



# **Transformco Everyday Benefits Overview**



# What is Everyday Benefits?

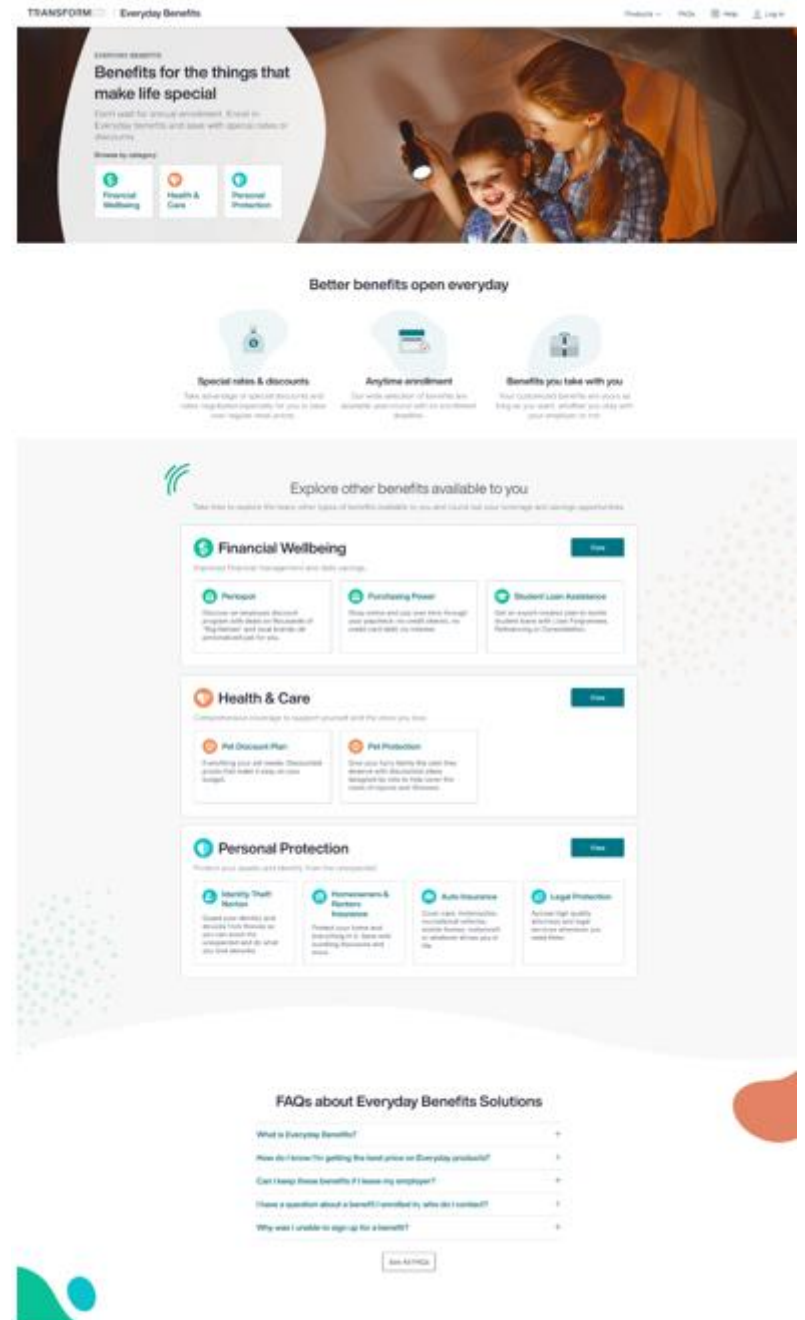
Everyday Benefits is a benefit portal granting eligible associates access to benefits, tools, expert content and resources anytime they need them. Associates can enroll in benefits on Everyday Benefits 24/7, 365 days a year – not just during Open Enrollment or a Qualifying Life Event.

The following benefits are available on the Everyday Benefits portal:

- Auto, Homeowners & Renters Insurance
- Legal Protection
- Identity Theft Protection
- Pet Protection
- Pet Discount Plan
- Student Loan Assistance
- Purchasing Program
- The Employee Discount Program “PerkSpot”\*

To access Everyday Benefits, associates can visit

[everyday.aon.com/transformco](https://everyday.aon.com/transformco)



# Auto, Home & Renters Insurance

Personal property and casualty insurance to give associates the flexibility to meet their specific needs.

## How it works:

1. Associates begin their quote on Everyday Benefits at [everyday.aon.com/transformco](https://everyday.aon.com/transformco)
2. Everyday Benefits returns top quotes from carriers\* based on the information provided (drivers, vehicle information, driving history, etc.)
3. After reviewing and comparing quotes, associates select the option that fits best for them and receive emailed instructions with their selected quotes
4. Associates **must** call their selected carrier to review and bind their coverage with an agent
5. The policy effective date will be determined by the carrier once enrollment is complete. Associates will receive policy information from their carrier directly

**\*Please note:** All listed carriers may not offer a quote. Coverage availability from carriers depends on a variety of factors due to ever-changing market conditions. If a quick quote is not available based on information an associate provides during the enrollment process, a message with a phone number will be displayed throughout enrollment so associates may call the carrier to review available options with an agent.

## Key Features:

- Carriers may include: Farmers, Safeco, Travelers, Bristol West\*
- Multi-policy, multi-product, group and payroll discounts
- Other Discounts: Anti-theft devices, anti-lock brakes, superior driver, new home, security systems, and more
- Convenience of payroll deduction
- Coverage is portable

## Protect what matters:



Dwelling



Renters/Condo



Automobile



Watercraft



Mobile  
Homes



Motorcycles



Recreational Vehicles

# Legal Protection

Quality, affordable legal support to navigate all of life's moments.

## How it works:

1. Associates enroll on Everyday Benefits at [everyday.aon.com/transformco](https://everyday.aon.com/transformco)
2. Upon completing their enrollment on Everyday, associates will receive an onscreen confirmation and a Welcome Packet directly from LegalEASE with their policy details
3. Associates can easily connect with their preferred attorney or receive help through the LegalEASE concierge service to be matched with an attorney

## Key Features:

- Offered through LegalEASE
- Coverage: Employee, Employee + Family
- No waiting period, deductibles, copays, usage limits, claim form
- Telephone advice
- Office consultation
- Document review and preparation
- Trials for covered matters
- Convenience of payroll deduction

## Covered matters\*:



Lawsuits



Divorce



Probate



Contracts



IRS Audit



Traffic Violations

# Identity Theft Protection

Proactive protection with monitoring and alerts, device security and privacy tools, and 24/7 support when it's needed.

## How it works:

1. Associates enroll on Everyday Benefits at [everyday.aon.com/transformco](https://everyday.aon.com/transformco)
2. Upon completing their enrollment on Everyday, associates will receive an onscreen confirmation and a Welcome communication directly from Norton LifeLock with their policy details
3. If enrolled in a Family Plan, associates must add dependents for coverage. Step-by-step instructions can be found on the Everyday Benefits [FAQs](#) page (*I enrolled in a Family plan. What steps do I need to take to ensure my family members are covered?*)

\*Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential and LifeLock with Norton Benefit Premier and up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: [NortonLifeLock.com/legal](https://NortonLifeLock.com/legal).

## Key Features:

- Offered through Norton LifeLock
- Coverage: Employee, Employee + Family
- Identity, dark web, and social media monitoring
- Bank and credit card activity alerts, checking and savings account application alerts, credit reports and scores
- Million Dollar Protection Package\*
- 24/7 support from Restoration Specialists
- Convenience of payroll deduction

## Multi-layered, advanced device security features:



Password  
Manager



Secure  
VPN



Parental  
Controls

# Pet Protection

Customizable coverage to help cover costs of vet visits, accidents, illnesses and more.

## How it works:

1. Associates compare coverage options and enroll pet(s) on Everyday Benefits at [everyday.aon.com/transformco](https://everyday.aon.com/transformco)
2. Upon completing their enrollment on Everyday, associates will receive an onscreen confirmation and a Welcome e-mail from MetLife directly with their policy details
3. Associates go to their preferred vet and pay their bill at the time of service. Any applicable veterinary bills will go towards their annual pet insurance deductible
4. Associates submit a claim to MetLife directly and receive reimbursement based on their coverage

\*A multi-policy discount is not available when enrolling into a Family Plan. This feature is limited to pets under the age of 10. Pets on a Family Plan must share the same annual limits and coverage on the single policy.

## Key Features:

- Offered through MetLife
- Cover multiple pets in one policy with a Family Plan\*
- Freedom to use preferred vet, including for specialty and emergency care
- Optional wellness coverage for routine exams, vaccinations, prescription medications and more
- Convenience of payroll deduction

## Coverage for:



Accidents, injuries,  
and common  
illnesses



X-rays, MRIs  
and CT scans



Serious/chronic  
illnesses including  
cancer and diabetes



Hereditary and  
congenital conditions

# Pet Discount Plan

A discounted benefit package for every pet family, offering savings and discounts on everything pets need.

## How it works:

1. Associates sign up for a Single Pet Plan or Family Plan (2+ pets) on Everyday Benefits at [everyday.aon.com/transformco](https://everyday.aon.com/transformco)
2. Upon completing their enrollment on Everyday, associates will receive an onscreen confirmation and a Welcome e-mail from Pet Benefit Solutions directly with information on how to set up their Total Pet Plan account
3. Associates access care and more from their Total Pet Plan account

## Key Features:

- Offered through Pet Benefit Solutions
- Discounts on brand name prescriptions, products, food, treats and toys
- Free shipping on all orders from petcarerx.com
- Same-day pickup on human grade prescriptions at Caremark pharmacies
- Instant 25% discount on in-house medical services at participating veterinarians
- No claim forms or waiting for reimbursement
- No exclusions for pets with pre-existing conditions
- Unlimited assistance via a 24/7 pet telehealth service
- Durable ID tags

## Includes:



# Student Loan Assistance

Expert guidance, financial planning, and options for student loan relief including Loan Forgiveness, Loan Refinancing, and Loan Consolidation.

## How it works:

1. Associates explore options on Everyday Benefits at [everyday.aon.com/transformco](https://everyday.aon.com/transformco)
2. Associates provide their student loan information so Everyday Benefits can help match them with debt relief options
3. Upon reviewing and confirming their details, associates can view top relief options based on the information provided
4. Associates may schedule a session with an experienced financial planning advisor, provided by Fiducius
5. Upon confirming their session date and time on Everyday Benefits, associates will receive an e-mail from Fiducius directly within 48 hours providing details on what to expect during their call with a financial planning advisor

## Key Features:

- Offered through Fiducius
- Guidance from real financial experts
- Comprehensive analysis identifies best approach to restructure student loans
- Custom plan, credit counseling and financial coaching
- Loan Contribution with goal planning, payroll deduction and management dashboards

## Student Loan Programs:

### Loan Forgiveness

- Lowers monthly payments
- Applies to federal loans
- Relieves debt via Public Service Loan Forgiveness program

### Loan Refinancing

- Lowers monthly payments
- Applies to federal & private
- Relieves debt via private refinancing
- Requires good credit to qualify

### Loan Consolidation

- Lowers monthly payments
- Applies to federal & private
- Accepts borrowers in default
- Does not require good credit to qualify



Note: Student Loan Assistance is not payroll deducted.

# Purchasing Power

An online catalog with over 45,000 new, brand name products that can be paid over 6-12 months through paycheck deduction.

## How it works:

1. Associates begin on Everyday Benefits at [everyday.aon.com/transformco](https://everyday.aon.com/transformco)
2. Associates create their Purchasing Power account to access their spending limit, product catalog, and start shopping
3. Orders will be shipped to associates upfront with automated payments starting after 1-2 payroll cycles for the amount shown during checkout

## Important Eligibility Requirements

- Associates must be at least 18 years of age
- Associates must be an active full or part time associate, working 20 hours average on a weekly basis, for at least 24 months
- Associates must earn at least \$20,000 a year. Commission-based employees are not eligible
- Associates must have a bank account or credit card (to be used in case of non-payment via payroll deduction)
- Associates based in Puerto Rico are not eligible due to legal restrictions about paycheck deduction
- Please note that parcel items **only** (no freight) can be shipped to associates based in Guam and the U.S. Virgin Islands



## Key Features:

- Alternative to loans, high-interest credit cards/store financing or rent-to-own for non-cash consumers
- Access to over 45,000 brand-name products with no credit check or hidden fees
- Pay over 6-12 months conveniently through payroll deduction

## Popular Categories:



Computers & Electronics



Home, Furniture & Patio



Sports, Fitness & Recreation



Automotive Care



TV & Entertainment



Baby & Kids



Appliances



Travel

# Employee Discount Program “PerkSpot”\*

Customized discounts and exclusive offers on thousands of brands and services.

## How it works:

1. Associates begin on Everyday Benefits at [everyday.aon.com/transformco](https://everyday.aon.com/transformco)
2. Associates create their PerkSpot account to access their exclusive offers and start shopping with no obligation to buy
3. After creating and logging into their PerkSpot account, associates may click on goods and services to make their experience personalized and immediately see a customized list of offers that interest them

**\*Please note:** The Employee Discount Program “PerkSpot” through Everyday Benefits is available to associates in addition to their Transformco Associate Discount

Note: The Employee Discount Program “PerkSpot” is not payroll deducted.

## Key Features:

- Offered through PerkSpot
- One-stop-shop for all the best discounts, deals, and savings
- Custom branding tailored to your organization
- Easy integration and implementation
- Associates can search the map for local discounts and find deals from national partners
- Discounts and deals updated daily

## Top Discounts Include:

Hotel	Costco
Car Rental	Samsung
Apple Purchase Program	Six Flags
Ray-Ban	Air Travel

# Eligibility for Everyday Benefits



## Salaried

Salaried associates are eligible on date of hire.



## Full-time hourly

Full-time hourly associates are eligible after 90 days of employment.



## Purchasing Power eligibility\*

Associates are eligible for Purchasing Power after 2 years of service, provided that they work 20 average hours weekly.

Associates must also meet the below criteria for Purchasing Power:

- Be at least 18 years of age
- Be an active full-time or part-time associate (working average of 20 hours or more weekly) of Transformco for at least 24 months
- Must earn at least \$20,000 a year
- Commission-based associates and associates residing in Puerto Rico are not eligible for Purchasing Power

**Please note:** Associates must have a bank account or credit card (to be used in case of non-payment via payroll deduction).

# Policy Effective Dates

## Auto, Home & Renters

The policy effective date will be determined by the carrier once enrollment is completed.

**Please note:** Associates may begin their quote for Auto, Home & Renters on the Everyday Benefits portal but must call the carrier directly in order to bind their coverage and complete enrollment. Refer to slide 32 for details.

## Pet Protection

MetLife Pet Protection plans are effective the first of the following month. The effective date will display as such throughout the enrollment experience.

## Legal and Identity Theft

If the application is received between:

- The 1<sup>st</sup> and the 15<sup>th</sup> of the month, the policy will become effective on the first of the following month
- The 16<sup>th</sup> to the end of the month, the policy will become effective on the first of the second following month

Example: Applications received from June 1<sup>st</sup> – June 15<sup>th</sup> will have a July 1<sup>st</sup> effective date. Applications received between June 16<sup>th</sup> – June 30<sup>th</sup> will have an August 1<sup>st</sup> effective date.

# Policy Effective Dates

## Pet Discount Plan

If the application is received between:

- The 1<sup>st</sup> and the 15<sup>th</sup> of the month, the policy will become effective on the first of the following month
- The 16<sup>th</sup> to the end of the month, the policy will become effective on the first of the second following month

Example: Applications received from June 1<sup>st</sup> – June 15<sup>th</sup> will have a July 1<sup>st</sup> effective date. Applications received between June 16<sup>th</sup> – June 30<sup>th</sup> will have an August 1<sup>st</sup> effective date.

## Student Loan Assistance

Enrollment is not applicable for Student Loan Assistance on Everyday Benefits; interested associates will schedule a session with a financial planning adviser through Fiducius to explore their options.

**Please note:** Student Loan Assistance through Fiducius on Everyday Benefits is not payroll deducted.

## Purchasing Power

Associates must meet the Purchasing Power eligibility requirements as outlined on slides 4 and 38 in order to participate in Purchasing Power; however, enrollment is not required for associates to access and use Purchasing Power.

Associates may access and make purchases on Purchasing Power upon logging into their Everyday Benefits account.

## Employee Discount Program

Enrollment is not required for associates to access and take advantage of the Employee Discount Program “PerkSpot.”\*

Associates may access the Employee Discount Program “PerkSpot”\* upon logging into their Everyday Benefits account.

**Please note:** The Employee Discount Program through PerkSpot on Everyday Benefits is not payroll deducted.

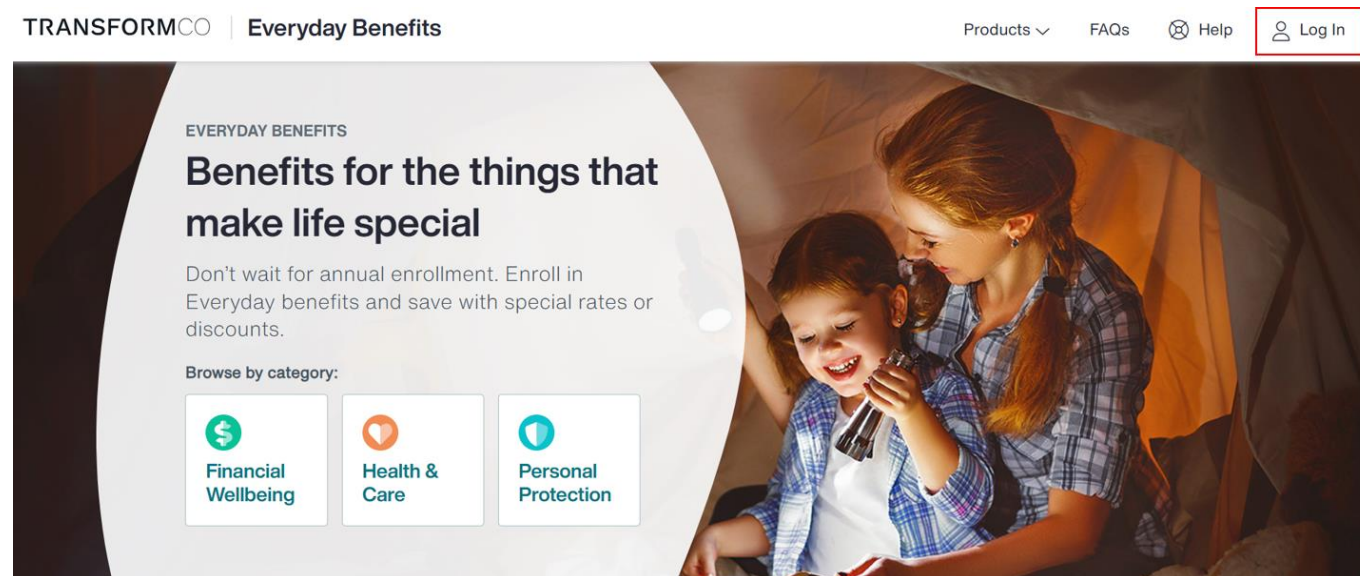
\*The Employee Discount Program “PerkSpot” through Everyday Benefits is available to associates in addition to their Transformco Associate Discount.

# Creating An Account – Step 1

Before enrolling in benefits on Everyday Benefits, associates must first create an account on Everyday Benefits by completing the following steps:

## Step 1

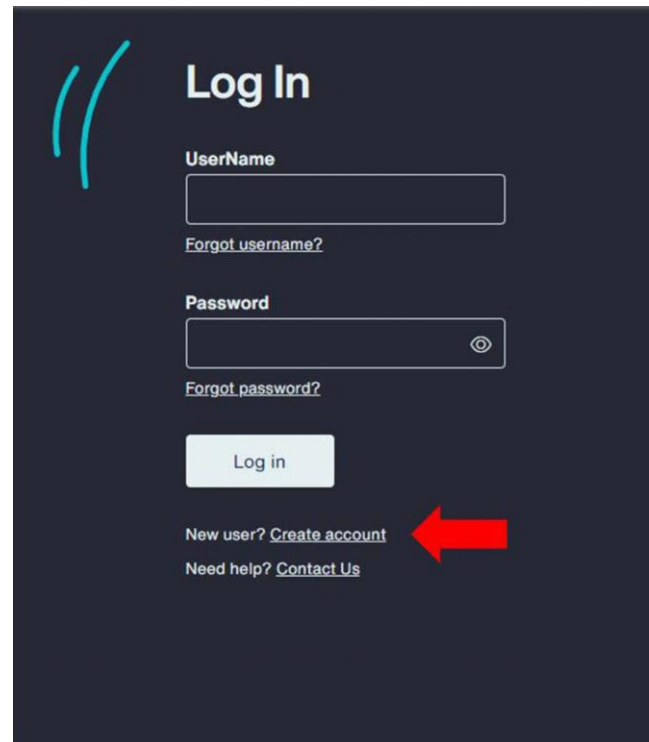
Go to Everyday Benefits at [everyday.aon.com/transformco](https://everyday.aon.com/transformco) and click **Log In** in the top right corner.



# Creating An Account – Step 2

## Step 2

Associates click the Create account link next to **New User?** to enter the necessary information and create their account.

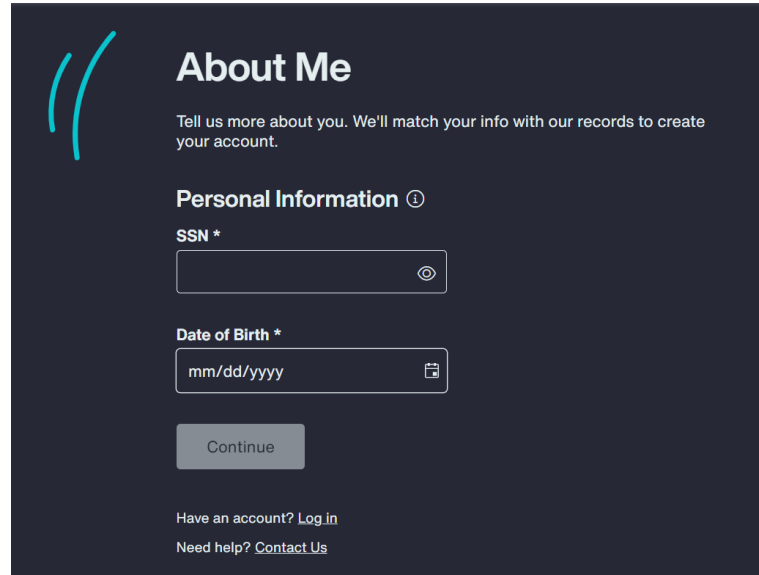


The screenshot shows a dark-themed login interface. On the left, there is a stylized logo consisting of two curved lines. The main heading is "Log In". Below this, there are two input fields: "UserName" and "Password". Each field has a corresponding "Forgot" link: "Forgot username?" and "Forgot password?". A "Log in" button is positioned below the password field. At the bottom, there is a link "New user? Create account" which is highlighted by a red arrow pointing to it from the right. Below this link is another link: "Need help? Contact Us".

# Creating An Account – Step 3

## Step 3

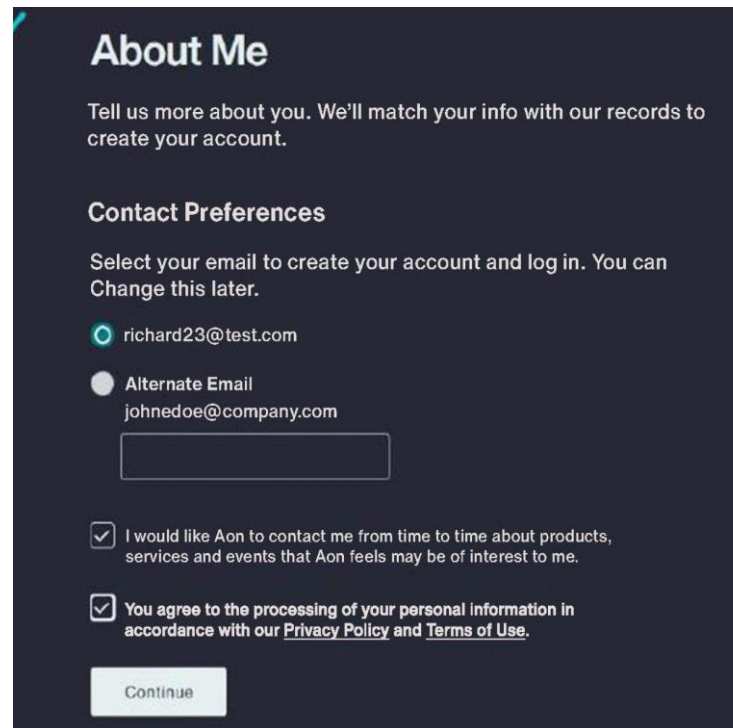
Associates enter the registration credentials: Social Security Number and date of birth. Everyday Benefits uses this information to verify associates are part of Transformco and eligible to enroll in benefits.

The screenshot shows a dark-themed registration form titled "About Me". At the top left is a teal double-curve logo. Below the title is a subtitle: "Tell us more about you. We'll match your info with our records to create your account." The form contains two main sections: "Personal Information" with an information icon, and "SSN \*" with a text input field and a toggle icon. Below that is "Date of Birth \*" with a date picker input field showing "mm/dd/yyyy" and a calendar icon. A "Continue" button is positioned below the date field. At the bottom, there are two links: "Have an account? Log in" and "Need help? Contact Us".

# Creating An Account – Step 4

## Step 4

Associates select the e-mail address that will be used as their username when logging in to Everyday.

A screenshot of a dark-themed web form titled "About Me". The form contains a heading "About Me" followed by a paragraph: "Tell us more about you. We'll match your info with our records to create your account." Below this is a section titled "Contact Preferences" with the instruction: "Select your email to create your account and log in. You can Change this later." There are two radio button options: the first is selected and labeled "richard23@test.com", the second is labeled "Alternate Email" with the text "johnedoe@company.com" below it. A text input field is positioned below the alternate email option. At the bottom of the form, there are two checked checkboxes: "I would like Aon to contact me from time to time about products, services and events that Aon feels may be of interest to me." and "You agree to the processing of your personal information in accordance with our [Privacy Policy](#) and [Terms of Use](#)." A "Continue" button is located at the very bottom of the form.

**About Me**

Tell us more about you. We'll match your info with our records to create your account.

**Contact Preferences**

Select your email to create your account and log in. You can Change this later.

☒ richard23@test.com

☐ Alternate Email  
johnedoe@company.com

☒ I would like Aon to contact me from time to time about products, services and events that Aon feels may be of interest to me.

☒ You agree to the processing of your personal information in accordance with our [Privacy Policy](#) and [Terms of Use](#).

Continue

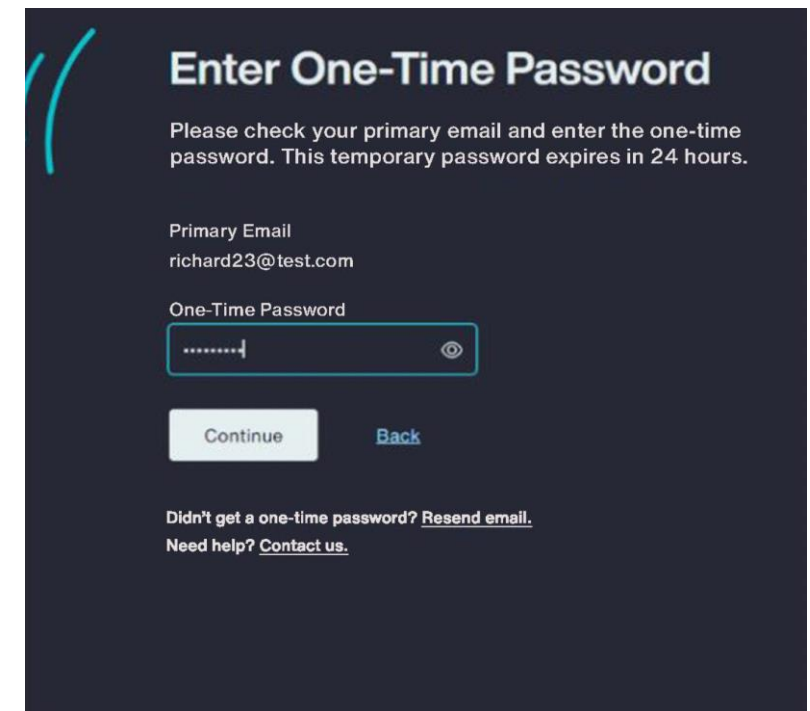
# Creating An Account – Step 5

## Step 5

After selecting or inputting their e-mail, associates will then receive a one-time password sent to the e-mail address provided.

**Tip:** It's recommended that associates check their spam folder if they do not see their one-time password in their inbox. If they are still unable to locate the one-time password in their inbox or spam folder, they may click the [Resend email](#) link next to **Didn't get a one-time password?** to have it re-sent. They may refer to the Everyday Benefits FAQs for additional information.

Associates enter the one-time password and click the Continue button. They will then be logged in to their Everyday Benefits account.



**Enter One-Time Password**

Please check your primary email and enter the one-time password. This temporary password expires in 24 hours.

Primary Email  
richard23@test.com

One-Time Password  
.....

[Continue](#) [Back](#)

Didn't get a one-time password? [Resend email.](#)  
Need help? [Contact us.](#)

# Creating An Account – Step 6

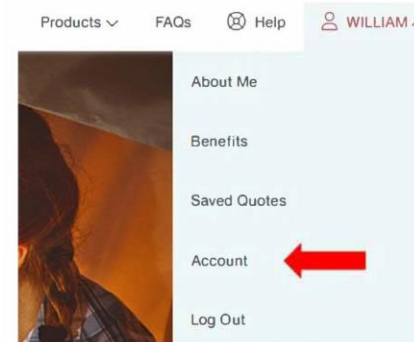
## Step 6

It's recommended that associates update their one-time password upon logging into their Everyday account for the first time.

To change their password, associates may click on their name, then Account underneath the drop-down menu.

They will first be prompted to enter their one-time password before creating and inputting their new password. Associates can then confirm their new password and save for future use.

**Tip:** If associates forget their Everyday Benefits username or password, they may request a username recovery e-mail or password reset request from the Everyday Benefits Login screen.

A screenshot of the 'Account' settings page. The page title is 'Account'. Below the title, it says 'Change the password for your account here. Choose a strong password to improve your account security.' There are two main sections: 'Change Username' and 'Change Password'. The 'Change Username' section shows 'Account Email' as JACKWILLIAM23@aontest.com and 'Username' as 2023031. The 'Change Password' section shows 'Account Email' as JACKWILLIAM23@aontest.com. It has a 'Current Password' field with a 'Forgot Password?' link. Below this is a 'Password Requirements' section with radio buttons for: 'At least 8 characters', 'At least one uppercase letter', 'At least one lowercase letter', 'At least one number', 'One of these special characters (!@#\$%^&\*~<.>?)', 'Repeat password should match', and 'Must not contain your Username'. There are 'New Password' and 'Re-Enter New Password' fields. At the bottom are 'Save' and 'Cancel' buttons.

# Q&A

# Enrolling in Everyday Benefits

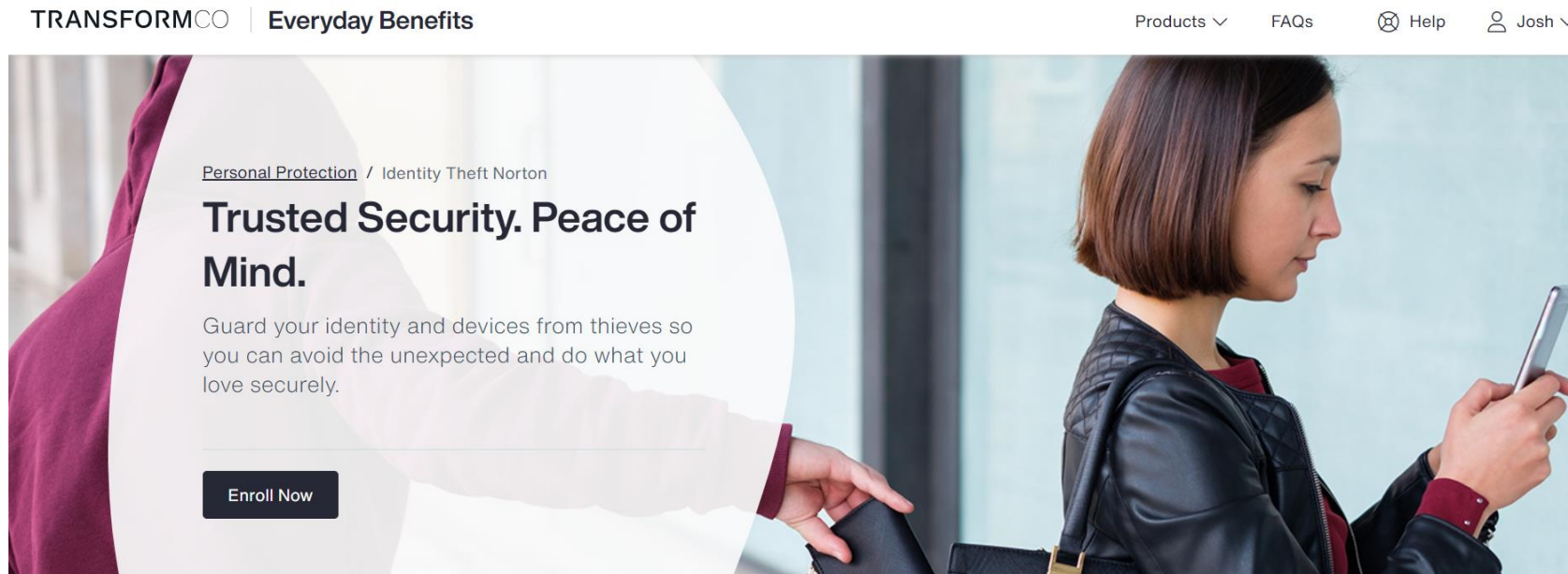
Identity Theft Protection

# Enrolling in Everyday Benefits

## Identity Theft Protection

Once associates have created and are logged into their Everyday Benefits accounts, they can complete enrollments by clicking the enrollment buttons and following the onscreen prompts.

Click the “Enroll Now” button to begin enrollment.



# Enrolling in Everyday Benefits

## Identity Theft Protection

Associates may select coverage for an Individual or Family plan. The coverage premium amount per pay will display throughout enrollment.

TRANSFORMCO | Everyday Benefits

Products ▾ FAQs ▾ Help ▾ Josh ▾

Identity Theft Norton / Get a Quote

1 Select Coverage  
2 Almost There  
3 About You  
4 Summary

### Get Proactive Protection

Avoid the unexpected with a plan that's right for you.

#### Select Coverage

<b>Essential (Individual)</b> Essential features to ensure your identity, devices and finances are protected no matter what happens.	<input checked="" type="button" value="Deselect"/> <b>\$3.46</b> per pay
<b>Premier (Individual)</b> Maximized features and additional security for the most comprehensive bundle to protect your identity, devices and finances.	<input type="button" value="Select"/> <b>\$4.61</b> per pay
<b>Essential (Family)</b> Essential features to ensure your identity, devices and finances are protected no matter what happens.	<input type="button" value="Select"/> <b>\$6.91</b> per pay
<b>Premier (Family)</b> Maximized features and additional security for the most comprehensive bundle to protect your identity, devices and finances.	<input type="button" value="Select"/> <b>\$8.76</b> per pay

# Enrolling in Everyday Benefits

## Identity Theft Protection

Associates enter necessary information, such as their Social Security Number, to continue their enrollment.

The screenshot shows the TRANSFORMCO Everyday Benefits enrollment interface. At the top, the header includes the TRANSFORMCO logo, the text 'Everyday Benefits', and navigation links for 'Products', 'FAQs', 'Help', and a user profile 'Josh'. Below the header, a teal banner displays 'Identity Theft Norton / Get a Quote'. On the left, a vertical progress bar shows four steps: 'Select Coverage' (completed with a green checkmark), 'Almost There' (current step, highlighted with a blue circle), 'About You', and 'Summary'. The main content area features the heading 'Almost There!' and the text 'This information is necessary to monitor and protect your identity.' Below this, a white box contains a 'Social Security Number' label, a masked input field with seven dots, a toggle icon, a 'Confirm & Continue' button, and a 'Back' link.

TRANSFORMCO | Everyday Benefits

Products ▾ FAQs Help Josh ▾

Identity Theft Norton / Get a Quote

✓ Select Coverage

2 Almost There

3 About You

4 Summary

### Almost There!

This information is necessary to monitor and protect your identity.

Social Security Number

.....



Confirm & Continue Back


# Enrolling in Everyday Benefits

## Identity Theft Protection

Associates provide their contact information, like email and phone number, to begin monitoring and account setup.

TRANSFORMCO | Everyday Benefits

Products ▾ FAQs  Help  Josh ▾

 [Identity Theft Norton](#) / [Get a Quote](#)

✓ Select Coverage

✓ Almost There

3 About You

4 Summary

### Let's get to know you

These details will be used to begin your account setup and monitoring

**First Name**  
Josh

**Last Name**  
Test

**Email**

**Phone**

Confirm & Continue

[Back](#)

AON

25

# Enrolling in Everyday Benefits

## Identity Theft Protection

Associates review their plan summary and confirm all of the displayed information is correct. The coverage premium amount and plan effective date will be displayed for their review and reference.

TRANSFORMCO | Everyday Benefits

Products ▾FAQsHelp ▾Josh ▾

[Identity Theft Norton](#) / [Get a Quote](#)

✓ Select Coverage

✓ Almost There

✓ About You

④ Summary

### Review Your Plan Summary

Please confirm that all of your information is correct before completing your enrollment.

#### Summary

##### Your Information

**Name**  
Josh Test

**Email**  
test@test.com

**Phone Number**  
0000000000

**Essential (Individual)** **\$3.46**

[Edit](#)

**Plan Effective Date**  
06/01/2024

**Due Today:**

Identity Theft Norton

<b>Essential (Individual)</b>	<b>\$3.46</b>
-------------------------------	---------------

---

**Total Cost:** **\$3.46**

Continue

Save & Finish Later

[Back](#)

# Enrolling in Everyday Benefits

## Identity Theft Protection

Associates review and accept the Terms & Conditions before confirming their policy.

TRANSFORMCO | Everyday Benefits

Products ▾ FAQs Help Josh ▾

Identity Theft Norton / Get a Quote

Terms & Conditions

Almost done! Review and accept the Terms & Conditions below.

Thank you for participating in this enrollment opportunity. Please note the following: By submitting your enrollment in the LifeLock with Norton Benefit Plan, you represent that you have the authority to enroll those dependents indicated in the LifeLock with Norton Benefit Plan and you have read and agreed to the Terms and Conditions and Privacy Policy, which can be found at and <https://www.nortonlifelock.com/privacy>, on behalf of yourself and on behalf of any member of your family you are enrolling. You are providing authorization for your selected benefits, and authorizing your employer to make deductions for these benefits from your earnings as appropriate.

If you have an existing policy with Norton LifeLock, there is no need to re-enroll. Your policies will automatically renew annually. If you have any questions about your active policies, please call Norton at 800-607-9174.

Other newly elected ancillary and/or voluntary benefits may be subject to one or more of the following: pre-existing condition exclusions, waiting periods, delayed effective dates of coverage. If you are disabled or on Leave of Absence on the policy effective date your effective date may be delayed. Please refer to policy/certificate documents for complete details.

You confirm that all the information you provided is full, complete and true to the best of your knowledge and belief.

You are providing authorization for your selected benefits, and authorizing your employer to make deductions for these benefits from your earnings as appropriate.

☒ I accept the terms & conditions.

Confirm My Policy

# Enrolling in Everyday Benefits

## Identity Theft Protection

Upon completing enrollment, an onscreen confirmation will be displayed detailing any applicable next steps.

It is recommended that associates download this confirmation screen to obtain for their records.

Norton LifeLock will send a Welcome communication on or shortly before an associate's policy effective date.

The screenshot shows a web page for TRANSFORMCO Everyday Benefits. The header includes the company name, navigation links for Products, FAQs, Help, and a user profile for Josh. The main content area has a light blue background with a white box containing the following information:

**TRANSFORMCO | Everyday Benefits**

Products ▾ FAQs ▾ Help ▾ Josh ▾

Identity Theft Norton / Get a Quote

### Congratulations!

You've chosen identity theft protection with Norton LifeLock. Norton LifeLock will contact you about your policy documents.

[Download](#)

#### Summary

##### Next Steps

- Norton LifeLock will send your policy documents directly to you
- Contact Norton LifeLock directly to cancel or make policy changes
- Review policy activity and coverage cost in My Account anytime
- If you selected a Family plan, you must add and complete enrollment for family members through your Norton LifeLock online account. Learn more on the [FAQs](#) page

#### QUESTIONS ABOUT YOUR POLICY?

Contact Norton LifeLock if you have questions about your policy by going to the [Help](#) page

#### Your Information

**Name**  
Josh Test

**Email**  
test@test.com

**Phone Number**  
0000000000

---

**Essential (Individual)** **\$3.46**  
per pay

**Plan Effective Date**  
06/01/2024

[Shop More Benefits](#)

# Enrolling in Everyday Benefits

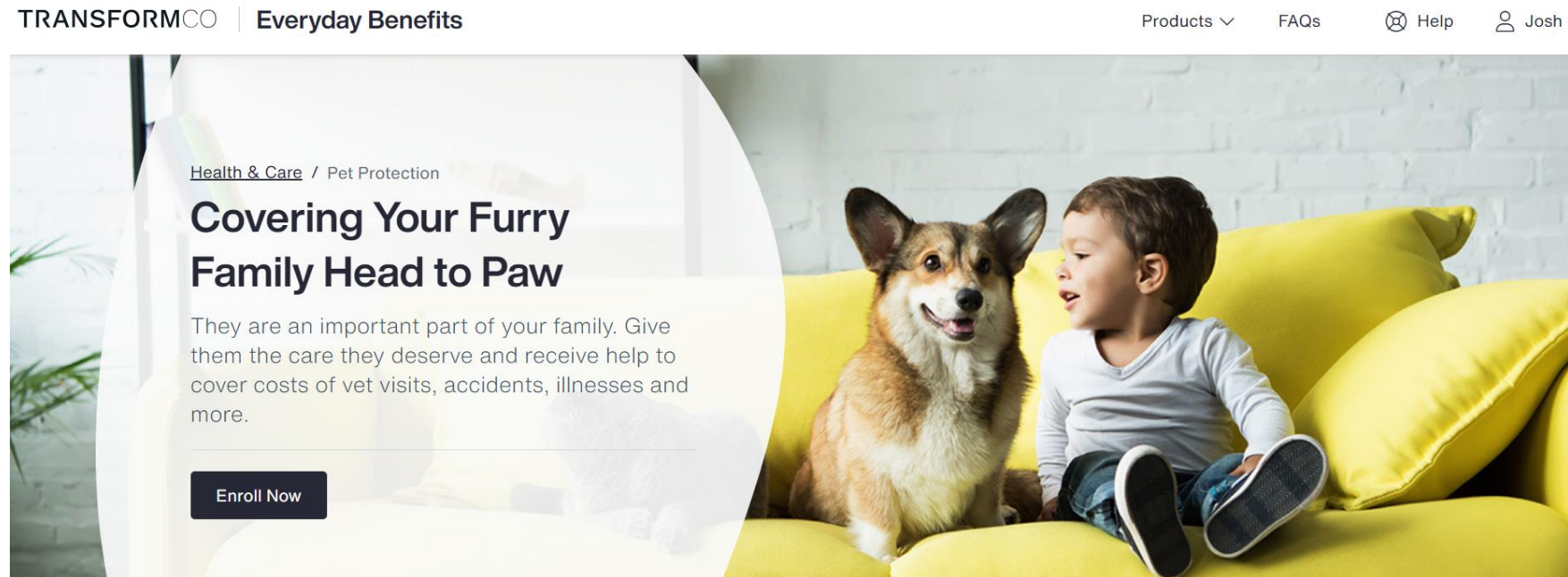
Pet Protection

# Enrolling in Everyday Benefits

## Pet Protection

Once associates have created and are logged into their Everyday Benefits accounts, they can complete enrollments by clicking the buttons and following the onscreen prompts.

Click the “Enroll Now” button to begin enrollment.



The screenshot shows the TRANSFORMCO Everyday Benefits website. The header includes the company name, navigation links for Products, FAQs, Help, and a user profile for Josh. The main content area features a large image of a child and a dog on a yellow couch. Overlaid on the left is a white circular graphic containing the text: 'Health & Care / Pet Protection', 'Covering Your Furry Family Head to Paw', a descriptive paragraph about pet care costs, and an 'Enroll Now' button.

TRANSFORMCO | Everyday Benefits

Products ▾ FAQs Help Josh ▾

[Health & Care](#) / Pet Protection

### Covering Your Furry Family Head to Paw

They are an important part of your family. Give them the care they deserve and receive help to cover costs of vet visits, accidents, illnesses and more.

[Enroll Now](#)

# Enrolling in Everyday Benefits

## Pet Protection

Associates provide necessary information, like contact information and zip code, to begin their enrollment.

TRANSFORMCO | Everyday Benefits

Products ▾ FAQs Help Josh ▾

Pet Protection / Get a Quote 855-270-7387 M-F: 8 am-9 pm, SAT-SUN: 10 am-7 pm EST

1 About You  
2 Add a pet  
3 Select Coverage  
4 Review and buy

### Let's get to know you

Tell us about you-your pet's best friend.

**Progress is Automatically Saved** ✕  
If you leave this page, we'll automatically save your progress. Don't worry, you'll return where you left off.

**First Name**  
Josh

**Last Name**  
Test

**Zip Code**  
01240

**Email**  
charles115@aon.com

**Phone Number**  
2011455657

Do you have an existing policy with MetLife purchased directly through MetLife?

☐ Yes

☒ No

Confirm & Continue

# Enrolling in Everyday Benefits

## Pet Protection

Associates provide information for each pet they would like to enroll, including gender, breed, age, health history and veterinarian details.

TRANSFORMCO | Everyday Benefits

Products ▾ FAQs ▾ Help ▾ Josh ▾

Pet Protection / Get a Quote 855-270-7387 M-F: 8 am-9 pm, SAT-SUN: 10 am-7 pm EST

1 About You

2 Add a pet

3 Select Coverage

4 Review and buy

### Add a pet

**Pet meet and greet**

What's your pet's name?

Charlie

What kind of pet do you have?

☒ Dog ☐ Cat

What is your pet's gender?

Male

How old is your pet?

3 years old

What color is your pet?

Gold

Is Charlie purebred or mixed?

☒ Purebred ☐ Mixed

What breed is Charlie?

Golden Retriever

What size is Charlie?

Between 20 and 100 Pounds

Confirm & Continue [Back](#)

**Quote Prepared For**

Name  
Josh Test

Zip Code  
01240

Email  
charles115@aon.com



Phone Number  
2011455657



# Enrolling in Everyday Benefits


## Pet Protection


Associates may add multiple pets during enrollment if they'd like to include more than one pet under a policy with a Family plan.


TRANSFORMCO | Everyday Benefits


Products ▾ FAQs  Help  Josh ▾

 [Pet Protection](#) / [Get a Quote](#)  [855-270-7387](#) M-F: 8 am-9 pm, SAT-SUN: 10 am-7 pm EST

 About You


 Add a pet

 Select Coverage

 Review and buy

### Your pets



☒ Charlie

 [Add New Pet](#)

Confirm & Continue

[Back](#)

#### Quote Prepared For



 **Name**  
Josh Test 

**Zip Code**  
01240

**Email**  
charles115@aon.com

**Phone Number**  
2011455657

#### About Your Pet

 **Charlie** 

3 years old

AON

33


# Enrolling in Everyday Benefits


## Pet Protection

Associates review and confirm any available applicable discounts. The Employer Group Discount will automatically be available and reflect in the coverage options and premium amounts.

TRANSFORMCO | Everyday Benefits

Products ▾ FAQs Help Josh ▾

 [Pet Protection](#) / [Get a Quote](#)

 [855-270-7387](tel:855-270-7387) M-F: 8 am-9 pm, SAT-SUN: 10 am-7 pm EST

✓ About You

✓ Add a pet

3 Select Coverage

4 Review and buy

### Available Discounts

☐ Animal Care Discount  
A 10% discount for Vets, Shelter Personnel, etc



☐ Additional Discounts  
10% discount for Serving Military, Veteran, 1st Responder, Healthcare Worker Discount

☒ Employer/Member Group Discount  
10% off total premium for certain Employee/Member Group

Confirm & Continue

[Back](#)

### Quote Prepared For



 **Name**  
Josh Test 

**Zip Code**  
01240

**Email**  
charles115@aon.com

**Phone Number**  
2011455657

### About Your Pet

 **Charlie** 

3 years old

AON

34

# Enrolling in Everyday Benefits

## Pet Protection

Compare and select coverage.

TRANSFORMCO | Everyday Benefits

Products ▾ FAQs ▾ Help ▾ Josh ▾

[Pet Protection](#) / [Get a Quote](#) [855-270-7387](#) M-F: 8 am-9 pm, SAT-SUN: 10 am-7 pm EST

✓ About You  
✓ Add a pet  
3 Select Coverage  
4 Review and buy

### Select coverage for pet(s)

✓ Prices here reflect your discount.

[Compare Coverage Options](#) [Download Plan Details](#)

☐ **Add Wellness Coverage**  
Upgrade your coverage to include wellness exams & tests, vaccinations, spay/neuter, fleas and tick prevention and more. Pre-existing conditions are not covered.

<b>Option 1</b> 90% reimbursement \$100 annual deductible \$3,000 annual max benefit  \$33.10 per pay  <a href="#">Select</a>	<b>Option 2</b> 90% reimbursement \$250 annual deductible \$5,000 annual max benefit  \$31.23 per pay  <a href="#">✓ Deselect</a>	<b>Option 3</b> 80% reimbursement \$250 annual deductible \$7,000 annual max benefit  \$27.43 per pay  <a href="#">Select</a>
---	---	---

[Confirm & Continue](#) [Finish Later](#) [Back](#)

# Enrolling in Everyday Benefits

## Pet Protection

Associates may add wellness coverage to upgrade their coverage to include wellness exams and tests, vaccinations, and more.

TRANSFORMCO | Everyday Benefits

Products ▾ FAQs Help Josh ▾

Pet Protection / Get a Quote

855-270-7387

M-F: 8 am-9 pm, SAT-SUN: 10 am-7 pm EST

✓ About You

✓ Add a pet

3 Select Coverage

4 Review and buy

Select coverage for pet(s)

✓ Prices here reflect your discount.

Compare Coverage Options

[Download Plan Details](#)

MetLife

✓ Add Wellness Coverage

Upgrade your coverage to include wellness exams & tests, vaccinations, spay/neuter, fleas and tick prevention and more. Pre-existing conditions are not covered.

With Wellness

Option 1

90% reimbursement  
\$100 annual deductible  
\$3,000 annual max benefit

\$62.45  
per pay

Select

With Wellness

Option 2

90% reimbursement  
\$250 annual deductible  
\$5,000 annual max benefit

\$49.71  
per pay

Select

With Wellness

Option 3

80% reimbursement  
\$250 annual deductible  
\$7,000 annual max benefit

\$38.22  
per pay

Select

Confirm & Continue

Finish Later

[Back](#)

AON

30

# Enrolling in Everyday Benefits

## Pet Protection

Associates review their plan summary and confirm all of the information is correct. The coverage premium amount and plan effective date will be displayed for their review and reference.

TRANSFORMCO

Everyday Benefits

Products

FAQs

Help

Josh

Pet Protection / Get a Quote

855-270-7387

M-F: 8 am-9 pm, SAT-SUN: 10 am-7 pm EST

✓ About You

✓ Add a pet

✓ Select Coverage

4 Review and buy

### Your Pets

Please confirm that all of your information is correct before completing your enrollment.

✓ All eligible discounts have been applied

#### Summary

##### Your Information

Name

Josh Test

Zip Code

01240

Email

charles115@aon.com

Phone Number

2011455657

Due Today:

Pet Insurance-MetLife

Option 2

\$49.71

For Charlie

Total Cost:

\$49.71

Continue

Save & Finish Later

[Back](#)

Option 2

\$49.71

per pay

Who's Covered:

For Charlie

Plan Details

90% reimbursement

\$250 annual deductible

\$5,000 annual max benefit


# Enrolling in Everyday Benefits

## Pet Protection

Associates review and accept the Terms & Conditions before confirming their policy.

TRANSFORMCO | Everyday Benefits

Products ▾FAQsHelpJosh ▾

 Pet Insurance-MetLife / Get a Quote

### Terms & Conditions

Almost done! Review and accept the Terms & Conditions below.

Thank you for participating in this enrollment opportunity. Please note the following:

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of metpet Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. metpet, the Metpet N and Eagle, and Metpet is on your side are service marks of Metpet Mutual Insurance Company. ©2021 Metpet.

If you have an existing policy with Metpet, there is no need to re-enroll. Your policies will automatically renew annually. If you have any questions about your active policies, please call Metpet at 877-738-7874.

Other newly elected ancillary and/or voluntary benefits may be subject to one or more of the following: pre-existing condition exclusions, waiting periods, delayed effective dates of coverage. If you are disabled or on Leave of Absence on the policy effective date your effective date may be delayed. Please refer to policy/certificate documents for complete details.

You confirm that all the information you provided is full, complete and true to the best of your knowledge and belief.

You are providing authorization for your selected benefits, and authorizing your employer to make deductions for these benefits from your earnings as appropriate.

☒ I accept the terms & conditions.

[Confirm My Policy](#)

# Enrolling in Everyday Benefits Pet Protection

Upon completing enrollment, an onscreen confirmation will be displayed detailing any applicable next steps.

It is recommended that associates download this confirmation screen to obtain for their records.

MetLife will send a Welcome communication within 24 hours of enrollment completion.

The screenshot shows a web page for TRANSFORMCO Everyday Benefits. The header includes the company name, navigation links for Products, FAQs, Help, and a user profile for Josh. A sub-header indicates the user is on the Pet Insurance-MetLife page with a 'Get a Quote' link and a phone number (855-270-7387) and hours of operation (M-F: 8 am-9 pm, SAT-SUN: 10 am-7 pm EST).

The main content area features a large heading: "Your pet thanks you for the coverage!". Below this, it states "MetLife will contact you about your policy documents." and provides a "Download" link.

A green notification bar indicates: "All eligible discounts have been applied".

The "Plan Summary" section includes "NEXT STEPS":

- MetLife will send policy documents to you directly.
- If you need to make any changes to cancellation to your policy, contact MetLife.
- You can view information about your pet insurance on your My Account page.

Below this is a section for "Questions about your MetLife policy?" with a link to the "Help" page.

The "Your Information" section lists the following details:

- Name: Josh Test
- Zip Code: 01240
- Email: charles115@aon.com
- Phone Number: 2011455657

The "Option 2" section shows a price of "\$49.71 per pay" and includes the following details:

- Who's Covered: For Charlie
- Plan Details: 90% reimbursement, \$250 annual deductible, \$5,000 annual max benefit
- Policy Number: PFFH1339250-01
- Plan Effective Date: May 1, 2024

A "Shop More Benefits" button is located at the bottom of the page.

# Resources and Support

## Help and Contact Information:

[everyday.aon.com/transformco/home/help](https://everyday.aon.com/transformco/home/help)

Contact information for all carriers available on the platform can be found on the Everyday Benefits Help page.

## Payroll Deduction Support:

[everyday.aon.com/transformco/home/help](https://everyday.aon.com/transformco/home/help)

Associates may contact Everyday Benefits Solutions for payroll deduction questions by calling **877-290-3938**, Monday – Friday from 8 a.m. - 5 p.m., EST.

## FAQs:

[everyday.aon.com/transformco/home/faqs](https://everyday.aon.com/transformco/home/faqs)

Associates can find common questions and answers related to their Everyday Benefits account, the benefits available to them on the platform, eligibility and effective dates, carrier-specific information, and more on the Everyday Benefits FAQs page.

## Policy Questions or Changes:

[everyday.aon.com/transformco/home/help](https://everyday.aon.com/transformco/home/help)

It's recommended for associates to contact their carrier(s) directly if they have questions about or need to make changes to their specific policy. Carrier contact information can be found on the Everyday Benefits Help page.