

# Albertsons Companies Medical Leave for New Jersey Associates

## 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 & New Jersey Temporary Disability Insurance (NJ TDI)

- 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 NJ TDI).
- After 1 week waiting period, NJ TDI pays up to 85% of average weekly earnings subject to a maximum of 70% of statewide average weekly earnings up to \$1,081.00 per week for the remaining disability period. If benefits are paid for 3 weeks or more, benefits are retroactively paid for the 1 week waiting period.
- Use available sick pay, FTO, PTO or vacation to top off 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



### JOB PROTECTION

#### FMLA

##### Family Medical Leave Act

<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

# Albertsons Companies Medical Leave for New Jersey 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 NJ TDI. Benefits may be paid under STD and NJ 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.

### NJ TDI

#### New Jersey Temporary Disability Insurance Through The Hartford

- You become eligible for NJ TDI after you have worked 20 weeks earning at least \$283 weekly for 2024, or have earned a combined total of \$14,200 in the base year.
- To be eligible to receive NJ TDI benefits, your healthcare provider must provide a statement you have a serious off-the-job illness or injury, and you cannot work due to the condition. The statement must include the probable duration of your serious off-the-job illness or injury and 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 are 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](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 NJ TDI, STD or LTD benefits.
- Contact information for The Hartford.