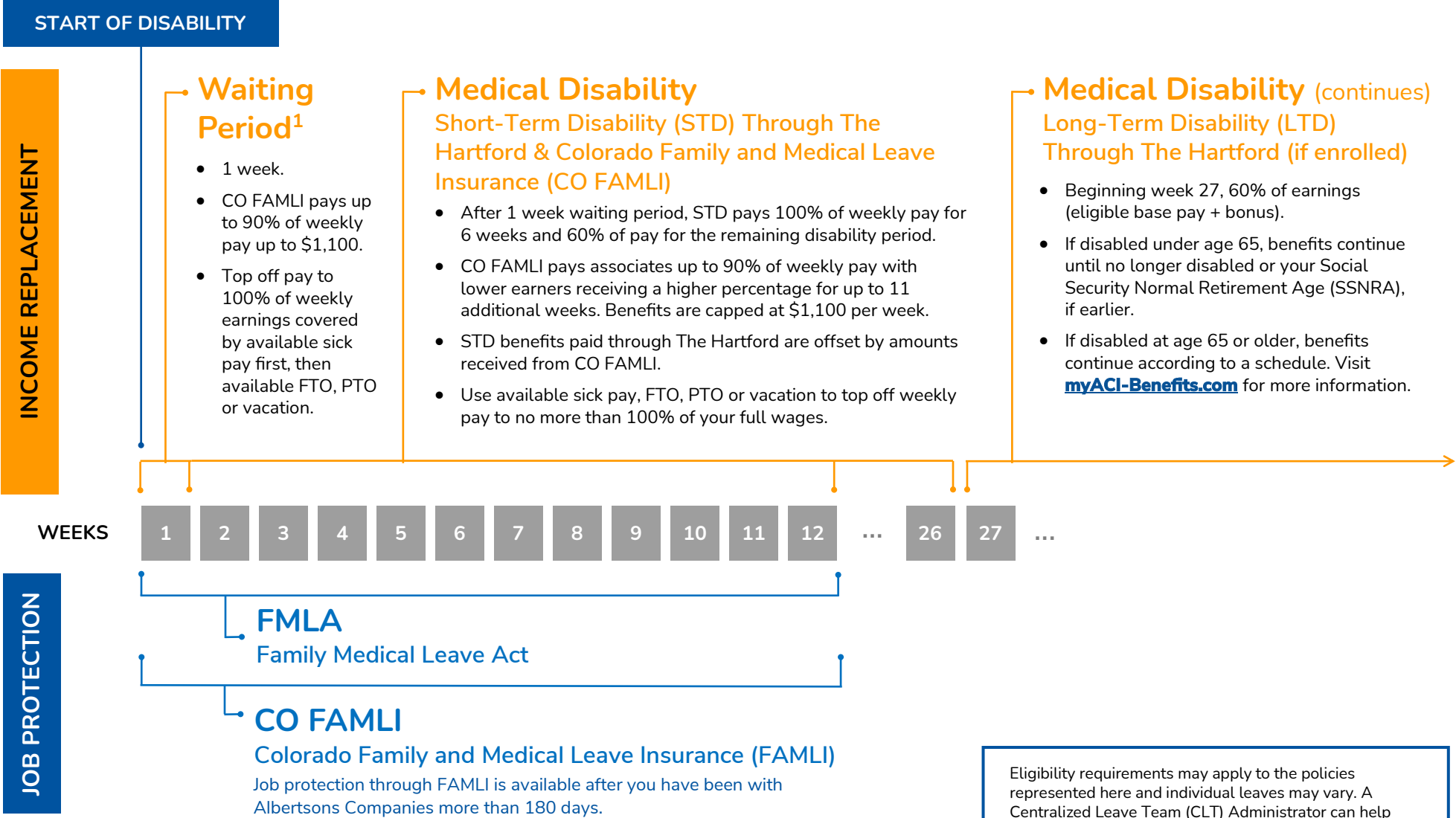


Albertsons Companies Medical Leave for Colorado Associates



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.

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.

See reverse side for more information

Albertsons Companies Medical Leave for Colorado 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 CO FAML. Your income may be replaced by various programs available to you.

For the first 12 weeks you are disabled, your income is partially replaced by STD insurance through The Hartford and CO FAML. CO FAML ends after 12 weeks. STD benefits through The Hartford may continue.

If you remain disabled after 26 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.

CO FAML

Colorado Family and Medical Leave Insurance

- You become eligible for CO FAML after earning \$2,500 in wages for worked performed in Colorado during the previous 5 quarters. You do not need to work a minimum number of days at Albertsons Companies to be eligible for benefits.
- STD benefits through The Hartford are offset by amounts received from CO FAML, which start week 1 and pay up to 90% of weekly earnings up to \$1,100 maximum for up to 12 weeks

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 and have satisfied the waiting period for your benefits to become effective and you must be 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 CO FAML.

CO FAML

Colorado Family and Medical Leave Insurance

- To be eligible for job protection, you must have worked for Albertsons Companies for more than 180 days. You can take CO FAML leave before 180 days. You may still be eligible for and take CO FAML leave before the 180 days of employment, however your job is not protected during your leave.
- This leave 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 CO FAML.
- How to apply for STD and LTD benefits through The Hartford.
- Contact information for CO FAML and The Hartford.