



2027 Open Enrollment Decision Guide

Choose your 2027 benefits **Nov. 2–13, 2026**

Review This Guide to Learn About:

- Important changes to our medical plans
- New Pharmacy Benefit Manager (Rightway)
- New carrier and enhancements to our voluntary benefits
- New Legal Assistance Plan
- Special enrollment opportunity for optional life insurance and long-term disability coverage
- Access to a variety of self-service resources and much more

Scan the QR code to view
the Open Enrollment page
on the Benefits website.



Choose Your 2027 Benefits November 2-13, 2026

Life is full of choices, including important choices related to your health and well-being. Each year during Open Enrollment, you have the opportunity to **own your benefits** by learning about the plans available and choosing your **myACI Benefits** for the year ahead.

Albertsons Companies continues to offer you a wide range of benefits so you can choose the options that best fit your needs and your budget. This guide highlights what's new and changing for 2027, along with what you need to do to enroll in your benefits. Link to more information available on the [Open Enrollment page](#) on myACI-benefits.com or scan the QR code.



Benefits Requalification Process Underway

We are currently evaluating average hours worked over the most recent measurement period to determine benefits eligibility in 2027. You will receive a letter mailed to your home in early November if you and/or your dependents will be newly eligible for benefits in 2027 or will be losing eligibility for benefits in 2027 based on the latest measurement period.



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Sign Up for Text Message Alerts



Don't miss a thing about your Albertsons Companies Benefits by signing up for text message alerts. Message and data rates may apply. Text **MYACI** to **855-446-0001**.

Your Open Enrollment Checklist

-  **Find out what's new & changing in 2027.** Read through this Guide and visit the Open Enrollment page at myACI-benefits.com to learn about all the changes.
-  **Own your benefits in 2027.** Make sure your benefit selections are right for you in the coming year by reviewing your current elections and learning about your options – your personal benefits counselor, ALEX, can help. Healthcare costs are rising in 2027 – check your 2027 paycheck deductions by accessing your rate sheet. Learn how to access ALEX, view your rate sheet and access other resources on [page 16](#).
-  **Enroll in 2027 Benefits.** Choose your coverage November 2-13, 2026 (11:59 pm MT). Sign in to myaci.albertsons.com to get started. See [page 19](#) for more information on how to enroll.

Do I Need to Enroll During Open Enrollment?

It's important that you actively participate in this year's Open Enrollment to make sure your 2027 benefits meet your needs and your budget. You must take enrollment action during the Open Enrollment period if:

- You are currently enrolled in the EPO Network or EPO HP-Network Plan which will be discontinued on December 31, 2026. You must select a new medical plan or you will default to the Blue Cross of Idaho PPO Plan in the same coverage category that you have today with higher 2027 weekly paycheck contributions.
- You wish to contribute to a health savings account (HSA) or flexible spending accounts (FSAs) in 2027. Per IRS rules, you must elect an HSA contribution and re-enroll in FSAs each year.
- You wish to increase optional life insurance for yourself or your spouse/domestic partner or enroll in long-term disability coverage without having to provide evidence of insurability (no medical questions) to the insurance carrier (see [page 12](#)).
- You want to add, drop or change voluntary benefits coverage through The Hartford for accident, critical illness or hospital indemnity insurance. See [page 13](#) to learn about enhancements to our voluntary benefits through The Hartford in 2027.
- You wish to enroll in the new LegalEASE Legal Assistance Plan (see [page 14](#)).
- You wish to enroll or change other benefits or add or drop dependents from your coverage.



Complete Open Life Events and Clear Pending Actions Before Open Enrollment

The myACI Benefits system will not allow you to enroll in benefits for 2027 unless any other prior enrollment events or required actions have been completed. If you have an open life event or need to upload required documentation, you must do so before you can participate in Open Enrollment.

Complete Life Event Benefit Changes in myACI

- Sign in to your account at myACI.albertsons.com.
- From the **Me tab**, choose the **Benefits tile**.
- Select **Enroll Now** and follow the instructions to complete your enrollment.

Need Help?

Explore Quick Reference Guides (QRGs) and Frequently Asked Questions (FAQs) for help completing tasks in myACI Benefits. Go to myACI.albertsons.com > **Knowledge** tab > **My Knowledge** tile. Type “benefits” in the search bar for assistance in viewing your current benefits, enrolling in benefits, uploading enrollment certifications, designating beneficiaries, etc.

What's Changing in 2027?

Here's a look at what's new or changing in 2027.

Medical and Dental Plan Paycheck Contributions

Health care costs will continue to rise in 2027. For most associates, weekly paycheck contributions for medical and dental coverage will increase in 2027. Albertsons will continue to pay the majority of the cost. To review 2027 rates, sign in to myACI.albertsons.com. From the **Me tab**, choose the **Benefits Resources tile** then select **2027 Rate Sheet** starting October 12.

EPO Network and EPO HP-Network Medical Plans Discontinued

The EPO Network and EPO HP-Network medical plans will be discontinued effective December 31, 2026. If you are enrolled in either medical plan, you must choose a new medical plan for 2027 during Open Enrollment. **If you do not select a new medical plan, your medical plan coverage will default to the Blue Cross of Idaho PPO medical plan with the same coverage category that you have today.**

New UHC Surest Copay Plan



This is a new kind of medical plan with predictable, upfront copays, no deductibles or coinsurance, and access to the national UHC provider network. Shop for health care online or via the app and find cost and coverage information before making an appointment. You'll find lower copays for providers evaluated as higher value, based on quality, efficiency and effectiveness of care (see [page 8](#)).

Medical Annual Deductibles and Out-of-Pocket Maximums

The annual deductibles and out-of-pocket maximums for the PPO and HSA plans are increasing for 2027.

	PPO Plan		HSA Plan	
	Current	2027	Current	2027
Deductible				
• Individual	\$1,300	\$1,425	\$2,400	\$2,525
• Family	\$2,600	\$2,850	\$4,800	\$5,050
Out-of- Pocket Max				
• Individual	\$4,700	\$4,950	\$6,200	\$6,450
• Family	\$9,400	\$9,900	\$12,400	\$12,900

Working Spouse Coverage Exclusion¹

Currently, if you cover your spouse or domestic partner under your Albertsons medical plan and they qualify for medical coverage through their own employer, you pay a weekly surcharge. Beginning January 1, 2027, a spouse or domestic partner who qualifies for medical coverage through their own employer will be excluded from coverage under an Albertsons medical plan.

Bariatric Surgery²

Bariatric surgery will no longer be covered under any Blue Cross of Idaho (BCI) medical plans and will not be covered under the UHC Surest Copay Plan.

¹ Does not apply to union associates or Shaws non-union drivers.

² Does not apply to Jewel Union Local 881 and Jewel Union Local 710.

What's Changing in 2027? (continued)

Rightway is the New Pharmacy Benefit Manager NEW

In 2027, Rightway will replace MedImpact as the Pharmacy Benefit Manager for all Blue Cross of Idaho (BCI) medical plans, UHC Surest Copay Plan, BCBS Illinois HMO, HMSA and SelectHealth. With Rightway, you'll have a new way to manage your prescriptions with an easy-to-use app, and expert support from licensed pharmacists (see [page 9](#)).

Rx Copays for Generic and Brand Preferred Drugs

Rx copays (30-day & 90-day supply) for generic, brand preferred and brand non-preferred drugs for the PPO and HSA Plans are increasing for 2027.¹

30-Day Supply	PPO Plan		HSA Plan	
	Current	2027	Current	2027
Rx Copays				
• Generic	\$10	\$15	\$10 ²	\$15 ²
• Preferred Brand	25% (\$35-\$105)	25% (\$45-\$115)	20% ² (\$30-\$90)	25% ² (\$45-\$115)
• Non-Preferred Brand	35% (\$70-\$140)	35% (\$70-\$140)	30% ² (\$60-\$120)	35% ² (\$70-\$140)

¹ Does not apply to Shaws non-union drivers or Jewel Union Local 710.

² After annual deductible.

New Select Networks for PPO and HSA Plans in Some Locations

If you live in Arizona, Washington DC or Illinois (Cook, DuPage, Kane, Kankakee, Lake, McHenry or Will county) and you are enrolled in the PPO or HSA Plan, you have access to a smaller, lower cost network of doctors and hospitals designed to save money.

Arizona

- PPO Plan AZ Blue Alternative*
- HSA Plan AZ Blue Alternative

Washington DC

- PPO Plan DC Blue Choice Adv*
- HSA Plan DC Blue Choice Adv

Illinois

- HSA Plan Blue Choice Options

Save Money on Medical Imaging NEW

OnelMaging is a comprehensive radiology network designed to reduce the cost of medical imaging if you are enrolled in a BCI medical plan or the UHC Surest Copay Plan. You can save up to 80% on MRIs, CT scans, X-rays and ultrasounds when you use OnelMaging accredited facilities (see [page 11](#)).



* Associates enrolled in the EPO or EPO-HP Network Plan who do not take enrollment action during Open Enrollment will default to the PPO Plan AZ Blue Alternative in Arizona or PPO Plan DC Blue Choice Adv in Washington DC with the same coverage level.

What's Changing in 2027? (continued)

Tax Savings Account Contribution Increases

You can contribute more in 2027 to a Health Savings Account, Healthcare Flexible Spending Account and Commuter Benefits.

Type of Account	Current	2027
Health Savings Account • Associate Only • Family	\$4,400 \$8,750	\$4,500 \$9,000
Healthcare Flexible Spending Account • Annual maximum contribution • Annual carryover limit	\$3,300 \$660	\$3,400 \$680
Commuter Benefits • Monthly transit maximum contribution	\$325	\$340

Changes to Financial Protection Benefits

Basic Life Insurance: Company-paid basic life insurance is changing from 2X annual base pay to 1X annual base pay for non-union associates.

Optional Life Insurance: You may elect coverage for yourself up to a plan maximum of 9X base pay to \$2,500,000.

Special Optional Life and Long-Term Disability Enrollment Opportunity: During this year's Open Enrollment period, you have a special one-time opportunity to increase life insurance coverage for yourself and spouse/domestic partner without evidence of insurability (EOI) — no medical questions. You can also enroll yourself in long-term disability without EOI (see [page 13](#)).

LegalEASE Legal Assistance Plan



Save time and money spent on legal fees and be prepared for both planned and unplanned life events. LegalEASE provides valuable benefits through a national network of attorneys that are matched to meet your needs. You can choose coverage for yourself and your immediate family as well as coverage for your parents and parents-in-law (see [page 15](#)).

Enhanced Benefits and New Carrier for Voluntary Critical Illness, Accident and Hospital Indemnity Insurance



The Hartford is the new carrier for voluntary benefits currently offered through Aflac or Unum for critical illness, accident and hospital indemnity insurance (see [page 14](#)).

- Payroll deductions for Aflac and Unum voluntary benefits will end with the last paycheck of 2026.
- Voluntary benefits offered through The Hartford are similar to the options offered through Aflac or Unum **with a number of benefit enhancements.**
- **If you currently have one or more voluntary policies through Aflac or Unum, your coverage will be automatically transferred to The Hartford in the same (or similar coverage) effective January 1, 2027.**
- Contact Aflac (**800-433-3036**) or Unum (**800-635-5597**) to learn about your options to keep your existing coverage and set up direct billing with the carrier (if you wish to keep your existing voluntary coverage).

UHC Surest Copay Plan



The UHC Surest Copay Plan is an innovative health plan designed to simplify healthcare with predictable upfront copays, no deductibles or coinsurance, and a large nationwide network of providers through UnitedHealthcare.

Surest members have the power to shop for health care like they do everything else—online or via an app. With a simple search in the Surest app, you can check costs and compare care options before making an appointment. Copays are lower for providers evaluated as higher value, based on quality, efficiency, and overall effectiveness of care.

Plan Highlights

- No deductibles, no coinsurance
- Copay price based on service and provider selection
- Offers a single copay for most services provided in the same appointment, making it easier to know exactly what you will pay
- Access to the UnitedHealthcare national provider network
- Intuitive technology enhances decision-making, offering search and comparison tools designed to work like a familiar online shopping experience
- Extensive range of virtual care programs including medical, mental health and specialty care services

Care Ratings Help You Choose Providers with Confidence

Care Ratings are a simple way to help you navigate care options and potentially save you money. Higher ratings are given to high-value providers with a record of quality, safety, efficiency and effectiveness of care, such as lower rates of complications after surgeries and better use of resources.

Providers with a higher Care Rating are assigned a lower copay.

Transition of Care Benefits

If you or a covered dependent is currently receiving treatment from a provider who is not a network provider in the UHC Surest Copay Plan, you may be eligible to receive Transition of Care benefits. Transition of Care benefits allow you the option to request coverage from your current provider at in-network coverage for a limited time due to a qualifying medical condition until the safe transfer to an in-network provider under the UHC Surest Copay Plan can be arranged.

Contact Surest at **866-683-6440** (use access code **aci2027** if prompted) for information on how to request Transition of Care benefits.

Learn More About the UHC Surest Copay Plan

Visit surest.care/albertsons before you enroll to preview the plan, search providers, see actual copays (not estimates), and compare care options.

Scan the QR code with your mobile device to access the UHC Surest Copay Plan preview site on your phone.



Call Surest at **866-683-6440** Monday–Friday, 5 am to 8 pm MT to ask questions about the UHC Surest Copay Plan. Provide access code **aci2027**, if prompted.

Prescription Drug Coverage Through Rightway

In 2027, Rightway will replace MedImpact as the Pharmacy Benefit Manager for all Blue Cross of Idaho (BCI) medical plans, UHC Surest Copay Plan, BCBS Illinois HMO, HMSA and SelectHealth. With Rightway, you'll have a new way to manage your prescriptions with an easy-to-use app, and expert support from licensed pharmacists.

With Rightway, you have direct access to licensed pharmacists and pharmacy technicians who help you save time and money. The Rightway pharmacy team is here to:

- Explain your prescription drug coverage.
- Compare medication prices and find lower-cost options.
- Contact your provider to obtain prior authorization.
- Answer questions about medications and side effects.

Is My Current Prescription Covered Through Rightway?

If coverage for your current medication is changing, you'll receive a letter with details on alternative options covered under the plan. The Rightway pharmacy team can help you switch to a more cost-effective medication if appropriate.

Visit www.rightwayhealthcare.com/albertsons to view a list of covered medications.

Rightway Copay Assistance Programs (CAP)

Rightway helps you save money on qualifying specialty and non-specialty medications through manufacturers' copay assistance programs that lower the cost of your medications. If you have questions about CAP, contact the Rightway pharmacy team at 833-502-9061 or visit www.rightwayhealthcare.com/albertsons to learn more.

Get Early Access to Your New Prescription Benefits in the Rightway App

Starting January 1, 2027, Rightway will be your new pharmacy benefit manager. Set up your Rightway account now and get early access to personalized support from our team.

Our pharmacy experts can answer questions about your prescription drug coverage, find the lowest medication prices, and more.

Getting started is easy. Scan the QR code to download the Rightway app or visit www.rightwayhealthcare.com/albertsons.



Have Questions?

- **24/7 phone support: 833-502-9061**
- Email: rwrx@rightwayhealthcare.com

Specialized Medical Programs and Support

Our core medical plan options through Blue Cross of Idaho (BCI) and UHC Surest include additional programs that can help you get the best care and save you money in 2027.

2nd.MD Expert Medical Advice and Second Opinions

With 2nd.MD, you and your covered family members have free access to expert medical advice and second opinions from some of the country's leading medical providers. When you're facing a medical decision, 2nd.MD can help you receive the right diagnosis and the right course of treatment at no cost to you.

2nd.MD oncology support services are designed to empower you throughout your diagnosis and support you at every turn. No matter where you are in your cancer journey, whether you've just been diagnosed or are looking for additional care options, 2nd.MD can help.

Get Started with 2nd.MD

Go to www.2nd.md/albertsons

Download the 2nd.MD app on the [App Store](#) or [Google Play](#)

Call 2nd.MD at **866-841-2575**

If you have an existing 2nd.MD account and you enroll in the UHC Surest Copay Plan in 2027, you will not need to register for a new 2nd.MD account. Your 2nd.MD eligibility will automatically transfer to the UHC Surest Copay Plan.



Transcarent Surgery Care

Transcarent Surgery Care connects you with top-rated facilities and surgeons for non-emergency surgeries. If you're in the PPO Plan or UHC Surest Copay Plan, your surgery is covered 100% when you go through Transcarent — you pay nothing. If you're in the HSA Plan, you pay nothing once you have met your deductible for the year. Transcarent takes care of the details so you can focus on your surgery and recovery, all while saving you money.

Get Started with Transcarent

Go to the [Albertsons page on the Transcarent website](#)

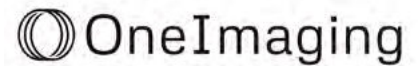
Download the Transcarent app on the [App Store](#) or [Google Play](#)

Call Transcarent at **888-387-3912**

If you have an existing Transcarent account and you enroll in the UHC Surest Copay Plan in 2027, you will not need to register for a new Transcarent account. Your Transcarent eligibility will automatically transfer to the UHC Surest Copay Plan.

Specialized Medical Programs and Support (continued)

Save on Medical Imaging



Onelming is a comprehensive radiology network designed to reduce the cost of medical imaging. Whether you need an MRI, CT scan, Ultrasound, Mammography or X-ray, Onelming connects you to accredited facilities across the country and offers concierge support to guide you through every step — from scheduling to receiving your results. Onelming services are available to associates and dependents covered under a Blue Cross of Idaho (BCI) medical plan or the UHC Surest Copay Plan. With Onelming, you get:

- **Top quality imaging:** Onelming works with accredited centers, certified radiologists, and advanced technology to ensure fast, accurate results.
- **Personalized care:** Onelming will schedule your exam and support you through the process.
- **Significant savings:** Most members save up to 80% compared to traditional imaging costs.
- **Transparent pricing:** Know your cost upfront with no surprises.

Get Started with Onelming

Once you receive your medical plan ID card from Blue Cross of Idaho (BCI) or UHC Surest, activate your Onelming account at join.oneimaging.com/albertsons. Enter your name, date of birth and member ID (from your medical plan ID card).



Have Questions?

Call or text Onelming at 833-619-0837, daily, 5 am to 8 pm MT or send an email to help@oneimaging.com.

Virtual Health Visits

BCI Medical Plans

You and your covered family members enrolled in a BCI medical plan have access to Teladoc Health telemedicine. Connect with board-certified doctors, pediatricians, nurses, licensed therapists and psychiatrists by phone or video, 24/7.

Virtual Care Category	Description	HSA or PPO
24/7 Care	Need care for non-urgent and common conditions? Get care by phone or video 24/7 from wherever you are. Providers diagnosis, treat and even prescribe medicine if needed.	\$20 copay
Mental/Emotional Health	Talk to a therapist or psychiatrist of your choice, 7 days a week from anywhere for stress, anxiety, depression, grief and more.	\$20 copay
Dermatology	Upload images and details of a skin issue in the Teladoc app. A dermatologist will review them and provide a treatment plan within 24 hours for acne, psoriasis, rashes, rosacea, eczema, skin infections, moles and skin spots.	\$20 copay
Nutrition	Talk to a registered dietician for weight management, digestive issues, special diets, food allergies, meal plans and more.	\$20 copay

Get Started with Teladoc	Go to Teladochealth.com	Download the Teladoc app on the App Store or Google Play	Call Teladoc at 800-TELADOC (800-835-2362)
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UHC Surest Copay Plan

With the UHC Surest Copay Plan, you get access to a wide range of virtual care programs and providers. Copays vary depending on program and provider. To learn more about these programs, visit the Surest website at benefits.surest.com, mobile app, or call Surest Member Services at **866-222-1298**.

Virtual Primary Care • \$20 copay	Virtual Intensive Outpatient Therapy • \$90 copay	Virtual Speech Therapy • \$20 copay
Virtual Acute Care¹ • \$20 copay	Virtual Dermatology • \$20 copay	Virtual Sleep Clinic • \$20 copay
Virtual Mental Care • \$20 copay	Virtual Gastroenterology Care • \$100 copay	Virtual Women's Health • \$20 copay
Virtual Serious Mental Illness • \$20 copay	Virtual Serious Mental Illness • \$20 copay	Virtual Cardiac Rehabilitation • \$20 copay

¹ If you choose Teladoc for virtual acute care, you will need to register for a new Teladoc account by going through benefits.surest.com or the Surest mobile app and select Surest as your insurance company when you register.

Special Enrollment Opportunity for Life and Long-Term Disability

Changes to Life Insurance Coverage Options

Basic Life Insurance

Company-paid basic life insurance is changing from 2 times base pay to 1 times base pay for non-union associates.

Optional Life Insurance

Optional life insurance for associates is increasing up to a maximum of 9 times base pay up to \$2,500,000.

Special Optional Life and Long-Term Disability Enrollment Opportunity¹

During this year's Open Enrollment period, you have a special one-time opportunity to increase life insurance coverage for yourself or spouse/domestic partner without evidence of insurability (EOI) — no medical questions. You can also enroll yourself in long-term disability without EOI.

Optional Life Insurance

- **Non-union associates with basic life changing from 2X to 1X annual base pay:** You can increase optional life insurance for yourself 1X annual base pay without EOI up to \$2,500,000.
- **All eligible associates and spouse/domestic partners:**
 - **Associate:** You can enroll or increase coverage up to 5X annual base pay without EOI, up to a maximum of \$1,000,000.
 - **Spouse/domestic partner:** You can enroll or increase coverage for your spouse/domestic partner up to \$50,000 without EOI.

Long-Term Disability

- **Enroll in long-term disability:** You can enroll yourself in long-term disability without EOI.

To enroll or increase coverage during Open Enrollment, sign in at myACI.albertsons.com. From the **Me tab**, choose the **Benefits tile**. Select the **Enroll Now** button and follow the onscreen instructions.

¹ Excludes Shaw's Union Local 791.

If You Miss the Special One-Time Enrollment Opportunity

If you miss the special one-time opportunity to enroll or increase optional life insurance for yourself or your spouse/domestic partner or enroll in long-term disability for yourself, you will need to provide evidence of insurability and receive approval by The Hartford if you decide to enroll or increase life insurance coverage or enroll in long-term disability in the future.

Enhanced Voluntary Benefits



The Hartford is the new carrier for voluntary benefits currently offered through Aflac or Unum for critical illness, accident and hospital indemnity insurance. Here's what you need to know:

- Payroll deductions for Aflac and Unum voluntary benefits will end with the last paycheck of 2026.
- Voluntary benefits offered through The Hartford are similar to the options offered through Aflac or Unum with a number of benefit enhancements (see below).
- **If you currently have one or more voluntary policies through Aflac or Unum, your coverage will be automatically transferred to The Hartford in the same (or similar coverage) effective January 1, 2027. If you do not want the voluntary coverage that is automatically transferred to The Hartford, you must take enrollment action during Open Enrollment to waive coverage for critical illness, accident or hospital indemnity insurance.**

To enroll, change or waive coverage during Open Enrollment, sign in at myACI.albertsons.com. From the **Me tab**, choose the **Benefits tile**. Select the **Enroll Now** button and follow the onscreen instructions.

Critical Illness Insurance

Provides financial support if you or a covered family member has a covered illness including cancer, heart attack, stroke, kidney failure, coronary artery bypass surgery or major organ transplant.

You and your spouse/domestic partner can choose coverage from \$5,000, \$10,000, \$15,000, \$20,000, \$25,000, \$30,000 or \$50,000.

Coverage for eligible children is automatically included at 50% of the associate's coverage amount.

Enhanced Coverage for:

- Non-invasive cancer
- Transient ischemic attack (mini-stroke)

Accident Insurance

Provides financial support if you or a covered family member suffers an injury or death due to a covered accident including fractures, dislocations, burns, eye injuries, lacerations and coma.

You can choose coverage from a low option or a high option.

Enhanced Coverage for:

- Ambulance
- ER
- X-ray
- Follow-up treatment

Hospital Indemnity Insurance

Provides financial support if you or a covered family member needs to be hospitalized providing benefits payable for a hospital admission and stays and ICU confinement.

You can choose coverage from a low option or a high option.

Enhanced Coverage for:

- Increased hospital admissions
- Addition of rehab facilities and health/substance abuse facilities

Voluntary Benefits Are Not a Replacement for Medical Coverage

These plans have limitations and exclusions, and they DO NOT replace your medical plan. For more information, refer to The Hartford brochures on myACI-benefits.com under **Financial Protection** benefits. Note that these plans are offered through The Hartford and are not sponsored by the Company. Premiums for the voluntary plans are paid through after-tax payroll deduction(s).

LegalEASE Legal Assistance Plan

Some basic legal services (such as creating a will) are included with basic life insurance through The Hartford.

New for 2027, the LegalEASE Legal Assistance Plan can help reduce the stress of finding and paying for legal expertise when you need it most. LegalEASE offers the Legal Assistance Plan that provides support and protection for unexpected personal legal issues.

Plan Highlights

- Access to a national network of more than 23,000 attorneys with exceptional experience that are matched to meet your personal legal needs
- In- and out-of-network coverage
- Concierge help navigating common individual or family legal issues

LegalEASE saves you time and money with coverage provided for:

- Estate Planning (wills, trusts, powers of attorney)
- Family (adoption, child custody, divorce)
- Traffic
- Real Estate
- Financial (debt collection, bankruptcy, contracts)

LawAssure Online Document Center

Your LegalEASE Plan includes the online LawAssure legal document center. LawAssure is a DIY option that gives you the ease of creating legal documents without a lawyer. Available on most devices and accessible 24/7, LawAssure lets you create estate planning, consumer, and civil legal documents.

Visit www.legaleaseplan.com/LawAssure to learn more.

LegalEASE Coverage Options

You can choose coverage for yourself and your immediate family as well as coverage for your parents and parents-in-law.



Learn More

To learn more about the plan, visit www.legaleaseplan.com/albertsons, or call **855-230-9376**.

Benefits Resources

myACI Benefits Resources Page

Looking for specific information on the benefit plans available to you? Take a look at the **Benefits Resources page**. Sign in to [myACI](#). From the **Me tab**, click on the **Benefits Resources tile**.

You will find a number of resources to help you choose your benefits for 2027, including:

- Detailed **benefits guide** with information about all your plan options
- **Rate sheet** with your paycheck deductions for 2027
- Access to **ALEX**, your personal online benefits counselor
- **Eligibility flyer** with the rules for your benefits eligibility
- **Summaries of Benefits and Coverage (SBCs)** for your medical plan options

[myACI-benefits.com](#) Benefits Website

The benefits website is your year-round go-to resource for general benefits information for associates eligible for Company plans.

- Visit the [Open Enrollment page](#) for everything you need to know about 2027 Open Enrollment.
- Watch a short 2027 Open Enrollment video.
- Use the myACI Benefits Chatbot to help you find information about the benefits available.

Associates covered under a collective bargaining agreement may not be eligible for all the plans and programs described on the benefits website.

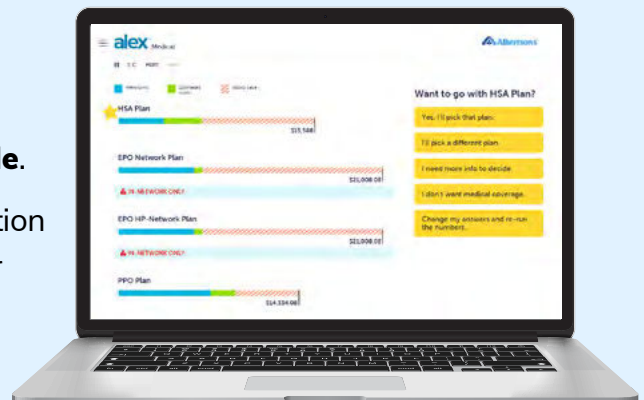
Check out ALEX!

ALEX, your online benefits counselor, can walk you through your benefit options and recommend the best choice for you based on your personal situation.



To access ALEX:

1. Sign in to [myACI](#).
2. From the **Me tab**, click on the **Benefits Resources tile**.
3. On the **Benefits Resources page**, review the information in the **Ask ALEX** section. Note that you will need your **Benefits Code**.
4. From the Ask ALEX section, click on “**Get Started with ALEX**” link.
5. Choose between the full ALEX benefits counselor experience or ALEX Go, a text-based, mobile-first version of ALEX. ALEX Go is available in both English and Spanish.
6. Follow the prompts to get your personalized benefits recommendations from ALEX!



Attend an Open Enrollment or a Benefit-Specific Webinar

Open Enrollment Webinar

Join us for a one-hour webinar to learn everything you need to know about Open Enrollment, including what's new for 2027, how to enroll using myACI Benefits, where to find benefits and enrollment resources, and more.

Exploring the UHC Surest Copay Medical Plan Webinar

Join us for a overview of the new UHC Surest Copay Medical Plan with predictable, upfront copays, no deductibles or coinsurance. Shop for health care online or via the app with lower copays for providers evaluated as higher value, based on quality and effectiveness of care.

Understanding Your Rightway Prescription Benefits Webinar

Learn about our prescription benefits through Rightway, our new Pharmacy Benefits Manager for all medical plans except plans through Kaiser.

HSA Webinars

Join the **HSA Basics Webinar** to learn how a health savings account (HSA) works and can help you save money. Join the **HSA Advanced Webinar** to learn more about investing your HSA dollars, using your HSA funds for retirement, and more.

The Hartford Life Insurance & Voluntary Benefits Overview Webinar

Explore new life insurance coverage options with a special enrollment opportunity and enhanced voluntary benefits for critical illness, accident and hospital indemnity insurance through The Hartford.

Medicare 101 Webinar

Join the popular Medicare 101 webinar to learn everything you ever wanted to know about Medicare.

2027 Open Enrollment Webinar Schedule

Webinar Topic	Date/Time	Webinar Link
Understanding Your Rightway Prescription Benefits	Oct. 20 at 12 pm MT	Link to Webinar
Exploring the UHC Surest Copay Medical Plan	Oct. 26 at 12 pm MT	Link to Webinar
Medicare 101	Oct. 27 at 12 pm MT	Link to Webinar
Open Enrollment - What's New & Changing for 2027	Oct. 28 at 12 pm MT	Link to Webinar
HSA Basics	Oct. 29 at 12 pm MT	Link to Webinar
Open Enrollment - What's New & Changing for 2027	Nov. 2 at 12 pm MT	Link to Webinar
Open Enrollment - What's New & Changing for 2027	Nov. 3 at 10 am MT	Link to Webinar
HSA Advanced	Nov. 3 at 12 pm MT	Link to Webinar
The Hartford Life Insurance & Voluntary Benefits Overview	Nov. 4 at 12 pm MT	Link to Webinar
Open Enrollment - What's New & Changing for 2027	Nov. 5 at 12 pm MT	Link to Webinar
Open Enrollment - What's New & Changing for 2027	Nov. 7 at 9 am MT	Link to Webinar

Visit the [Open Enrollment page](#) on the benefits website to access calendar events for any webinar you can add to Outlook.



Legally Required Notices and Disclosures

Each year there are legally required notices and disclosures that Albertsons Companies (or our insurance carriers) must make available to participants in the benefit plans. Required legal notices are included in the annual Legally Required Notices booklet, available on [MyACI-Benefits.com](https://myaci-benefits.com). Click on **Resources** in the top navigation bar then select **Legal Notices**. To request a printed copy of the Legally Required Notices booklet at no cost, call the Associate Experience Center at 888-255-2269.

How to Enroll

Choose your coverage for 2027

November 2-13, 2026

- 1 | Review your benefit options carefully.
- 2 | Think about what you might need for the planned and unplanned events in your life.
- 3 | Enroll in coverage that fits you best.
It's easy:



Gather birth dates and Social Security Numbers of new dependents you plan to add to your coverage.



To enroll:

- Sign in to myaci.albertsons.com.
- From the **Me tab**, click the **Benefits tile**.
- Click the **Enroll Now button**.
- Choose **Express enrollment** or **Discovery enrollment**. Then follow the onscreen instructions.



Review and submit your enrollment elections. You must click on the **SUBMIT button** at the end of your enrollment session for your elections to be saved.



Express enrollment allows you to review your current benefit elections and choose whether or not you want to make any changes without going through all the plan options.

Discovery enrollment takes you through each benefit plan and shows you all of the options, so you can see all of the choices available to you.

The deadline to enroll
is **11:59 pm MT on
November 13.**

Have Questions?

Call the Associate Experience
Center at **888-255-2269**
Mon-Fri, 6 am to 6 pm AZ time
and on Sat, Nov 7, 8 am to
1 pm AZ time.



Complete any pending actions such
as uploading dependent verification
for new dependents you wish to
add to your coverage.

Need help? Click on the
**Knowledge tab > My Knowledge
tile** to search for Quick Reference
Guides (QRGs) on completing a
variety of benefit tasks in myACI.



Are You a Recent New Hire?

If you are a new hire who started working
within the past month, **you will need to enroll
in benefits twice in the upcoming weeks** —
once to choose your benefits for the remainder
of 2026, and once to choose your benefits
for 2027.

Watch for a letter mailed to your home inviting
you to enroll for 2026 benefits effective
through December 31, 2026. Once you
have completed your 2026 enrollment, visit
myACI.albertsons.com to complete any
pending actions such as submitting EOI or
dependent verification documentation.

Once your 2026 benefits enrollment is
complete and you have completed all pending
actions, call the Associate Experience Center
at **888-255-2269**, M-F, 6 am to 6 pm AZ
time to speak to a representative who can
close your new hire/newly eligible enrollment
event, approve documents and open an Open
Enrollment event for you to choose your
2027 benefits.

