

Associate or Dependent Gain or Loss of Eligibility for Medicare, Medicaid or CHIP



UPDATED 05-30-2025

When you and/or your dependent(s) experience a change in a gain or loss of eligibility for Medicare, Medicaid or the Children's Health Insurance Program (CHIP), this is considered a qualifying life event. You may be able to make certain adjustments to your benefits related to your status change within **60 days**. You or your dependent(s) will be permitted to enroll or cancel coverage in the Albertsons Companies plan(s) in either of the following situations:

- Your or your dependent's Medicare, Medicaid or CHIP coverage is canceled due to a loss of eligibility. You must request to enroll in the Albertsons Companies plan(s) within 60 days from the date you or your dependent loses eligibility in the other coverage.
- You or your dependents enroll in Medicare, Medicaid or CHIP coverage. You may cancel coverage in the Albertsons Companies plan(s) within 60 days from the date you or your dependent's other coverage becomes effective.

In both cases, you have **60 days** from the date of the qualifying life event to enroll in or make changes to your benefits.

To report the life event, 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.

If you have any questions, please call the Associate Experience Center at **888-255-2269**.

You may be required to submit proof of the change in status. 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
- Fax to: 623-295-3961

If you miss the 60-day deadline to enroll or make changes for yourself and/or 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.

Benefit Plan	Associate Gains or Loses Other Coverage	Dependent Gains or Loses Other Coverage
Medical, Dental and Vision	<p>If your Medicare, Medicaid or CHIP coverage is canceled due to a loss of eligibility, you may enroll in medical, dental and/or vision coverage under the Albertsons Companies plan(s) within 60 days from the date you lose eligibility in the other coverage.</p> <p>If you enroll in Medicare, Medicaid or CHIP coverage, you may cancel or change your medical, dental and/or vision coverage under the Albertsons Companies plan(s) within 60 days from the date your other coverage becomes effective.</p>	<p>If your dependent's Medicare, Medicaid or CHIP coverage is canceled due to a loss of eligibility, you may enroll the dependent in your medical, dental and/or vision coverage under the Albertsons Companies plan(s) within 60 days from the date your dependent loses eligibility in the other coverage.</p> <p>If your dependent enrolls in Medicare, Medicaid or CHIP coverage, you may cancel or change your dependent's medical, dental and/or vision coverage under the Albertsons Companies plan(s) within 60 days from the date your dependent's other coverage becomes effective.</p>

Benefit Plan	Associate Gains or Losses Other Coverage	Dependent Gains or Losses Other Coverage
Health Savings Account (HSA)	<p>If you participate in the HSA Plan, you may open or change your contribution amount to your Health Savings Account (HSA).</p> <p>For 2025, the HSA contribution limit for individual coverage is \$4,300 and family coverage is \$8,550. (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>If you participate in the HSA Plan, you may open or change your contribution amount to your Health Savings Account (HSA).</p> <p>For 2025, the HSA contribution limit for individual coverage is \$4,300 and family coverage is \$8,550. (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>
Health Care Flexible Spending Accounts (FSA)	<p>If your Medicare, Medicaid or CHIP coverage is canceled due to a loss of eligibility, you may enroll in, cancel or make changes to a Health Care FSA under the Albertsons Companies plan(s) within 60 days from the date you lose eligibility in the other coverage.</p> <p>If you enroll in Medicare, Medicaid or CHIP coverage, you may enroll in, cancel or make changes to your Health Care FSA under the Albertsons Companies plan(s) within 60 days from the date your other coverage becomes effective.</p>	<p>If your dependent's Medicare, Medicaid or CHIP coverage is canceled due to a loss of eligibility, you may enroll in, cancel or make changes to a Health Care FSA under the Albertsons Companies plan(s) within 60 days from the date your dependent loses eligibility in the other coverage.</p> <p>If your dependent enrolls in Medicare, Medicaid or CHIP coverage, you may enroll in, make changes to or cancel your Health Care FSA under the Albertsons Companies plan(s) within 60 days from the date your dependent's other coverage becomes effective.</p>
Dependent Day Care Flexible Spending Account (FSA)	<p>If your Medicare, Medicaid or CHIP coverage is canceled due to a loss of eligibility, you may enroll in, cancel or make changes to a Dependent Day Care FSA under the Albertsons Companies plan(s) within 60 days from the date you lose eligibility in the other coverage.</p> <p>If you enroll in Medicare, Medicaid or CHIP coverage, you may enroll in, cancel or make changes to your Dependent Day Care FSA under the Albertsons Companies plan(s) within 60 days from the date your other coverage becomes effective.</p>	<p>If your dependent's Medicare, Medicaid or CHIP coverage is canceled due to a loss of eligibility, you may enroll in or make changes to a Dependent Day Care FSA under the Albertsons Companies plan(s) within 60 days from the date your dependent loses eligibility in the other coverage.</p> <p>If your dependent enrolls in Medicare, Medicaid or CHIP coverage, you may enroll in, cancel or make changes to your Dependent Day Care FSA under the Albertsons Companies plan(s) within 60 days from the date your dependent's other coverage becomes effective.</p>

Benefit Plan	Associate Gains or Loses Other Coverage	Dependent Gains or Loses Other Coverage
Basic Life & AD&D Insurance	No coverage changes are allowed. You can update your beneficiary designation(s) at any time throughout the year.	
Optional Life Insurance	<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 call the Associate Experience Center within 60 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 second column on page 1.</p> <p>You can update your beneficiary designation(s) at any time throughout the year.</p>	
Optional AD&D Insurance	<p>You may enroll in or change your coverage amount of optional AD&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 call the Associate Experience Center within 60 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 second column on page 1.</p> <p>You can update your beneficiary designation(s) at any time throughout the year.</p>	
Short-term Disability	No coverage changes are allowed.	
Long-term Disability	No coverage changes are allowed.	
Aflac Voluntary Plans <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 call the Associate Experience Center within 60 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 second column on page 1.</p>	