

Lose Associate and/or Dependent Coverage Due to Change in Employment Status or Dependent Turns Age 26



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Losing associate and/or dependent coverage under the Albertsons Companies plan(s) due to a change in employment status or dependent turning age 26 is a qualifying life event allowing you to make certain benefit changes that are consistent with the event. Two main scenarios can trigger this qualifying life event:

- You (and your dependent(s)) currently participate under the Albertson Companies plan(s), and your employment status with Albertsons Companies changes so that you are no longer eligible for associate coverage and/or for covering your dependent(s).
- You and/or your dependent(s) currently participate under the Albertson Companies plan(s), and you and/or your dependent(s) gain access to other group health coverage due to a change in employment status or a dependent loses coverage due to turning age 26.

In both cases, you have **31 days** from the date of the qualifying life event to enroll in or make changes to your benefits. Note that the date of your and/or your dependents' change in employment status counts as the first day in determining the 31-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**.

You may be required to submit proof of the change in employment status for the other group health coverage. 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 31-day deadline to enroll yourself and/or add 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 Loses Coverage	Dependent Loses Coverage
Medical, Dental and Vision	You and/or your dependent(s) will automatically be dropped from coverage on the event date. You and/or your dependent(s) may continue coverage under COBRA. You will receive COBRA enrollment information from HealthEquity. You and/or your dependents will have sixty (60) days from the date of the COBRA Election Notice to complete the COBRA enrollment form.	<p>If your dependent(s) gains coverage under another group health plan, you and/or your dependent(s) may cancel or decrease coverage under the Albertsons Companies plan(s). You may also change plan options.</p> <p>If your dependent loses coverage under the Albertsons Companies plan(s) due to turning age 26, coverage will automatically cease on that dependent's 26th birthday. This dependent will receive COBRA enrollment information from HealthEquity, and will have sixty (60) days from the date of the COBRA Election Notice to complete the COBRA enrollment form.</p>

Benefit Plan	Associate Loses Coverage	Dependent Loses Coverage
Health Savings Account (HSA)	<p>If before the qualifying event, you are participating in the HSA Plan or the Kaiser CA High Deductible Plan, and you and/or your dependent(s) are automatically dropped from coverage on the event date, you may no longer contribute to a Health Savings Account (HSA). However, any funds in an existing HSA can be used to pay for qualified medical expenses. These funds will roll over automatically each year and remain indefinitely until used. There is no time limit on using the funds.</p>	<p>If after the qualifying event you and/or your dependents enroll or remain enrolled in the HSA Plan or the Kaiser CA High Deductible Plan, you may begin contributing or adjust your current contribution amount to a Health Savings Account through Fidelity.</p> <p>If your dependent loses coverage under the Albertsons Companies plan(s) due to turning age 26, and you and/or your dependents enroll or remain enrolled in the HSA Plan or the Kaiser CA High Deductible Plan, you may begin contributing or adjust your current contribution amount to a Health Savings Account through Fidelity.</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>You may continue coverage under COBRA. You will receive COBRA enrollment information from HealthEquity. You will have sixty (60) days from the date of the COBRA Election Notice to complete the COBRA enrollment form. A couple of things to keep in mind, however:</p> <ul style="list-style-type: none"> Any FSA contributions you make after the event date will be with after-tax money plus a 2% administration fee, so there is no ongoing tax advantage to electing COBRA for an FSA. One reason you may want to consider COBRA continuation coverage of your FSA is to request reimbursement for funds still remaining in the account after the event date. 	<p>If you remain eligible to participate in the Health Care FSA, you may continue coverage. If not, you may continue coverage under COBRA. You will receive COBRA enrollment information from HealthEquity. You will have sixty (60) days from the date of the COBRA Election Notice to complete the COBRA enrollment form. A couple of things to keep in mind, however:</p> <ul style="list-style-type: none"> Any FSA contributions you make after the event date will be with after-tax money plus a 2% administration fee, so there is no ongoing tax advantage to electing COBRA for an FSA. One reason you may want to consider COBRA continuation coverage of your FSA is to request reimbursement for funds still remaining in the account after the event date.

Benefit Plan	Associate Loses Coverage	Dependent Loses Coverage
Dependent Day Care Flexible Spending Account (FSA)	You may change your election amount or cancel 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 contact the Associate Experience Center within 31 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 Service 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 contact the Associate Experience Center within 31 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 Service 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 contact the Associate Experience Center within 31 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 Service Center, see the second column on page 1.</p>	