



myACI ^{///} BENEFITS NEWS

www.myACI-benefits.com

A Periodic Newsletter for Albertsons Associates Eligible for Company Benefits



Transcarent: Your Required Use Partner for Designated Surgeries

Beginning January 1, 2024, Albertsons Companies has named Transcarent as your required use partner for designated knee, hip, shoulder, spine and bariatric surgeries. This means in most cases if you are enrolled in a Blue Cross of Idaho medical plan, these surgeries may only be covered when accessed through Transcarent. Some exceptions apply for members in Boise, ID and Lubbock, TX where Transcarent is still developing a best-in-class provider network.* Visit myaci-benefits.com/health/transcarent to see the complete list of procedures required to go through Transcarent.

Major Benefits for You

- **Cost:** With Transcarent, EPO and PPO members pay \$0 for any designated surgical procedures. Per IRS rules, HSA participants must first meet the annual deductible. In addition, travel expenses for you and a companion will be covered if a local surgeon is not an option, and travel over 100 miles is required.
- **Experience:** Your dedicated Care Coordinator is there to help you find the right surgical provider, schedule your surgery, understand your benefits, and manage billing and paperwork.
- **Quality:** Transcarent takes special measures to ensure the care you get is the care you can trust, hand-selecting surgery partners because they meet or exceed quality standards and are among the top-ranked in the nation.
- **Access:** Receive fast access to top-rated facilities and surgeons specializing in your procedure.

Questions?

If you have questions, please contact your Transcarent Care Coordinator. Failure to schedule your surgery with Transcarent (or obtain a waiver for members in Boise, ID, or Lubbock, TX) may result in a financial penalty.

What You Should Do

If you are currently in the process of pursuing knee, hip, shoulder, spine or bariatric surgery, please contact a Transcarent Care Coordinator as soon as possible. If you are enrolled in a Blue Cross of Idaho medical plan in 2024, activate your Transcarent account now by visiting the Transcarent website, downloading the Transcarent app (scan the QR code below using your mobile device) or by contacting a Care Coordinator.



www.transcarent.com/members



Telephone: 888-387-3912
Mon-Sun, 4 am to 8 pm MT



surgerycare@transcarent.com

* Exceptions in Boise, ID and Lubbock, TX may change in 2024.

2024 Everyday Guides for EPO, HSA and PPO Plans Now Available

Make the most of your EPO, HSA or PPO plan by checking out the 2024 Everyday Guide on <https://myaci-benefits.com/resources>. Get practical tips and guidance on finding a doctor, types of care, savings ideas, special programs and services, and valuable resources.

Do You Have Pending Actions in myACI Benefits?

During Open Enrollment, did you enroll any dependents for the first time or request optional life insurance or long-term disability coverage that requires evidence of insurability before coverage can be approved? If so, please ensure you have no Pending Actions by signing in to your account at [myACI-albertsons.com](https://myaci-albertsons.com). Choose the **Benefits** tile then click on the **Pending Actions** tile.

Pending Action for Newly Enrolled Dependents (Deadline: Jan. 31)

Dependents who are not confirmed for eligibility by **January 31, 2024**, will not be covered in 2024.

Pending Action for Optional Life Insurance or Long-term Disability (Deadline: Feb. 5)

During Open Enrollment, if you elected amounts of life insurance and/or long-term disability coverage that require evidence of insurability, you must submit a Personal Health Application (PHA) to The Hartford. The deadline to submit a PHA is **February 5, 2024**. If you miss the deadline, The Hartford will notify you that your requested coverage has been canceled.

Navigate the Medicare Maze with ALEX



ALEX, your favorite online benefits counselor, can now help associates navigate Medicare. Have a one-on-one conversation with ALEX to learn about:

- Medicare eligibility and enrollment dates
- How Medicare works
- Medicare coverage options and costs

Sign in at myaci.albertsons.com. From the Me page, click on the **Benefits Resources** tile and select the link under **Ask ALEX**.

Mid-Year Benefit Changes

If you experience a qualifying life event (such as marriage or childbirth – see a complete list of qualifying events at <https://myaci-benefits.com/benefits-basics/lifechanges>), you must notify the Associate Experience Center within 31 days of the event (60 days for medical changes due to Medicaid or CHIP). The benefit change you make must be consistent with the event.

Open Your Fidelity Health Savings Account

If you enrolled in the HSA or Kaiser CA HDHP Plan for the first time in 2024, you must open a health savings account (HSA) with Fidelity to make contributions



via paycheck deduction that you can use to pay for eligible health care expenses.

Action Steps

1. Open your Fidelity HSA by logging in to netbenefits.com or following the instructions to register as a new user. Click the **Open** tile.
2. Payroll deductions begin one or two pay periods after you open your HSA with Fidelity. Verify the HSA deduction is correct on your paycheck and are available in Fidelity.

You can start, stop or change your HSA contributions at anytime by signing in to [myACI-albertsons.com](https://myaci-albertsons.com). Choose the **Benefits** tile, then click on **Report a Life Event or Change HSA Contribution** tile.

Fidelity



Website: www.netbenefits.com



Telephone: 866-956-3433

Mon-Fri 6 am to 8 pm MT
Sat-Sun, 7 am to 2 pm MT

2024 Reset: Annual Deductibles and Out-of-Pocket Maximums

Important reminder: annual deductibles and out-of-pocket maximums for Albertsons Companies medical plans reset on January 1, 2024. The annual deductibles and annual maximum benefits for the dental plans also reset on January 1, 2024.

Teladoc for Anytime, Anywhere Care

For BCI plan participants, Teladoc doctors, counselors and other providers can help you and your family resolve many of your minor medical concerns via phone or video consultation for a small copay.

Why Use Teladoc?

- **Cost:** Pay a \$20 copay per visit.
- **No “regular” office hours:** Access care 24/7 by phone or video.
- **No waiting rooms:** Skip urgent care or the emergency room for minor medical issues.
- **No hassle:** Experience simple, convenient and effective virtual care.




Three Ways to Start with Teladoc

1. Go to [Teladoc.com](https://teladoc.com)
2. Download the mobile app from the App Store or Google Play
3. Call **800-TELADOC (835-2362)**


Flexible Spending Accounts Reminder

You have until March 31, 2024, to submit FSA reimbursement requests with HealthEquity for expenses incurred on or before December 31, 2023. For 2024, up to \$610 of unused Healthcare FSA funds can be carried over to 2025.

HealthEquity



Website: <https://healthequity.com/fsa>



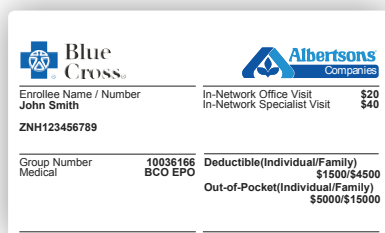
Telephone: 866-346-5800
Mon-Sun, 24 hours every day

New ID Cards


If you are enrolled in the PPO Plan for 2024 through Blue Cross of Idaho (BCI), you will receive a new ID card in January. If you **changed medical plans or newly enrolled in any other Albertsons Companies medical plans during Open Enrollment**, you will receive new ID cards. Otherwise you can continue to use your current medical plan ID card.

Contact your medical plan provider if you have not received your 2024 ID cards based on the criteria above. For contact information, go to


<https://myaci-benefits.com/resources/contacts>.



Blue Cross of Idaho




Website: members.bcidaho.com




Telephone: 855-854-1412
Mon-Fri, 7 am to 7 pm MT
Sat., 8 am to 12 pm MT

MedImpact

You will receive a separate pharmacy ID card if you are enrolled in a BCI medical plan.



Website: www.medimpact.com



Telephone: 888-402-1984
Mon-Fri, 8 am to 8 pm PT

myACI Benefits: Your Plans and Coverage Live and in Color

With myACI Benefits you can take ownership of your benefits with easy updates to your personal information and benefits enrollment. Associates eligible for Company plans can use myACI Benefits self-service to view current benefits, view and update dependent and beneficiary information, request benefit changes due to qualifying life events and enroll in benefits (for new hires and newly eligible associates).

Sign in to myaci.albertsons.com, and from the **Me** page you can click on:

- **Knowledge tab** for instructions on enrolling, adding a dependent and completing other benefit tasks
- **Benefits Resources tile** to access your Benefits Guide, Rate Sheet, Eligibility Flyer and ALEX (online benefits counselor)
- **Benefits tile** to enroll or make changes to your benefits

If you need assistance, call the Benefits Service Center at **888-255-2269**. Press 2, then press 2 again to speak to a Benefits Service Center Agent. Agents are available M-F, 6 a.m. to 6 p.m. AZ time.



This newsletter is part of the Benefit Program Materials for the 2024 Plan Year. The terms of the Benefit Program Material are incorporated by reference as part of the Plan to the extent set forth in the Plan document. The terms of the Benefit Program Materials do not control to the extent those terms conflict with the terms of any applicable Summary Plan Description, Summary of Material Modifications, Evidence of Coverage or the Plan document. This newsletter is not intended to extend any right to benefits except as provided under the Plan.



Sign up for text message alerts about your benefits. Text **MYACI** to **855-446-0001**. Message and data rates may apply. You can cancel at any time.

Inside: To make the most of your benefits, get the information you need plus the steps to take and kick off 2024 on the right foot.

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