

Having a Baby or Adopting a Child

Congratulations on your new family member! Your Albertsons Companies benefits have you covered with support through your pregnancy and options for time away from work to bond with your child.

Having a baby or adopting a child is a qualifying life event allowing you to make certain benefit changes that are consistent with the event. You have **60 days** from the date of birth or date the adoption of your child is finalized to enroll in or make changes to your benefits. Note that the date of the qualifying event counts as the first day in determining the 60-day deadline.

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**.

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
- Fax to: 623-295-3961

If you miss the 60-day deadline to add your new dependent child to your benefits or to submit documentation verifying eligibility, your child 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 child to your coverage unless you have another qualifying life event during the year which allows you add your new dependent child to your coverage.

Benefit Plan	Allowable Changes
Medical, Dental and Vision	<p>Add coverage for your new dependent child under your medical, dental and/or vision plans, change the plans in which you are enrolled and/or add any previously eligible but uncovered dependents to your plans.</p> <p>When adding a new dependent to your coverage, you must provide supporting documentation such as a birth certificate or adoption papers in order to verify eligibility for coverage under Albertsons plans. See above to download the Dependent Verification Requirements and review documentation submission options.</p>
Health Savings Account (HSA)	<p>If you are enrolled in the HSA Plan or the Kaiser CA High Deductible HSA Plan and you are adding your new dependent child to your medical plan, review your HSA contribution amount to ensure you maximize your savings. 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.) You can change your HSA contribution amount at any time using the online enrollment system.</p>

Benefit Plan	Allowable Changes
Health Care Flexible Spending Accounts (FSA)	<p>If you are NOT 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 \$3,200 on a pre-tax basis in 2025 for qualified health care expenses.</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 first column on page 1.</p>
Dependent Day Care Flexible Spending Accounts (FSA)	<p>You may enroll in or change your contributions to a Dependent Day Care FSA, which allows you to make pre-tax contributions up to \$5,000 per calendar year for dependent day care or elder care expenses.</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 first column on page 1.</p>
Basic Life & AD&D Insurance	<p>No coverage changes are allowed. You can update your beneficiary designation(s) at any time throughout the year.</p>
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 first column on page 1.</p> <p>You can update your beneficiary designation(s) at any time throughout the year.</p>

Benefit Plan	Allowable Changes
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 first column on page 1.</p> <p>You can update your beneficiary designation(s) at any time throughout the year.</p>
Short-term Disability	<p>No changes are allowed.</p>
Long-term Disability	<p>No changes are allowed.</p>
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 first column on page 1.</p>