

Death of an Associate or Dependent

Losing a loved one is never easy, and it can be difficult to settle your loved one's estate while you are still grieving. Resources are also available through the [Employee Assistance Program](#) to help you during your time of loss.

Representatives from the Associate Experience Center and our benefit plan carriers and administrators can answer your questions and guide you through the process of making allowable benefit changes and submitting claims for benefits for which you may be eligible.

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.

You can contact the Associate Experience Center at **888-255-2269**.

On the following pages, you will find information about the type of changes you can make to your benefits and how to file claims for any benefits payable from the plans. Note: The information is applicable only if you or your dependent(s) are covered and/or are valid beneficiaries for the respective benefit programs.

In the event of an associate's death, see [page 5](#) for information on how Payroll processes final paychecks. See [page 6](#) for a list of documents and records to gather.

Plan or Program	Death of an Associate	Death of a Dependent
Medical, Dental, Vision & Employee Assistance Program (EAP)	<p>Coverage for medical, dental, vision and EAP benefits end on the associate's date of death. However, you can continue coverage under COBRA for the remainder of the month in which the associate died plus 3 additional months at no cost to you. To receive the free COBRA coverage, you must apply for COBRA after you receive COBRA enrollment information from HealthEquity, the COBRA administrator.</p> <p>Provided you enroll for COBRA within the timeframe outlined in your COBRA information, you will be billed for coverage at the current monthly COBRA rates at the end of the third month following the associate's death.</p> <p>You will receive COBRA enrollment information from HealthEquity for medical, dental, vision and EAP benefits. You may also access the online enrollment system or call the Associate Experience Center to initiate COBRA to continue medical, dental, vision and/or EAP coverage.</p>	<p>If a covered dependent dies, you can drop coverage for your dependent within 31 days of the date of death.</p> <p>If your spouse/domestic partner dies, and you were covered under his or her plan, you are eligible to enroll yourself and any eligible dependents in an Albertsons plan.</p> <p>To enroll in a new plan or adjust coverage levels, access the online enrollment system or call the Associate Experience Center.</p>

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Health Savings Account (HSA)	If you are the beneficiary or person handling the estate or trust, contact Fidelity at 866-956-3433 for information and assistance on the disposition of remaining HSA assets.	Review your contributions to the HSA and make any adjustments, as your IRS contribution limits may have changed. Adjust your contribution amount using the online enrollment system or call the Associate Experience Center. For instructions on accessing the online enrollment system and calling the Associate Experience Center, see the first column on page 1 .
Health Care and Dependent Day Care Flexible Spending Accounts (FSAs)	<p>You can file for reimbursements for any eligible expenses that you, other eligible dependents and the associate incurred before death:</p> <ul style="list-style-type: none"> Go to https://healthequity.com/fsa, or Call 866-346-5800. <p>You can continue participating in a Health Care FSA through COBRA until the end of the plan year of the associate's death. HealthEquity will mail COBRA enrollment information to your home after they receive notification of the associate's death. See COBRA information under Medical, Dental, Vision and EAP section on page 1 for more information.</p>	If a family member dies, you can enroll, drop or adjust FSA contributions. To enroll, drop or adjust contribution levels in an FSA, access the online enrollment system or call the Associate Experience Center. For instructions on accessing the online enrollment system and calling the Associate Experience Center, see the first column on page 1 .
Life and AD&D Insurance	Valid beneficiaries can contact the Associate Experience Center at 888-255-2269 to initiate a life insurance claim with The Hartford. A representative will explain the process and documentation requirements in order to receive any death benefits for which you are eligible.	If a covered spouse/domestic partner or child covered on your supplemental life and/or supplemental AD&D insurance dies, contact the Associate Experience Center to initiate a life insurance claim with The Hartford. Update your beneficiary designations if applicable. For instructions on accessing the online enrollment system and calling the Associate Experience Center, see the first column on page 1 .
Aflac Voluntary Plans <ul style="list-style-type: none"> Critical Illness Insurance Accident Insurance Hospital Indemnity Insurance 	Coverage will end on the date of the associate's death. If a spouse or domestic partner has coverage at the time of the associate's death, they may be able to continue coverage for themselves and any covered dependent children. To continue coverage or to file a claim, contact Aflac at 800-433-3036 .	Contact Aflac at 800-433-3036 to file a claim on a covered spouse/domestic partner or child. To update your voluntary Aflac coverage, access the online enrollment system. For instructions on accessing the online enrollment system and calling the Associate Experience Center, see the first column on page 1 .

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401(k) Plan	<p>If you are the beneficiary or person handling the estate or trust, contact Fidelity at 866-956-3433 for information and assistance on the disposition of remaining 401(k) Plan assets.</p> <p>Fidelity provides an online guided inheritance process to help with the distribution of an associate's 401(k) plan balance. Go to https://www.fidelity.com/life-events/inheritance/start-inheritance-process to get started. If you have questions, call Fidelity at 866-956-3433.</p>	<p>Review and update your beneficiary designations.</p> <p>If you are married, federal law requires that you name your spouse as the sole beneficiary of your 401(k) plan, unless you obtain his or her written, notarized consent. To make changes to your 401(k) plan beneficiary designation, go to www.netbenefits.com or call Fidelity at 866-956-3433.</p>
Executive Deferred Compensation Plan (EDCP)	<p>EDCP funds in a participant's account will be paid in a lump sum to your beneficiary(ies) based on the terms defined in the plan, but not later than December 31 of the second calendar year after the year of the associate's death.</p> <p>If you are the beneficiary or person handling the estate or trust, contact Fidelity at 866-956-3433 for information and assistance on the disposition of remaining EDCP funds.</p>	<p>Review and update your beneficiary designations.</p>
Pension Plan(s)	<p>If you are the dependent and/or beneficiary of a deceased Albertsons Companies associate you may be entitled to benefits from a company pension plan.</p> <p>Employee Retirement Plan of Safeway Inc. and Its Domestic Subsidiaries</p> <p>The plan was closed to new non-union participants effective April 1, 2015. Non-union accruals were frozen effective December 30, 2018.</p> <p>The plan is active for participants covered under a collective bargaining agreement including Locals 7, 24, 25, 26, 30, 78, 99, 114, 117, 118, 174, 193, 218, 394, 455, 519, 639, 730, 853, 920, 1486 and 2082.</p> <p>Contact the Associate Experience Center at 888-255-2269 to find out if you are eligible for benefits under the plan and what you need to do to claim any benefits for which you may be eligible.</p>	<p>Review and update your beneficiary designations.</p>

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<p>Pension Plan(s) continued</p>	<p>Shaw's Supermarkets, Inc. Pension Plan for Union Employees</p> <p>Participants covered under a collective bargaining agreement including Locals 222, 371, 464A, 791 and 1445 may have an accrued pension benefit under this plan.</p> <p>Contact the Associate Experience Center at 888-255-2269 to find out if you are eligible for benefits under the plan and what you need to do to claim any benefits for which you may be eligible.</p> <p>Retirement Plan for Employees of United Supermarkets, L.L.C.</p> <p>The plan was closed to new participants and contributions were frozen on March 31, 2006.</p> <p>Contact United Supermarkets Benefits Department at 806-791-0220 to find out if you are eligible for benefits under the plan and what you need to do to claim any benefits for which you may be eligible.</p>	<p>Review and update your beneficiary designations.</p>
<p>Time Off</p>	<p>Any accrued but unused PTO/vacation and/or frozen PTO/vacation will be paid out to the estate. Accrued but unused sick time may also be paid out to the estate if required by state or local law.</p> <p>See Final Paycheck on page 5.</p>	<p>Albertsons provides up to five days of paid bereavement leave following the death of a spouse, domestic partner, child, parent, sibling, grandmother, grandfather or grandchild.</p> <p>Up to three days of bereavement leave are provided following the death of a mother-in-law, father-in-law, brother-in-law, sister-in-law, cousin, niece, nephew, aunt or uncle.</p> <p>Talk with your supervisor to schedule the time you need in the event of a family member's death.</p> <p>For questions, call the Associate Experience Center at 888-255-2269.</p>

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<p>Final Paycheck</p>	<p>Contact the Associate Experience Center at 888-255-2269 to report an associate's death. You will need to provide an original death certificate and complete a W-9 tax form with estate information in order have a final paycheck processed.</p> <p>Once the associate's status is updated in Oracle, any earned but unpaid compensation including any accrued by unused PTO/ vacation and/or sick time (if required by state or local law) will be payable to the estate.</p> <p>A check will be made payable to "Estate of Associate Name" and mailed to the address on file in Oracle. A final paycheck is not processed via direct deposit.</p> <p>Per IRS guidelines, Social Security and Medicare taxes are withheld, but federal, state and local taxes are not. A Form 1099 will be mailed in January of the following year.</p> <p>For questions or assistance changing a mailing address or to request reissuance of a check, contact the Associate Experience Center at 888-255-2269.</p>	<p>Make any necessary changes to your W-4 income tax withholding through myACI:</p> <ol style="list-style-type: none"> 1. Sign in to your account at myACI.albertsons.com. 2. Select the myHR tab at the top of the screen. 3. Select My Tax Forms and click on the W-4 form to update your tax withholding.

Documents and Records to Gather

Dealing with the death of a family member can be stressful and at times, overwhelming. To help you get organized, use the checklist shown here to gather documents you may need in the coming weeks as you settle your family member's estate.

- ✓ Original copy of death certificate
- ✓ Will/living will
- ✓ Marriage license/certificate
- ✓ Divorce decree and/or child support documents
- ✓ Insurance policies and Summary Plan Descriptions
- ✓ Trust documents
- ✓ Birth certificates of minor children
- ✓ Social Security numbers (yours and your deceased family member)
- ✓ Credit card numbers and statements
- ✓ Bank account numbers, bank branch information
- ✓ Certificates of Deposit (CDs)
- ✓ Real estate deeds
- ✓ Automobile records, titles and loan documents
- ✓ Retirement account statements (401(k), pension plans, IRAs)
- ✓ Mortgage and other loan documents
- ✓ Non-retirement account statements (brokerage, mutual fund)
- ✓ Executive Deferred Compensation Plan (EDCP)
- ✓ Copies of household bills
- ✓ Beneficiary designation information