

# Albertsons Companies Medical Leave

## START OF DISABILITY

### INCOME REPLACEMENT

#### Waiting Period<sup>1</sup>

- 1 week.
- 100% of weekly earnings may be covered by available sick pay first, then available FTO, PTO or vacation.
- If you do not have any available sick pay, FTO, PTO or vacation, the waiting period will be unpaid.

#### Medical Disability

##### Short-Term Disability (STD) Through The Hartford

- After 1 week waiting period, STD pays 100% of weekly pay for 6 weeks and 60% of pay for the remaining disability period.
- Use available sick pay, FTO, PTO or vacation to top off your weekly pay to no more than 100% of your full wages.

#### Medical Disability (continues) Long-Term Disability (LTD) Through The Hartford (if enrolled)

- Beginning week 27, 60% of earnings (eligible base pay + bonus).
- If disabled under age 65, benefits continue until no longer disabled or your Social Security Normal Retirement Age (SSNRA), if earlier.
- If disabled at age 65 or older, benefits continue according to a schedule. Visit [myACI-Benefits.com](https://myACI-Benefits.com) for more information.

### WEEKS



#### FMLA

Family Medical Leave Act

### JOB PROTECTION

<sup>1</sup> For hospital confinements of 24 hours or more, or for an Outpatient Surgical Procedure which necessitates a Total Disability period or a Disabled and Working Disability period of 24 hours or more after surgery, benefits commence: 1) on the first day of hospital confinement; or 2) on the date of the Outpatient Surgical Procedure.

Eligibility requirements may apply to the policies represented here and individual leaves may vary. A Centralized Leave Team (CLT) Administrator can help with navigating any variations. The length of your leave of absence is determined by your disability period, based on certification from your doctor.

See reverse side for more information

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When you're unable to work due to your own illness or injury, you may be eligible for job protection for up to 12 weeks under FMLA. Your income may be replaced by disability insurance available to you.

For up to 26 weeks of your disability, your income may be partially replaced by STD Insurance through The Hartford.

If you remain disabled beyond 26 weeks, your income may be partially replaced by LTD Insurance through The Hartford if you are eligible and have enrolled in this coverage.

## ELIGIBILITY FOR INCOME REPLACEMENT

### STD

#### Short-Term Disability Through The Hartford

- To be eligible for STD coverage, you must be in an eligible classification as defined by Albertsons Companies and have satisfied the waiting period for your benefits to become effective.
- To be eligible to receive STD benefits, you must be under the care of a licensed doctor who must certify the period of time you are disabled and unable to work, and your claim must be approved by The Hartford.

### LTD

#### Long-Term Disability Through The Hartford

- To be eligible for LTD coverage, you must be in an eligible classification as defined by Albertsons Companies, have satisfied the waiting period for your benefits to become effective, and you must be enrolled in long-term disability.
- To be eligible to receive LTD benefits, you must be under the care of a licensed doctor who must certify the period of time you are disabled and unable to work, and your claim must be approved by The Hartford.

## ELIGIBILITY FOR JOB PROTECTION

### FMLA

#### Family Medical Leave Act

- To be eligible for job protection, you must have worked for Albertsons Companies for at least 12 months and for at least 1,250 hours in the 12 months before your leave begins.

## MORE INFORMATION

Visit the leave of absence portal on [myACI-benefits.com](https://myACI-benefits.com) for information on:

- Leaves of absence available to associates.
- How to apply for a leave of absence in myACI.
- How to apply for STD or LTD benefits through The Hartford.
- Contact information for The Hartford.