



FAQ

2025 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?

- Friday, Nov. 1 through Friday, Nov. 15.

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

- This is a passive open enrollment. **This means your 2024 elections will carry over into 2025 if you have no changes with one exception: You must take action and enroll or re-enroll in the Health Savings Account (HSA) or Flexible Spending Account(s) (FSAs) to have these accounts in 2025.**
- 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 2025 to have benefits effective Jan. 1, 2026.

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 2024 and estimate if it will be more or less in 2025 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 2025.
- 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 2025 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).
 - Funds 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, 2024; do I have to re-enroll for 2025?**
 - Yes. You will need to participate in the annual benefits open enrollment process to confirm the benefits you want to have starting Jan. 1, 2025. 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 2025 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 2025 open enrollment process, I also have questions about the 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. **Why are we moving to a four-tier contribution structure in 2025?**
 - Effective Jan. 1, 2025, Frontdoor will offer associates the opportunity to select from four (rather than six) tiers when enrolling in benefits. These tiers include You; You + Spouse; You + Child(ren); or You + Family coverage levels. If associates are currently enrolled in the You + 1 Child or You + 2 or More Children coverage tiers and will not make any changes for 2025, their coverage tier will automatically be changed to the You + Child(ren) coverage tier. If associates are enrolled in You + Spouse + 1 Child or the You + Spouse + 2 or More Children coverage tiers and will not make changes in 2025, their coverage tier will automatically be changed to the You + Family coverage tier. This move will enable Frontdoor to align with industry best practices as well as to match what the majority of associates elect when enrolling for benefits. It will also streamline management and administration of our suite of benefits as well as ultimately work toward cost-savings for our associates.

22. **Will associate-paid medical premiums increase for 2025?**
- Associate contributions to the medical plans will increase by 5% for 2025.
23. **Will out-of-pocket maximums for associates increase for 2025?**
- The out-of-pocket maximum for all three medical plans remains the same.
24. **Will copays increase for 2025?**
- All medical copays remain the same for 2025.
25. **Will associate-paid dental premiums increase for 2025?**
- Associate contributions to the dental plan will increase by 4% for 2025.
26. **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 2025 IRS requirements and ensure the BCBST Basic CDHP and the BCBST Enhanced CDHP are HSA-eligible, individual deductibles will increase \$100 compared to 2024 and family deductibles will increase \$200 compared to 2024.
27. **What enhancements are being introduced to our benefits for 2025?**
- All associates as well as their spouses/ domestic partners who are covered under a Frontdoor medical plan will be offered an opportunity to participate in our new wellness program offered by Personify Health. Additional information will be included in the 2025 Benefits Guide.
 - Frontdoor is pleased to offer an enhanced benefit for frames in the vision plan. Effective Jan. 1, 2025, there will be a \$0 copay and 20% off the balance if an associate chooses to go over the \$200 allowance for new frames from an EyeMed PLUS provider.
28. **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 1× your salary or is above the Guarantee Issue amount of the lesser of 5× 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 2025 Benefits Guide for more details.
29. **What other changes are being made to our benefits for 2025?**
- Effective Jan. 1, 2025, Frontdoor will discontinue our Commit to Quit Tobacco program offered through Magellan's EAP; however, the Frontdoor wellness program through Personify Health will offer a similar program to help all associates as well as their spouses/domestic partners who are covered under a Frontdoor medical plan quit tobacco. Additional information will be available in the 2025 Benefits Guide.
 - Frontdoor will conduct a Dependent Eligibility Audit in 2025. Look for additional information about this audit in the 2025 Highlights Flyer and 2025 Benefits Guide.

