

# Divorce/End of Domestic Partnership



UPDATED 04-11-2023

**Divorce/end of domestic partnership is a qualifying life event allowing you to make certain benefit changes that are consistent with the event.** You have **31 days** from the date of your divorce/end of domestic partnership to enroll in or make changes to your benefits. Note that the date of your divorce/end of domestic partnership counts as the first day in determining the 31-day deadline.

To report the life event, access the online enrollment system:

1. Sign in to your account at [myACI.albertsons.com](https://myACI.albertsons.com).
2. From the **Me** tab, choose the **Benefits** tile.
3. Choose the **Report a Life Event or Update HSA Contribution Amount** tile.

If you have any questions, please call the Associate Experience Center at **888-255-2269**. Press **option 2**, then press **option 2** again to speak to a Benefits Service Center representative.

The following dependents will be automatically dropped from Albertsons Companies plan(s) on the event date: ex-spouse/ex-domestic partner and child(ren) of ex-spouse/ex-domestic partner.

If you lose coverage under your ex-spouse's or ex-domestic partner's plan and are eligible for benefits under the Albertsons Companies plan(s), you will have 31 days from the event date to enroll yourself and any eligible dependents. 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.

You will be required to submit the divorce decree or state-registered termination of domestic partnership. 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)
- Mail to:  
Benefits Service Center  
6080 Tennyson Pkwy, Suite 300  
Plano, TX 75024

Benefit Plan	Divorce	End of Domestic Partnership
<p><b>Medical, Dental and Vision</b></p>	<p>Your ex-spouse and child(ren) of your ex-spouse will automatically be dropped from coverage on the event date. You, your ex-spouse and/or child(ren) of your ex-spouse who end Albertsons Companies medical, dental and/or vision coverage may continue coverage under COBRA. You will receive COBRA enrollment information from HealthEquity.</p> <p>If you lose coverage under your ex-spouse's plan and are eligible for Albertsons Companies benefits, you may add coverage for yourself and/or eligible dependents under medical, dental and/or vision. You must provide supporting documentation (see above).</p>	<p>Your ex-domestic partner and child(ren) of your ex-domestic partner will automatically be dropped from coverage on the date the end of domestic partnership is reported. You, your ex-domestic partner and/or child(ren) of your ex-domestic partner who end Albertsons Companies medical, dental and/or vision coverage may continue coverage under COBRA. You will receive COBRA enrollment information from HealthEquity.</p> <p>If you lose coverage under your ex-domestic partner's plan and are eligible for Albertsons Companies benefits, you may add coverage for yourself and/or eligible dependents under medical, dental and/or vision. You must provide supporting documentation (see above).</p>

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<p><b>Health Savings Account (HSA)</b></p>	<p>After the divorce, if you enroll in or remain enrolled in the HSA Plan or the Kaiser CA High Deductible Plan, you may begin contributing or adjust your current contribution amount to a Health Savings Account through Fidelity. If you are already enrolled in the HSA Plan or the Kaiser CA High Deductible HSA Plan and your ex-spouse and/or children of your ex-spouse are dropped from the plan, review your HSA contribution amount.</p> <p>For 2024, the HSA contribution limit for individual coverage is \$4,150 and family coverage is \$8,300. (To each of those limits, you may add an additional \$1,000 in HSA catch-up contributions if you are age 55 or older.)</p> <p>You can change your HSA contribution amount at any time during the year using the online enrollment system. Here are important IRS rules to keep in mind:</p> <ul style="list-style-type: none"> <li>• Once a divorce is finalized, you may not use your HSA funds to pay medical expenses for your ex-spouse.</li> <li>• You or your ex-spouse may use HSA funds to pay for a dependent child's medical costs as long as that child is a tax dependent.</li> </ul>	<p>After the end of the domestic partnership, if you enroll in or remain enrolled in the HSA Plan or the Kaiser CA High Deductible Plan, you may begin contributing or adjust your current contribution amount to a Health Savings Account through Fidelity. If you are already enrolled in the HSA Plan or the Kaiser CA High Deductible HSA Plan and your ex-domestic partner and/or children of your ex-domestic partner are dropped from the plan, review your HSA contribution amount.</p> <p>For 2024, the HSA contribution limit for individual coverage is \$4,150 and family coverage is \$8,300. (To each of those limits, you may add an additional \$1,000 in HSA catch-up contributions if you are age 55 or older.)</p> <p>You can change your HSA contribution amount at any time during the year using the online enrollment system.</p> <p>Keep in mind, according to the IRS, you may only use HSA funds for eligible expenses of tax dependents.</p>
<p><b>Health Care Flexible Spending Accounts (FSA)</b></p>	<p>After the divorce, if you do not enroll in or do not remain 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 \$3,050 on a pre-tax basis in 2023 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 contact the Associate Experience Center within 31 days of the event date to enroll, increase your contribution amount or stop participating. If you miss the deadline, you'll have to wait until the next annual Open Enrollment period. For instructions on accessing the online enrollment system and calling the Associate Experience Center, see the first column on <a href="#">page 1</a>.</p>	<p>After the end of the domestic partnership, if you do not enroll in or do not remain 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 \$3,050 on a pre-tax basis in 2023 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 contact the Associate Experience Center within 31 days of the event date to enroll, increase your contribution amount or stop participating. If you miss the deadline, you'll have to wait until the next annual Open Enrollment period. For instructions on accessing the online enrollment system and calling the Associate Experience Center, see the first column on <a href="#">page 1</a>.</p>

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<p><b>Dependent Day Care Flexible Spending Accounts (FSA)</b></p>	<p>You may enroll in or change your contributions to a Dependent Day Care FSA. If your tax status is single, for 2023 you may make pre-tax contributions up to \$5,000 per calendar year for dependent day care or elder care expenses. You can also stop participating.</p> <p>The IRS will only allow you to use funds from your Dependent Day Care FSA to pay for eligible expenses for your tax dependents. For example, dependent day care expenses for your ex-spouse's child who is not your tax dependent are NOT reimbursable from your Dependent Day Care FSA.</p> <p>Access the online enrollment system or contact the Associate Experience Center within 31 days of the event date to enroll, increase your contribution amount or stop participating. If you miss the deadline, you'll have to wait until the next annual Open Enrollment period. For instructions on accessing the online enrollment system and calling the Associate Experience Center, see the first column on <a href="#">page 1</a>.</p>	<p>You may enroll in or change your contributions to a Dependent Day Care FSA. If your tax status is single, for 2023 you may make pre-tax contributions up to \$5,000 per calendar year for dependent day care or elder care expenses. You can also stop participating.</p> <p>The IRS will only allow you to use funds from your Dependent Day Care FSA to pay for eligible expenses for your tax dependents. For example, dependent day care expenses for your ex-domestic partner's child who is not your tax dependent are NOT reimbursable from your Dependent Day Care FSA.</p> <p>Access the online enrollment system or contact the Associate Experience Center within 31 days of the event date to enroll, increase your contribution amount or stop participating. If you miss the deadline, you'll have to wait until the next annual Open Enrollment period. For instructions on accessing the online enrollment system and calling the Associate Experience Center, see the first column on <a href="#">page 1</a>.</p>
<p><b>Basic Life &amp; AD&amp;D Insurance</b></p>	<p>No changes are allowed. You can update your beneficiary designation(s) at any time throughout the year.</p>	
<p><b>Optional Life Insurance</b></p>	<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 Associate Experience Center within 31 days of the event date. If you miss the deadline, you will have to wait until the next annual Open Enrollment period. For instructions on accessing the online enrollment system and calling the Associate Experience Center, see the first column on <a href="#">page 1</a>.</p> <p>You can update your beneficiary designation(s) at any time throughout the year.</p>	

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<p><b>Optional AD&amp;D Insurance</b></p>	<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 Associate Experience Center within 31 days of the event date. If you miss the deadline, you will have to wait until the next annual Open Enrollment period. For instructions on accessing the online enrollment system and calling the Associate Experience Center, see the first column on <a href="#">page 1</a>.</p> <p>You can update your beneficiary designation(s) at any time throughout the year.</p>	
<p><b>Short-term Disability</b></p>	<p>No changes are allowed.</p>	
<p><b>Long-term Disability</b></p>	<p>No changes are allowed.</p>	
<p><b>Aflac Voluntary Plans</b></p> <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 Associate Experience Center within 31 days of the event date. If you miss the deadline, you will have to wait until the next annual Open Enrollment period. For instructions on accessing the online enrollment system and calling the Associate Experience Center, see the first column on <a href="#">page 1</a>.</p>	

Going through a divorce or ending a domestic partnership can be a very difficult time in life. The [Employee Assistance Program](#) is here to help.