START OF DISABILITY

INCOME REPLACEMENT

Waiting Period¹

- 1 week.
- CO FAMLI pays up to 90% of weekly pay up to \$1,100.
- Top off pay to 100% of weekly earnings covered by available sick pay first, then available FTO, PTO or vacation.

Medical Disability

Short-Term Disability (STD) Through The Hartford & Colorado Family and Medical Leave Insurance (CO FAMLI)

 After 1 week waiting period, STD pays 100% of weekly pay for 6 weeks and 60% of pay for the remaining disability period.

Albertsons Companies Medical Leave for Colorado Associates

- CO FAMLI pays associates up to 90% of weekly pay with lower earners receiving a higher percentage for up to 11 additional weeks. Benefits are capped at \$1,100 per week.
- STD benefits paid through The Hartford are offset by amounts received from CO FAMLI.
- Use available sick pay, FTO, PTO or vacation to top off 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).
- 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 myACI-Benefits.com for more information.

WEEKS

JOB PROTECTION

FMLA

Family Medical Leave Act

CO FAMLI

Colorado Family and Medical Leave Insurance (FAMLI)

Job protection through FAMLI is available after you have been with Albertsons Companies more than 180 days.

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.

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 FAMLI. 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 FAMLI. CO FAMLI 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 FAMLI

Colorado Family and Medical Leave Insurance

- You become eligible for CO FAMLI 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 FAMLI, which start week 1 and pay up to 90% of weekly earnings up to \$1,100 maximum for up to 12 weeks

ITD

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.

ELIGIBLITY 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 FAMLI.

CO FAMLI

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 FAMLI leave before 180
 days. You may still be eligible for and take CO FAMLI 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 FAMLI.
- How to apply for STD and LTD benefits through The Hartford.
- Contact information for CO FAMLI and The Hartford.