

Your Enrollment checklist

ENROLL FROM NOVEMBER 1 – NOVEMBER 15, 2023 TO HAVE BENEFITS IN 2024!

BEFORE YOU ENROLL:

- Review the eGuide to learn about your benefit options, including the supplemental benefits available to you.
[TransformcoBenefitsGuide.com](https://www.88sears.com/TransformcoBenefitsGuide.com)
- Think about your coverage needs, including how much healthcare you anticipate needing and whether your company paid life insurance provides enough protection.
- Take advantage of the tax savings offered by an HSA and/or an FSA and learn how these accounts save your money.
- Gather your dependent and beneficiary information, including Social Security numbers, dates of birth, addresses and phone numbers.
- Calculate your expected out-of-pocket costs, including annual premiums, so you can be prepared financially and make the best decisions about your benefits.

DURING ENROLLMENT:

- Review your available benefit options and choose your coverage by visiting www.88sears.com and select: Health Benefit Center from Quick Links
 - ✓ Elect medical, dental, and vision coverage – **default is no coverage**
 - ✓ Refresh tobacco-free elections for you and your spouse – **default is tobacco user**
 - ✓ Refresh spousal surcharge for your covered spouse – **default surcharge is applied.**
- Make an **HSA election** to take advantage of the tax savings on out-of-pocket medical expenses when enrolled in the Basic Medical Plan.
- Make your **FSA election** to take advantage of the tax savings on out-of-pocket medical expenses.
- Review/update** your **beneficiaries** for HSA, Life Insurance, and Savings Plan annually.
- Take a look at your Transform Savings Plan.** The Transform Savings Plan is an easy way to save for retirement with pre-tax or post-tax savings and automatic payroll deductions.

IS YOUR INFORMATION UP-TO-DATE?

Benefits information and messages are only sent by email or text. Update your personal email address and mobile phone before Annual Enrollment begins.

1. Visit www.88sears.com. Click on Health Benefits Center in Quick Links and then login.
2. Go to **Your Profile** in the upper right hand corner.
3. Select **Manage Communications**.
4. Update your email and mobile phone in **Preferred Contact Information** and **Delivery Preference**.

AFTER ENROLLMENT:

- Important!** Review your Confirmation of Benefits Statement and save for future reference.
- Use the Businessolver MyChoice App to access the Transformco Health Benefit Center from any smart phone or tablet.

WHAT HAPPENS IF I DON'T ENROLL?

- Action Required!** You must enroll in medical, dental, vision and a Flexible Spending Account (FSA) or Health Savings Account (HSA), or these coverages will NOT carry over to 2024. Plans will terminate on December 31, 2023.
- If you have funds in your existing FSA, you will be allowed the FSA carryover amount.