

# Your Enrollment checklist

**ENROLL FROM NOVEMBER 6 – NOVEMBER 20, 2024 TO HAVE BENEFITS IN 2025!**

## 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.

### 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](https://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**.

## DURING ENROLLMENT:

- ☐ Review your available benefit options and choose your coverage by visiting [www.88sears.com](https://www.88sears.com) and select: Health Benefit Center from Quick Links
  - ✓ Elect medical, dental, and vision coverage – **default is no coverage**
  - ✓ Refresh tobacco user elections for you and your spouse – **default is tobacco free**
  - ✓ 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.

## 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 coverage's will NOT carry over to 2025. Plans will terminate on December 31, 2024.
- ☐ If you have funds in your existing FSA, you will be allowed the FSA carryover amount.