

Eligibility & Enrollment Frequently Asked Questions (FAQs)

1. When do I become eligible for benefits?

Eligibility

Full-time associates: Coverage under your health and welfare benefits plans begins on your first day of employment for full-time salaried associates and after 90 days of employment for full-time or newly hired part-time associates or the date you move to an eligible class of covered associates, provided you properly enroll within 31 days of that date.

Part-time associates: If you work less than an average of 20 hours per week are generally not eligible for health and welfare benefits under most circumstances. Please refer to your Benefits Handbook for a detailed breakdown.

Your participation in the health and welfare plans will end on the date you no longer qualify as an eligible associate or separate from the Company. Coverage under the Medical, Dental, and Vision Plans will end on the last day of the month in which service has been separated.

Your benefit elections will remain in effect for the remainder of that calendar year unless you make changes as a result of a Qualifying Change in Status.

2. How do I enroll in or make changes to my benefits?

- Go to www.88sears.com
- Under Quick Links, click on [Health Benefit Center](#)
- Enter your Enterprise ID and Password
- Click [Start Here](#) to begin enrollment

3. What happens if I don't make changes during annual enrollment?

As in past years, you **must** enroll or you **will not** have medical and prescription drug, dental, or vision coverage in 2026, or be able to participate in a flexible spending account or open a Health Savings Account (HSA) next year. You must also "refresh" your spouse surcharge and tobacco-free credit elections. These elections will not carry over from 2025.

4. Who is eligible to be covered under Transformco benefits?

Your dependents may be eligible to take advantage of coverage under many of the benefit programs. Proof of eligibility is required when enrolling a dependent for coverage.

Your eligible dependents include:

Your Legal Spouse (whether opposite or same-sex) other than common law spouses.

5. Can I enroll my adult child in my health plan(s)?

Your children up to age 26.

A disabled child who is incapable of self-sustaining employment because of mental or physical disability may continue coverage to age 26 and beyond.

6. How long will my benefits be in effect after my employment terminates?

If you are enrolled in the medical, dental or vision plan, your coverage ends the last day of the month in which employment ends. Contributions will be deducted from any final pay, including vacation payout. You have the right to continue your coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). The Transformco Benefits Center will mail your COBRA Enrollment Notice to your address on file. If you have any questions or need more information, please call the Transformco Benefits Center at 1-888-887-3277, and choose option 1 for health benefits.

7. Can I drop benefit coverage whenever I want?

The benefits you elect during your initial eligibility period or during Annual Enrollment are in effect for the entire plan year. You may only make changes to your benefits during the year if you have a Qualifying Change in Status. You have 31 days from the qualifying event to make changes to your benefits.

8. When can I change my medical coverage option?

You have an opportunity to make medical plan changes during the Annual Enrollment period.

9. How will I know which plan is best for me?

Decision Support Tool

If you are unsure of what benefits to choose, our enrollment decision support tools can help. If you opt to use the decision support tools during your enrollment, you will answer a series of questions about such things as your medical history, risk tolerance and ability to pay out-of-pocket expenses. Using your answers to those questions (which are never shared with Transformco), the tool will provide you with benefit options that most closely match your preferences. You can either accept the suggestions or choose your own benefits.