

Albertsons Companies Medical Leave for Massachusetts Associates

START OF DISABILITY

INCOME REPLACEMENT

Waiting Period¹

- 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 & Massachusetts Paid Family and Medical Leave (MA PFML)

- 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 MA PFML).
- After a 1 week waiting period, MA PFML pays up to 80% of the first 50% of the state average weekly wage (AWW) + 50% of the amount above 50% of the state AWW, up to \$1,170.64 weekly maximum benefit for the remaining period of disability.
- 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 provides up to 12 weeks of job protection for a medical leave.

MA PFML

Massachusetts Paid Family and Medical Leave provides up to 20 weeks of job protection for a medical leave.

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.

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

Albertsons Companies Medical Leave for Massachusetts 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 and up to 20 weeks under MA PFML.

Your income may be partially replaced by STD insurance through The Hartford when you are disabled up to 26 weeks and by MA PFML up to 20 weeks.

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.

MA PFML

Massachusetts Paid Family and Medical Leave

- You become eligible for MA PFML after earning \$6,300 in wages for worked performed in Massachusetts during the previous 4 calendar quarters. In addition, you must have earned at least 30 times the benefit amount you are eligible to receive.
- To be eligible to receive MA PFML benefits, your healthcare provider must provide a statement that you have a serious illness or injury, and that 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 health condition 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.

MA PFML

Massachusetts Paid Family and Medical Leave

- You become eligible for MA PFML after earning \$6,300 in wages for worked performed in Massachusetts during the previous 4 calendar quarters. In addition, you must have earned at least 30 times the benefit amount you are eligible to receive. MA PFML runs concurrent with FMLA.
- MA PFML may provide up to 20 weeks of job protection for a medical leave.

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 through MA PFML.
- How to apply for STD or LTD benefits through The Hartford.
- Contact information for MA PFML and The Hartford.