# JOB PROTECTION

# Albertsons Companies Medical Leave for New York Associates

#### START OF DISABILITY

- 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 anv available sick pay, FTO, PTO or vacation, the waiting period will be unpaid.

# Medical Disability

Short-Term Disability (STD) & New York Disability Benefits Law (NY DBL) Through The Hartford

- After 1 week waiting period, STD pays 100% of weekly pay for 6 weeks and 60% of pay (offset by NY DBL).
- After a 1 week waiting period, NY DBL pays up to 50% of average weekly earnings for the last 8 weeks worked up to a maximum of \$170 per week for the remaining disability period.
- Beginning week 8, use available sick pay, FTO, PTO or vacation to top off weekly pay to no more than 100% of vour full wages.

## Medical Disability (continues) Long-Term Disability (LTD) Insurance 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 mvACI-Benefits.com for more information.

**WEEKS** 

### **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.

<sup>&</sup>lt;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.

# Albertsons Companies Medical Leave for New York 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 Short-Term Disability (STD) insurance through The Hartford and NY DBL. Benefits are paid under STD and NY DBL up to a maximum of 26 weeks for your own serious disability.

If you remain disabled after 26 weeks, your income may be partially replaced by Long-Term Disability (LTD) insurance through The Hartford if you are eligible and have enrolled in this coverage.

#### **FLIGIBILITY 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.

#### **NY DBL**

#### New York Disability Benefits Law Through The Hartford

- Full-time associates are eligible for NY DBL after 4 consecutive weeks of work at Albertsons Companies. Part-time associates are eligible after their 25th day of employment.
- To be eligible to receive NY DBL 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 and 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 NY DBL, STD or LTD through The Hartford.
- Contact information for The Hartford.