# INCOME REPLACEMENT

# Albertsons Companies Medical Leave for Connecticut Associates

#### START OF DISABILITY

# Waiting

- 1 week.
- CT PFML generally pays up to 95% of weekly pay, up to \$941.40.
- 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 & Connecticut Paid Family and Medical Leave (CT PFML)

- After 1 week waiting period, STD pays 100% of weekly pay for 6 weeks and 60% of pay for the remaining disability period (offset by CT PFML).
- CT PFML pays associates up to \$941.40 per week.
- 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

# FMI A

Family Medical Leave Act

#### **CT FMLA**

Connecticut Family Medical Leave 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.

<sup>&</sup>lt;sup>1</sup> 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 Connecticut 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 CT FMLA. 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 Short-Term Disability (STD) insurance through The Hartford and CT PFML. CT PFML 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 Long-Term Disability (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.

#### **CT PFML**

#### Connecticut Paid Family and Medical Leave Act

- You become eligible for CT PFML if you have earned wages of at least \$2,325 in the highest-earning quarter of the first four of the five most recently completed quarters (the "base period").
- STD benefits through The Hartford are offset by amounts received from CT PFML which start week 1 and pay up to \$941.40 per week.

#### 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.

#### **CT FMLA**

#### Connecticut Family Medical Leave Act

• To be eligible for job protection, you must have 3 months of employment with Albertsons Companies. There is no hours requirement.

#### **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 CT PFML.
- How to apply for STD and LTD benefits through The Hartford.
- Contact information for CT PFML and The Hartford.