

myACI ^{///} BENEFITS NEWS

www.myACI-benefits.com

A Periodic Newsletter for Albertsons Associates Eligible for Company Benefits

Introducing BCI Care Guides

New for 2026 – Blue Cross of Idaho (BCI) members have access to a network of Care Guides, which includes specially trained registered nurses, licensed social workers and other health professionals.

Care Guides allow you to get answers to the questions that you may not have had a chance to discuss with your doctor. You can rely on your Care Guide to understand your care path, medications, treatment decision support and more.

Care Guides support you and your entire family as needed, helping you maintain your physical and mental wellness while managing a health concern or condition. Your Care Guide will work with your doctor and help you navigate your care, as well as provide:

- One-on-one education and support for any health condition, such as a new diagnosis, an upcoming surgery, or more
- An overview of treatment options
- Answers to your health-related questions
- Guidance on helping you connect to specialty resources such as second opinions through 2nd.MD and surgery care through Transcarent

Care Guides can also help you connect with available community resources and find high-quality, lower cost providers and facilities.

How Do I Get Access to a Care Guide?

All adult BCI members have access to Care Guides and can contact them by phone or email. You may also be contacted by your Care Guide if they have identified that they can offer you support. For example, if you receive a new diagnosis, have a recent Emergency Room visit, or need a reminder about important preventive care you're due for. Your Care Guide will stay in touch with you throughout your care to support you with any health concerns or goals now and in the future as your needs may change over time.

Get Started With a Care Guide

To reach a Care Guide, send an email to myalbertsonscareguide@bcidaho.com or call **800-723-0047** and ask to be transferred to your dedicated Care Guide.

Save Money With SmartShopper

BCI members can use SmartShopper to shop for care and save on out-of-pocket costs when you choose an affordable, effective location for your procedure, test or screening. When you choose a SmartShopper-eligible location for your care, you can receive a cash reward in the mail in 4-6 weeks. Scan the QR code to learn more about SmartShopper.



Attend a Webinar to Learn More About Care Guides!



Date: January 13, 2026

Time: 11 am PT | 12 pm MT | 1 pm CT | 2 pm ET

Scan the QR code to learn more and add the webinar to your calendar.

2026 Benefits Resources on myACI-benefits.com

myACI-benefits.com is your hub for 2026 benefits information, resources and helpful tips for making the most of your plans.

Access 2026 Benefits Contact Information

Learn about no-cost/low-cost benefits that can help you save



Open Your Fidelity Health Savings Account

If you enrolled in the HSA Plan or Kaiser CA HSA Plan for the first time in 2026, don't forget to open a health savings account (HSA) with Fidelity to make contributions via paycheck deductions that you can use to pay for eligible health care expenses. **Contributions will not begin until you open your HSA with Fidelity.**

Action Steps

- 1 Open your Fidelity HSA by logging in to netbenefits.com and following the instructions to register as a new user. Click the **Open tile**.
- 2 Payroll deductions begin one or two pay periods after you open your HSA with Fidelity. Verify the HSA deduction is correct on your paycheck and that the funds are available in Fidelity. You can start, stop or change your HSA contributions at any time by signing in to myACI.albertsons.com. Choose the **Benefits tile**, then click on **Report a Life Event or HSA Change** under the **Quick Actions sidebar**.

Fidelity



Website: www.netbenefits.com



Fidelity app: Scan QR code



Telephone: 866-956-3433

Mon-Fri, 6 am to 8 pm MT
Sat-Sun, 7 am to 2 pm MT



2026 Reset: Annual Deductibles and Out-of-Pocket Maximums

Important reminder: Annual deductibles and out-of-pocket maximums for Albertsons Companies medical and dental plans reset on January 1, 2026.

New ID Cards for 2026

If you are enrolled in a Blue Cross of Idaho medical plan and your deductible or out-of-pocket maximum changed for 2026, you will receive a new ID card, even if you did not change medical plans.

You will also receive a new ID card if you changed medical plans or enrolled in a medical plan for the first time during Open Enrollment.

Contact your medical plan provider if you have not yet received a new ID card and believe you should have. For contact information, go to myACI-benefits.com/resources/contacts.

Blue Cross of Idaho



Website: members.bcidaho.com



BCI app: Scan QR code



Telephone: 855-854-1412
Mon-Fri, 7 am to 7 pm MT



MedImpact

If you enrolled in a Blue Cross of Idaho medical plan for the first time during Open Enrollment, you will receive a separate pharmacy ID card from MedImpact. Contact MedImpact if you have not yet received a pharmacy ID card and believe you should have.

MedImpact



Website: www.medimpact.com



MedImpact app: Scan QR code



Telephone: 888-402-1984
Mon-Sun, 24 hours every day



Life Insurance: Keep Your Beneficiary Up to Date!

It's a new year – when was the last time you updated your life insurance beneficiary?

Albertsons Companies provides you with basic life and AD&D insurance through The Hartford to give you peace of mind and provide for your loved ones in the event of your death. If you opted to enroll when you were first eligible or during Open Enrollment, you may also have optional life and AD&D insurance.

To ensure your life and AD&D insurance works the way you want it to, be sure to name your beneficiary(ies). If you don't have a beneficiary designated for your policy or if your beneficiary designation is not up to date, your life insurance benefits payment may be delayed or may not be paid how you want it to be paid in the event of your death.

To designate or update a beneficiary:

- 1 Sign in to myaci.albertsons.com.
- 2 From the **Me** page, click on the **Benefits** tile.
- 3 Select **"Change Beneficiaries"** under the **Quick Actions sidebar** and follow the onscreen instructions to choose your beneficiary.

It's important to review your beneficiary designation each year to make sure it is still consistent with your wishes. It's a good idea to review your beneficiary each time you experience a life event, too, such as marriage, divorce, or the birth of a child, to ensure your beneficiary still makes sense for your situation.

Get Care Quickly with Teladoc

With Teladoc, Blue Cross of Idaho members can access care quickly and conveniently from the comfort of home.

Virtual visits are safe, convenient and often cost less than urgent care visits or a visit to your primary care physician's office.

Type of Care	General Medical	Mental Health	Dermatology	Nutrition
Your Cost	\$20 per visit, deductible waived			

Flexible Spending Accounts Reminder

You have until March 31, 2026, to submit FSA reimbursement requests with HealthEquity for expenses incurred on or before December 31, 2025.

If you are a United associate, any 2025 FSA reimbursement requests should be submitted to Navia Benefits Solutions. If you have a 2026 FSA, it will be administered by HealthEquity.

For 2026, up to \$660 of unused Healthcare FSA funds can be carried over to 2027.



HealthEquity



Website: healthequity.com/fsa



HealthEquity app: Scan QR code



Telephone: 866-346-5800
Mon-Sun, 24 hours every day



Navia Benefits Solutions

(United associates 2025 FSA reimbursement requests)



Website: naviabenefits.com



Telephone: 800-669-3539
Mon-Fri, 5 am to 5 pm PST

Teladoc



Website: Teladoc.com



Teladoc app: Scan QR code



Telephone: 800-TELADOC (835-2362)
Mon-Sun, 24 hours every day



Kaiser members access telemedicine through KP Now.

Remember to Complete Your Pending Actions in myACI Benefits

Did you enroll new dependents or request optional life insurance or long-term disability coverage during Open Enrollment? If so, make sure you have completed all Pending Actions in myACI Benefits.

To see if you have outstanding Pending Actions:

- 1 Sign in to your account at [myACI-albertsons.com](https://myACI.albertsons.com).
- 2 Choose the **Benefits tile**. Pending will be displayed above your Enrollment Summary.

Pending Actions to submit documentation for new dependents must be completed by January 31. Coverage for a newly enrolled dependent is not effective and payroll deductions for your dependent's coverage (if applicable) will not begin until you submit your completed verification documents and they are approved. Pending Actions to submit evidence of insurability must be completed within 60 days of the email or letter you receive from The Hartford. If you miss the deadline, any coverage above guaranteed issue amounts will be canceled.

Need Help?

Explore Quick Reference Guides and Frequently Asked Questions for help completing tasks in myACI Benefits. Go to myACI.albertsons.com > **Knowledge** tab > **My Knowledge tile**. Type “benefits” or “pending actions” in the search bar for assistance.

This newsletter is part of the Benefit Program Materials for the 2026 Plan Year. The terms of the Benefit Program Material are incorporated by reference as part of the Plan to the extent set forth in the Plan document. The terms of the Benefit Program Materials do not control to the extent those terms conflict with the terms of any applicable Summary Plan Description, Summary of Material Modifications, Evidence of Coverage or the Plan document. This newsletter is not intended to extend any right to benefits except as provided under the Plan.



Sign up for text message alerts about your benefits. Text **MYACI** to **855-446-0001**. Message and data rates may apply. You can cancel at any time.

Inside:

Check out the information and tips inside to help you get off to a good start using your 2026 myACI Benefits.

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