

## 2025 BENEFITS AT A GLANCE

Benefit	Description	Eligibility
<b>Medical Coverage</b> Continental U.S.	<p>Transformco provides medical coverage through Blue Cross Blue Shield of IL.</p> <p>If you live in California, Colorado, Georgia, Maryland, Oregon, Virginia, Washington (state), or Washington D.C., you will also have the option of Kaiser Permanente.</p> <p>Both BCBS and Kaiser (if available in your area) offer at least two medical coverage levels for 2025, Enhanced or Basic. All options include coverage for preventive care, office visits, hospital stays, emergency room services, and mental health and substance abuse treatment.</p> <p>The Enhanced coverage level is a PPO without a Health Savings Account (HSA). The Basic coverage level is a high-deductible option (also a PPO) that provides you an opportunity to contribute to a Health Savings Account (HSA).</p> <p>In addition, the Blue High Performance Network (BlueHPN) provides access to a select group of quality doctors and hospitals in more than 55 major U.S. cities.</p> <p><b>Note:</b> The BCBS Basic Plan, Associate Only medical tier will be the only 2025 plan offering that will be priced to the ACA Safe Harbor affordability.</p> <p><b>Dependent Tier Medical Subsidy</b> – each eligible associate may receive up to \$1,000 annually towards the cost of medical coverage for dependent tier enrollment (EE+Spouse, EE+Child(ren) and Family). Excludes Technicians and DC Tier 1 and Tier 2 associates.</p> <p><b>Prescription Drug Coverage:</b></p> <p>Express Scripts provides coverage for Blue Cross Blue Shield Members. Kaiser provides coverage to Kaiser members (if available in your area). Coverage levels are associated with each Medical coverage level (Basic/Enhanced).</p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Not eligible; Certain part-time hourly associates are eligible (based on annual average hours of service).</p> <p>You must enroll within 31 days of your hire date by visiting <a href="http://www.88sears.com">www.88sears.com</a>.</p>
<b>Medical Coverage</b> (Hawaii, Guam, U.S. Virgin Islands, Puerto Rico)	<p>Transformco provides medical coverage offering by location.</p> <p><b>Hawaii:</b> HMSA Hawaii, Kaiser Permanente</p> <p><b>Guam:</b> NetCare</p> <p><b>U.S. Virgin Islands:</b> Blue Cross Blue Shield (Triple S)</p> <p><b>Puerto Rico:</b> Blue Cross Blue Shield (Triple S)</p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Not eligible; Certain part-time hourly associates are</p>

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<b>Medical Coverage</b> (Hawaii, Guam, U.S. Virgin Islands, Puerto Rico) – cont.	<p>All options include coverage for preventive care, office visits, hospital stays, emergency room services, and mental health and substance abuse treatment. Also included is prescription drug coverage.</p> <p><b>Dependent Tier Medical Subsidy</b> – each eligible associate may receive up to \$1,000 annually towards the cost of medical coverage for dependent tier enrollment (EE+Spouse, EE+Child(ren) and Family). Excludes Technicians and DC Tier 1 and Tier 2 associates.</p> <p><b>Prescription Drug Coverage:</b>                      Please note that if you live in any of these areas (Hawaii, Guam, US. Virgin Islands, or Puerto Rico) all prescription drug coverage is included with your medical plan.</p>	eligible (based on annual average hours of service).
<b>Accidental Injury Insurance</b>	<p>Accidental Injury Insurance is an excellent complement to your medical plan. The plan helps to absorb the out-of-pocket medical expenses that arise when an injury strikes. You can use the benefits received to offset costs like deductibles, coinsurance, prescription drug expenses and more.</p> <p>The plan pays benefits for a variety of injuries and accident-related expenses including: fractures, dislocations, burns, lacerations, hospitalization and more.</p> <p>Provided by MetLife</p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Eligible if working an average of 20 hours per week.</p> <p><b>New Hire Part-time hourly:</b> Eligible after 90 days of employment; average hours calculated on an annual basis.</p>
<b>Critical Illness Insurance</b>	<p>Critical Illness Insurance is an excellent complement to your medical plan. The plan helps to absorb the out-of-pocket medical expenses that arise when a severe illness strikes. You can use the benefits received to offset costs like deductibles, coinsurance, prescription drug expenses and more.</p> <p>The plan pays benefits for covered illnesses including: heart attack, major organ transplant, end stage renal (kidney) failure, cancer, and stroke.</p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Eligible if working an average of 20 hours per week.</p>

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	Provided by MetLife	<b>New Hire Part-time hourly:</b> Eligible after 90 days of employment; average hours calculated on an annual basis.
<b>Hospital Care Insurance</b>	<p>Hospital Care Insurance is an excellent complement to your medical plan. The plan helps to absorb the out-of-pocket medical expenses that arise when you or a covered dependent are hospitalized. You can use the benefits received to offset costs like deductibles, coinsurance, and more.</p> <p>The plan pays benefits for qualifying hospitalization.</p> <p>Provided by MetLife</p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Eligible if working an average of 20 hours per week.</p> <p><b>New Hire Part-time hourly:</b> Eligible after 90 days of employment; average hours calculated on an annual basis.</p>
<b>Dental Coverage</b>	<p>Transformco offers dental coverage which includes routine, preventive, and periodontal services. There are two dental options available (Basic/Enhanced). Care may be obtained in or out-of-network.</p> <p>Dental coverage through MetLife is available at all US locations and Puerto Rico.</p> <p>Dental coverage is also provided with the Medical Plan for the following:</p> <p><b>Puerto Rico</b> : Provided by Triple S</p> <p><b>Guam</b> : Provided by Dental Guam – Net-Care</p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Eligible if working an average of 20 hours per week.</p> <p><b>New Hire Part-time hourly:</b> Eligible after 90 days of employment; average hours calculated on an annual basis.</p>
<b>Vision Coverage</b>	<p>Transformco offers vision coverage which includes exams, lenses, and contacts. There are two vision options available (Basic/Premier).</p> <p>Vision coverage through EyeMed is available at all locations.</p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Eligible if working an average of 20 hours per week.</p>

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		<b>New Hire Part-time hourly:</b> Eligible after 90 days of employment; average hours calculated on an annual basis.
<b>Health Savings Account</b>	<p>The Health Savings Account (HSA) provides the opportunity to set aside pre-tax dollars through payroll deductions to pay for current or future eligible health care expenses, such as doctor and hospital visits as well as deductibles, co-insurance, prescriptions, vision and dental care for yourself and your eligible dependents.</p> <p>Associates who enroll in the HSA at the minimum level of \$250, \$500 or \$750 Individual and \$1,000 or \$1,500 Family will receive an Employer Matching contributions. The matching contribution will require associate participation of the minimum dollar amount in the Individual and Family category threshold noted above, with matching contributions deposited to active associate's account on a quarterly basis.</p> <p><b>Not available to associates outside of the U.S.</b></p>	<b>Requires enrollment in a high-deductible health plan medical option.</b>
<b>Health Care Flexible Spending Account</b>	<p>As a part of the Flexible Benefits Plan, the Health Care Flexible Spending Account (FSA) provides the opportunity to set aside pre-tax dollars through payroll deductions to pay for health care expenses.</p> <p>If you contribute to both an HSA and FSA, you may only use the Healthcare FSA to pay for eligible dental and vision expenses. For medical and prescription drug expenses, you must use your Health Savings Account.</p> <p><b>Not available to associates outside of the U.S.</b></p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Not eligible.</p>
<b>Dependent Care Flexible Spending Account</b>	<p>As a part of the Flexible Benefits Plan, the Dependent Care Flexible Spending Account (DCFSA) offers the opportunity to set aside pre-tax dollars through payroll deductions to pay for eligible dependent care expenses.</p> <p><b>Not available to associates outside of the U.S.</b></p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Not eligible.</p>

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<b>Company Paid Life Insurance</b>	<p>Transformco provides life insurance equal to one times annual earnings up to \$50,000 to all eligible associates.</p> <p>Provided by MetLife</p>	<p><b>Full-time hourly:</b> Automatically covered after 90 days of employment.</p> <p><b>Salaried:</b> Automatically covered on date of hire.</p> <p><b>Part-time hourly:</b> Not eligible.</p>
<b>Optional Life Insurance</b>	<p>Coverage of up to 8 times annual earnings. Coverage for a spouse and children is also available.</p> <p>Provided by MetLife</p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Eligible if working an average of 20 hours per week.</p> <p><b>New Hire Part-time hourly:</b> Eligible after 90 days of employment; average hours calculated on an annual basis.</p>
<b>Group Whole Life with LTC</b>	<p>Coverage is available in the following increments: \$25,000, \$50,000, \$75,000, \$100,000, \$150,000</p> <p>Coverage for a spouse and children is also available, with associate enrollment.</p> <p>This policy offers a Long-term Care rider that can be used to pay for qualified long-term care needs in facilities and at home. The benefit pays 6% of the death benefit for up to 34 months. LTC benefits received are restored at the time of a death claim.</p> <p>Provided by Allstate</p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Eligible if working an average of 20 hours per week.</p> <p><b>New Hire Part-time hourly:</b> Eligible after 90 days of employment; average hours calculated on an annual basis.</p>

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<b>Short-term Disability Coverage</b>	Transformco provides income protection in the event an off-the-job illness or injury causes a period of absence. Benefits can continue for up to 20 weeks for eligible associates.	<p><b>Full-time hourly:</b> Automatically covered after 90 days of employment.</p> <p><b>Salaried:</b> Automatically covered on date of hire.</p> <p><b>Part-time hourly:</b> Not eligible.</p>
<b>Long-term Disability Coverage</b>	<p>The Long-term Disability Plan can be a source of continuing income during an extended period of disability. In general, benefits begin after 20 weeks of disability.</p> <p>Provided by NY Life</p>	<p><b>Full-time hourly:</b> Eligible after 90 days of employment.</p> <p><b>Salaried:</b> Automatically enrolled on the first day of the month after date of hire. Associates may decline (or enroll in if not previously enrolled in) coverage at any time.</p> <p><b>Part-time hourly:</b> Not eligible.</p>
<b>Business Travel Accident Insurance</b>	Business Travel Accident Insurance provides 24-hours insurance that pays for accidental death or dismemberment from injuries caused by an accident while traveling on Company business.	<b>All associates are eligible:</b> Automatically covered on date of hire.
<b>Savings Plan -- U.S. and Puerto Rico</b>	<p>Transform 401(k) Savings Plan or Transform Puerto Rico Savings Plan (the "Savings Plan"), helps you save for retirement through convenient, tax-advantaged payroll deductions.</p> <p>You choose how to contribute and when you pay taxes on your contributions.</p> <ul style="list-style-type: none"> <li><b>Pre-tax contributions</b> come out of your pay before taxes are taken out, which can lower your current taxable income. Earnings on pre-tax contributions grow tax-deferred until they are withdrawn from your account.</li> <li><b>After-tax contributions</b> come out of your pay after taxes are taken out, so your current tax bill won't be lower. Earnings on after-tax contributions grow tax-deferred until they are withdrawn from your account.</li> </ul>	<p><b>Salaried:</b> Newly hired (Full-time and Part-time) are eligible to commence participation to contribute on the <b>first day that coincides with or next follows the date such associate performs one (1) Hour of Service</b>, after completing the enrollment process.</p> <p><b>Hourly:</b> Newly hired (Full-time and Part-time) are eligible to commence</p>

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	<ul style="list-style-type: none"> <li><b>Roth 401(k) contributions</b> come out of your pay after taxes are taken out, so your current tax bill won't be lower. Earnings on Roth 401(k) contributions are not taxable when they are withdrawn from your account provided you are age 59 ½ or disabled, and have had the account for 5 years. (Not available in PR)</li> </ul>	participation to contribute on the <b>first day of the month after completion of three (3) months of service</b> , after completing the enrollment process.
<b>Associate Discount Points Program (ADPP) -- U.S. and Puerto Rico</b>	Once on payroll, associates who become Shop Your Way members are eligible for discounts on certain merchandise and services purchased from various Transformco businesses. The discount is in the form of dollars-off and Shop Your Way points redeemable on future purchases. Eligibility is determined by the line of business in which you work and subject to the terms and conditions of the Associate Discount Points Program.	<b>Most Associates: Eligible on date of hire.</b>
<b>Associate Dollars-Off Discount -- Guam and the Virgin Islands</b>	Once on payroll, associates are eligible for discount in the form of dollars-off on certain merchandise and services purchased from various Transformco businesses. Eligibility for the dollars-off discount is based on the line of business in which you work and subject to the terms and conditions of the Associate Dollars-Off Discount Policy.	<b>Most Associates: Eligible on date of hire.</b>
<b>Commuter Benefits</b>	<p>A convenient and tax-effective way to pay for certain commuting costs through pre-tax payroll deductions.</p> <p><b>*Note:</b> Not available in all locations. Part-time Hourly associates in part of California are eligible for this benefit.</p>	<p><b>Full-time hourly and Salaried:</b> Eligible on date of hire.</p> <p><b>*Part-time hourly:</b> Not eligible.</p>
<b>Employee Assistance Program</b>	WorkLife Solutions is an employee assistance program (EAP) that provides resources and referral services designed to help you better manage the demands of both career and family. The program provides information and resources regarding personal matters such as mental health, substance abuse, parenting, college searches, and elder care.	<p><b>Full-time hourly and Salaried:</b> Eligible on date of hire.</p> <p><b>Part-time hourly:</b> Eligible after one year of service.</p>

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Everyday Benefits	Everyday Benefits is a resource that you'll find useful all the time! Everyday provides trusted advice from experts on a wide range of topics and solutions that have been reviewed for quality and reliability. Better yet, Everyday members get preferred pricing. This ensures you have access to solutions that you can trust and afford. Provided by AON	<b>Full-time hourly:</b> Eligible after 90 days of employment. <b>Salaried:</b> Eligible on date of hire. <b>Part-time hourly:</b> Eligible for limited benefits if working an average of 20 hours per week. <b>New Hire Part-time hourly:</b> Eligible for limited benefits after 90 days of employment; average hours calculated on an annual basis.