START OF DISABILITY

INCOME REPLACEMENT

→ Waiting

- 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) & Hawaii Temporary Disability Insurance (HI TDI) Through The Hartford

Albertsons Companies Medical Leave for Hawaii Associates

- After 1 week waiting period, STD pays 100% of weekly pay for 6 weeks and 60% of pay for the remaining disability period (offset by HI TDI).
- HITDI pays associates up to 58% of weekly pay up to a maximum of \$798.
- 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 for more information.

WEEKS

JOB PROTECTION

FMLA

Family Medical Leave Act

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.

¹ 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.

Albertsons Companies Medical Leave for Hawaii Associates

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.

For the first 26 weeks you are disabled, your income may be partially replaced by STD insurance through The Hartford and HI TDI. Benefits are paid under STD and HI TDI up to a maximum of 26 weeks for your own disability.

If you remain disabled after 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.

HI TDI

Hawaii Temporary Disability Insurance Through The Hartford

- You become eligible for HI TDI after you have worked at least 14 weeks of Hawaii employment during each of which you were paid for 20 hours or more, and earned not less than \$400 in the 52 weeks preceding the first day of disability.
- To be eligible to receive HITDI benefits, your healthcare provider must provide a
 statement that you have a serious off-the-job illness or injury, and you cannot work
 due to the condition. The statement must also include the probable duration of your
 serious health condition and the date the serious off-the-job illness or injury started.

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, 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** for information on:

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