

Marriage/Domestic Partnership



UPDATED 03-05-2023.

Congratulations on your marriage or domestic partnership!

Getting married or entering into a 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 marriage/domestic partnership to enroll in or make changes to your benefits. Note that the date of your marriage/domestic partnership counts as the first day in determining the 31-day deadline.

Call the Associate Experience Center at **888-255-2269 Option 2.**

The online enrollment system will be updated so you can make certain benefit changes within 60 days of the event date that are consistent with the event. To access the online enrollment system:

1. Sign in to your account at 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.

Download the [Dependent Verification Requirements](#) to learn about acceptable documents you can submit to verify dependent eligibility.

Submit copies of all documents, including name, Associate ID, last four digits of SSN and phone number on the cover page of your submission. Submit documentation via the following options:

- Upload using the online enrollment system at myACI.albertsons.com
- Mail to:
Benefits Service Center
6081 Tennyson Pkwy, Suite 300
Plano, TX 75024

If you miss the 31-day deadline to add your new dependent(s) to your benefits or to submit documentation verifying eligibility, your new dependent(s) will not be covered on your Albertsons Companies plan(s). You will have to wait until the next annual Open Enrollment period to add your new dependent(s) to your coverage unless you have another qualifying life event during the year which allows you add your new dependent(s) to your coverage.

Benefit Plan	Spouse	Domestic Partner
<p>Medical, Dental and Vision</p>	<p>Add coverage for yourself, your new spouse and/or your eligible dependents under medical, dental and/or vision. Change the plans in which you are enrolled or drop coverage for yourself, your new spouse and/or your eligible dependents.</p> <p>When adding new dependents to your coverage, you must provide supporting documentation such as a marriage license for your new spouse and birth certificate or adoption papers for children to verify they are eligible for coverage under Albertsons plans.</p>	<p>Add coverage for yourself, your new domestic partner and/or your eligible dependents under medical, dental and/or vision. Change the plans in which you are enrolled or drop coverage for yourself, your new domestic partner and/or your eligible dependents.</p> <p>When adding new dependents to your coverage, you must provide supporting documentation such as a Declaration of Common Law Marriage or Domestic Partner Affidavit AND Proof of Current Joint Financial Dependency for your new domestic partner, and birth certificate or adoption papers for children to verify they are eligible for coverage under Albertsons plans.</p>

Benefit Plan	Spouse	Domestic Partner
<p>Health Savings Account (HSA)</p>	<p>If you are enrolled in the HSA Plan or the Kaiser CA High Deductible HSA Plan and you are adding your new spouse and/or other eligible dependents to your medical plan, review your HSA contribution amount to ensure you maximize your savings. For 2024, the HSA contribution limit for family coverage is \$8,300 (plus an additional \$1,000 in HSA catch-up contributions if you are age 55 or older). According to the IRS, you can use the HSA to pay for your spouse's and tax dependent children's eligible expenses without penalty.</p> <p>You can change your HSA contribution amount at any time during the year using the online enrollment system.</p>	<p>The IRS views domestic partners as separate tax entities, so you are NOT allowed to pay for your domestic partner's eligible expense with your HSA unless your domestic partner is considered a tax dependent. If you are enrolled in the HSA Plan or the Kaiser CA High Deductible HSA Plan and you are adding your new domestic partner and/or other eligible dependents to your medical plan, you may review your HSA contribution amount to ensure you maximize your savings. For 2024, the HSA contribution limit for family coverage is \$8,300 (plus 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>Health Care Flexible Spending Accounts (FSA)</p>	<p>If you are NOT enrolled in the HSA Plan or the Kaiser CA High Deductible HSA Plan, you may enroll 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. According to the IRS, you can use the Health Care FSA to pay for your spouse's and tax dependent children's eligible expenses without penalty.</p> <p>Access the online enrollment system or contact the Associate Experience Center at 888-255-2269 Option 2 within 31 days of the event date to enroll, increase your contribution amount or stop participating. If you miss the deadline date, you'll have to wait until the next annual Open Enrollment period.</p>	<p>If you are NOT enrolled in the HSA Plan or the Kaiser CA High Deductible HSA Plan, you may enroll 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 health care expenses. You can also stop participating.</p> <p>Similar to an HSA, the IRS will only allow you to use funds from your Health Care FSA to pay for eligible medical, dental and vision for your tax dependents (regardless of the medical insurance in which they are enrolled). Therefore, unless your domestic partner is considered a tax dependent, you may not use funds from your Health Care FSA for his or her medical, dental and vision expenses even if enrolled in an Albertsons health plan.</p> <p>Access the online enrollment system or contact the Associate Experience Center at 888-255-2269 Option 2 within 31 days of the event date to enroll, increase your contribution amount or stop participating. If you miss the deadline date, you'll have to wait until the next annual Open Enrollment period.</p>

Benefit Plan	Spouse	Domestic Partner
<p>Dependent Day Care Flexible Spending Accounts (FSA)</p>	<p>You may enroll in or change your contributions to a Dependent Day Care FSA. If your tax status is married filing jointly, 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>Access the online enrollment system or contact the Associate Experience Center at 888-255-2269 Option 2 within 31 days of the event date to enroll, increase your contribution amount or stop participating. If you miss the deadline date, you'll have to wait until the next annual Open Enrollment period.</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 the child of a domestic partner who is not also your child and tax dependent are NOT reimbursable from your Dependent Day Care FSA.</p> <p>Access the online enrollment system or contact the Associate Experience Center at 888-255-2269 Option 2 within 31 days of the event date to enroll, increase your contribution amount or stop participating. If you miss the deadline date, you'll have to wait until the next annual Open Enrollment period.</p>
<p>Basic Life & AD&D Insurance</p>	<p>No changes are allowed. You can update your beneficiary designation(s) at any time throughout the year.</p>	<p>No changes are allowed. You can update your beneficiary designation(s) at any time throughout the year.</p>
<p>Supplemental Life Insurance</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: If you are enrolled for coverage, you may enroll your spouse/domestic partner in coverage up to plan limits, subject to evidence of insurability requirements.</p> <p>Your child: You may enroll your child(ren) in supplemental child life insurance from \$5,000 to \$20,000 in \$5,000 increments. You must have supplemental life insurance for yourself in order to cover your child(ren).</p> <p>Access the online enrollment system or contact the Associate Experience Center at 888-255-2269 Option 2 within 31 days of the event date to enroll or change your contribution amount. If you miss the deadline date, you'll have to wait until the next annual Open Enrollment period.</p> <p>You can update your beneficiary designation(s) at any time throughout the year.</p>	

Benefit Plan	Allowable Changes
<p>Supplemental AD&D Insurance</p>	<p>You may enroll in or change your coverage amount of supplemental AD&D insurance. You can also change your election between associate-only coverage and 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 at 888-255-2269 Option 2 within 31 days of the event date to enroll or change your contribution amount. If you miss the deadline date, you'll have to wait until the next annual Open Enrollment period.</p> <p>You can update your beneficiary designation(s) at any time throughout the year.</p>
<p>Short-term Disability</p>	<p>No changes are allowed.</p>
<p>Long-term Disability</p>	<p>No changes are allowed.</p>
<p>Aflac Voluntary Plans</p> <ul style="list-style-type: none"> • Critical Illness Insurance • Accident Insurance • Hospital Indemnity Insurance 	<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 at 888-255-2269 Option 2 within 31 days of the event date to enroll or change your contribution amount. If you miss the deadline date, you'll have to wait until the next annual Open Enrollment period.</p>