



FAQ

2024 Annual Benefits

1. Where do I go to view my current benefits?

- To view your current benefits, go to Workday and click on the Menu; under Apps, select *Benefits*, under *View*, click on *Benefits Election*.

2. When is the annual open enrollment period?

- Wednesday, Nov. 1 through Wednesday, Nov. 15.

3. If I do not take action, what will happen?

- This is a passive open enrollment. **Your 2023 benefit elections will automatically carry over to 2024 unless you take action. Exception: You must re-enroll in the HSA or FSAs to have these accounts in 2024.**
- If you miss the deadline and do not have a qualifying life event (see Q8), your next opportunity to enroll is during the next open enrollment in 2024 to have benefits effective Jan. 1, 2025.

4. Why should I enroll?

- This is an annual opportunity to learn more about the variety of benefits we offer and make any adjustments you and your family may need for the next plan year. You should also log in if you want to waive benefits or change your beneficiaries.
- Review your healthcare spending from 2023 and estimate if it will be more or less in 2024 to determine how much you'll need to contribute to your HSA or FSA accounts. You must re-enroll in the HSA or FSAs to have these accounts in 2024.
- To participate in the HSA, you must be enrolled in the Basic or Enhanced CDHP. **To receive Frontdoor contributions to your HSA, you must elect the HSA during open enrollment even if you choose not to contribute your own funds. Otherwise, you will not receive the company funding.**

5. How do I enroll?

- There are two easy ways to enroll:
 - Online via Workday.
 - Contact our Frontdoor People Support Center at **866-851-1211**, Monday–Friday, from 7 a.m. to 7 p.m. Central, option 2, then option 1.
 - Please be ready to enter/provide your year of birth, your ZIP code, and the last four digits of your SSN.

6. **How do I confirm that I have successfully enrolled, and haven't defaulted to "no coverage?"**
- Here are three easy ways you can do this:
 - Review the confirmation statement you print after enrolling.
 - Log into Workday and click on the Menu, under Apps, select the *Benefits* icon, then click on the *View 2024 Open Enrollment Elections* button.
 - Call the Frontdoor People Support Center at **866-851-1211**.
7. **Do I need additional passwords to access the Benefits website?**
- No. Access the benefits website at www.myfrontdoorbenefits.com (password: 2health) – that's it!
8. **What is a qualifying life event, and how can I enroll in benefits if I have one?**
- You can enroll outside of the annual open enrollment period if you or your eligible dependents have a qualifying life event (QLE) such as marriage, birth of a child, or loss of insurance. You have 30 days from the event date to enroll due to the qualifying life event. You can either go to Workday or contact our Frontdoor People Support Center at **866-851-1211** to process your QLE enrollment. (Please be ready to enter/provide your year of birth, your ZIP code, and the last four digits of your SSN.) Our service center is available Monday–Friday, from 7 a.m. to 7 p.m. Central.
9. **What are some differences between the Health Savings Account and Flexible Spending Accounts?**
- Health Savings Accounts
 - You must be enrolled in the Basic or Enhanced CDHP to enroll in the Health Savings Account (HSA).
 - Monies in an HSA can be rolled over and are always yours to keep even if you leave Frontdoor.
 - Flexible Spending Accounts
 - We offer two types of FSAs: Health Care and Dependent Care. Both have a "use-it-or-lose-it" rule, meaning you will lose what you don't use during the plan year.
 - You don't have to be enrolled in a Frontdoor medical plan to enroll in the Dependent Care FSA.
 - You must be enrolled in the PPO medical plan to enroll in the Health Care FSA.
10. **Regarding HSA contributions, can we use an HSA account that we already have, or will we need to sign up for a new one that Frontdoor has contracted with?**
- To be eligible for the Frontdoor HSA, you will need to enroll in the Frontdoor HSA plan, regardless of whether or not you wish to make pretax contributions of your own through payroll.



11. **Does Frontdoor contribute to the HSA or does the associate?**
 - If you're enrolled in either the Basic or Enhanced CDHP, Frontdoor will make an upfront deposit of 50% of your annual company HSA contributions. The remaining funds from the company will be deposited throughout the year. As an associate, you can also contribute to the HSA to save toward healthcare expenses and minimize your taxable earnings.
 - To receive the amount Frontdoor contributes to your HSA each year, you must elect the HSA during open enrollment even if you choose not to contribute your own funds. Otherwise, you will not receive the company funding.
12. **On the dental plan what does "calendar year maximum" mean?**
 - The calendar year maximum is the total amount the plan will pay out on a covered person's behalf between Jan. 1-Dec. 31. Once that amount is exceeded, the associate will pay the remaining costs out of pocket.
13. **Do I have to go through the dependent verification process again?**
 - You do not need to verify existing dependents each year. However, if you are adding a new dependent to your benefits, you are required to go through the dependent verification process. Our benefits administrator, OneSource Virtual (OSV), will perform the dependent and domestic partner verification process.
14. **When do children automatically fall off plans?**
 - Children automatically drop off of health plans (medical, dental and vision) on the last day of the month in which they turn 26 years old.
15. **For child coverage, do they have to be a student to carry them until age 26?**
 - No, your child does not have to be a full-time student.
16. **How is 'domestic partner' defined for benefit coverage? Can a fiancé be covered on my benefit plans?**
 - Associates must sign an Attestation which will be mailed by OneSource Virtual as part of the dependent/domestic partner verification process. In order to extend the benefits to the domestic partner, associates and the domestic partner must meet the criteria listed below:
 - Have lived together for at least six months.
 - Not married to anyone else nor have another domestic partner.
 - Reside together in the same residence and intend to do so indefinitely.
 - Have an exclusive mutual commitment like that of marriage.
17. **I am a new hire and most of my benefits are not effective until between Nov. 1 and Dec. 1, 2023; do I have to re-enroll for 2024?**
 - Yes. You will need to participate in the annual benefits open enrollment process to confirm the benefits you want to have starting Jan. 1, 2024. You should call OneSource Virtual at **866-851-1211** for questions.
18. **Where can I access the open enrollment video?**
 - Go to www.myfrontdoorbenefits.com (password: 2health). Once there, click on the *Open Enrollment* tab, then click on *Enrollment Overview Video*.
19. **Will a benefits package be mailed to us?**
 - You will receive a mailer with 2024 open enrollment highlights. These and other materials are also available on the benefits website: www.myfrontdoorbenefits.com (password: 2health).

20. **Although they're not part of the 2024 open enrollment process, I also have questions about Frontdoor 401(k) plan and Employee Stock Purchase Plan (ESPP). Where can I go to learn more about enrolling in those programs?**
- For the 401(k) plan, please go to: <https://www.principal.com>.
 - For the ESPP, please go to <https://www.myfrontdoorhome.com/>, click on Employee Resources > Benefits > Employee Stock Purchase Program.
21. **Will associate-paid medical premiums increase for 2024?**
- Associate contributions to the medical plans will increase by 6% for 2024.
22. **Will out-of-pocket maximums for associates increase for 2024?**
- The out-of-pocket maximum for all three medical plans remains the same.
23. **Will copays increase for 2024?**
- All medical copays remain the same for 2024.
24. **Have any changes been made to the prescription plan?**
- Effective Jan. 1, 2024, in-network prescription drug coverage under the Basic CDHP and Enhanced CDHP will increase (a savings for our associates); and copayments under the PPO will decrease (a savings for our associates). This means enhanced prescription benefits for you. Look for details in the 2024 Benefits Guide.
25. **Are there changes to our medical plans or their deductibles?**
- You will continue to have the choice between the same three medical plans with robust medical and prescription benefits through BlueCross BlueShield of Tennessee (BCBST).
 - To meet 2024 IRS requirements and ensure the BCBST Basic CDHP and the BCBST Enhanced CDHP are HSA-eligible, Individual deductibles will increase \$200 compared to 2023 and Family deductibles will increase \$400 compared to 2023.
26. **Will Evidence of Insurability (EOI) be required to enroll for supplemental life insurance during the open enrollment period?**
- For the supplemental life Insurance, if you are currently enrolled, EOI is required for any amount that exceeds an increase of 1x your salary or is above the Guarantee Issue amount of the lesser of 5x your salary or \$1,000,000. For late entrant (enrolling after waiving during initial eligibility), all amounts require EOI. Elected amounts in excess of the Guarantee Issue amount is subject to EOI.
 - For the spouse life insurance, if you are currently enrolled, EOI is required for any amount that exceeds an increase of 1 increment or is above the Guarantee Issue amount of \$50,000. For late entrant (enrolling after waiving during initial eligibility), EOI is required for all amounts elected. No spouse or domestic partner can have a coverage amount that is more than 100% of your Basic and Supplemental Life Insurance combined. Elected amounts in excess of the Guarantee Issue amount is subject to EOI. EOI is required if you do not elect coverage during the open enrollment period. Look in the 2024 Benefits Guide for more details.
27. **What enhancements are being introduced to our benefits for 2024?**
- All eligible associates will be offered Basic Accidental Death & Dismemberment (AD&D) at no cost to you. The Basic AD&D benefit will be the same benefit as the Basic Life benefit.
 - Improved copayment amounts for prescription drugs through the PPO plan (specific details will be outlined in the 2024 Benefits Guide).
 - There will be a 10% decrease in the amount of coinsurance you pay for prescription drugs through the CDHP (specific details will be outlined in the 2024 Benefits Guide).
28. **What other changes are being made to our benefits for 2024?**
- Effective Jan. 1, 2024, Frontdoor will discontinue our program with Renalogic. Watch for your 2024 open enrollment highlights mailer and 2024 Benefits Guide, too, which will outline in detail information about all your benefits for 2024.