

Albertsons Companies Medical Leave for Rhode Island Associates

START OF DISABILITY

Waiting Period¹

- 1 week.
- RI TDI pays a percentage of wages, up to \$1,043 per week. When you are off of work for 7 or more days, benefits are paid retroactive to the first day of your leave.
- Top off pay to 100% of weekly earnings covered by available sick pay first, then available FTO, PTO or vacation.

Medical Disability Short-Term Disability (STD) Through The Hartford & Rhode Island Temporary Disability Insurance (RI 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 RI TDI).
- RI TDI pays up to \$1,070.00 per week for up to 30 weeks.
- STD benefits paid through The Hartford are offset by amounts received from RI TDI.
- 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 <u>myACI-Benefits.com</u> for more information.

WEEKS

INCOME REPLACEMENT

FMLA Family Medical Leave Act

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.

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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 various programs available to you.

For the first 12 weeks you are disabled, your income is partially replaced by Short-Term Disability (STD) insurance through The Hartford and RI TDI.

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.

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.

RI TDI

Rhode Island Temporary Disability Insurance

- You are generally eligible for RI TDI if you made at least \$16,800 in the year before you apply for RI TDI.
- STD benefits through The Hartford are offset by amounts received from RI TDI which start week 1 and pay up to \$1,070.00 per week.

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.

ELIGIBLITY 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** 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 RI TDI.
- How to apply for STD and LTD benefits through The Hartford.
- Contact information for RI TDI and The Hartford.