

# 2025 HIGHLIGHTS

At Frontdoor, we are committed to supporting you – both at work and at home. One way we do this is with a comprehensive benefits package designed with you and your family in mind.

Our benefits package provides plans and offerings that include the best of traditional benefits, as well as innovative new programs. We're confident that our diverse program – including updates and changes outlined in this Highlights Flyer – makes Frontdoor an even better place to work and grow your career.

This year, open enrollment will take place from **Nov. 1 through Nov. 15**. It is a passive enrollment which 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.

We encourage you to take this annual opportunity to familiarize yourself with the benefits available to you as well as plan for how these benefits can help you meet your needs and the needs of your family in the coming year.

When you're ready, you must log into Workday to elect or change your benefits for 2025 as well as enroll or re-enroll in an HSA or FSAs for 2025.

If you have questions, our benefits team is here to help you find answers so you can make the best decision for you and your family. Please contact our Frontdoor People Support Center at **866-851-1211**.

Thank you for all you do as part of our Frontdoor team. We are glad you are here.

*Meredith Diagostino, Chief People Officer*

## 2025 Highlights

- 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) and Express Scripts.
- As you may be aware, healthcare costs have been increasing substantially each year. This year, although Frontdoor is absorbing the majority of rising costs, we will be making slight changes to 2025 associate contributions. What hasn't changed is our investment in you through benefits that provide protection and peace of mind. Here is a high-level overview of what's changing for you in 2025:
  - Associate contributions for the medical plans will increase by 5%.
  - To meet 2025 IRS requirements and ensure the BCBST Basic CDHP and Enhanced CDHP are HSA-eligible, deductibles will increase compared to the 2024 plan. If you enroll in the BCBST Basic CDHP or the BCBST Enhanced CDHP, you will see an increase in your annual deductible as follows: Individual from \$3,200 to \$3,300 and Family from \$6,400 to \$6,600.
  - Associate contributions for the dental plan will increase by 4%.
  - Associate contributions for the vision plan will remain the same.
- Here are other important changes for you to know about which will be 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 Family coverage levels. 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.
  - 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.
  - During 2025, Frontdoor will be conducting a Dependent Eligibility Audit. Our partner, Consova, will work to help re-verify that dependents enrolled in Frontdoor benefit plans are in fact eligible to be enrolled. If any dependent eligibility has changed during the last year (for example, you recently experienced a divorce), review and update your dependent accordingly during the open enrollment period.
  - Frontdoor is pleased to offer a new wellness program with Personify Health to help support associates and their spouses who are enrolled in the medical plans. In addition to services like lifestyle coaching and help navigating the healthcare system, the new wellness program will include specialty programs such as quitting tobacco use.
  - Frontdoor will discontinue the Commit to Quit Tobacco program through the Magellan Health Services Employee Assistance Program since there are new resources available through the new wellness program offered by Personify Health.



## 2025 Highlights (continued)

- Frontdoor will continue to make a number of additional benefits and resources available to associates, including:
  - Alight – Health Pro: Provides access to personal consultants with healthcare expertise even if you aren't enrolled in a Frontdoor medical plan.
  - Legal Services: Provides legal guidance and services on a variety of matters.
  - Business Travel Accident: This insurance pays a benefit in the event you die or sustain serious injuries while traveling on company-approved business travel. Frontdoor provides this at no cost to associates.
  - WeightWatchers (WW): WW has helped millions of people lose weight. Now, the new personalized myWW+ program can help you reach your goals – whether that's to lose weight, move more, or eat healthier. Frontdoor subsidizes this program for all associates. This means all associates are eligible for an exclusive discount off the cost of the WeightWatchers monthly fee. Spouses and adult dependents included on Frontdoor medical plans are also eligible to participate.
  - Rethink: For personal wellbeing and parenting support for all full-time U.S. associates.
  - Employee Assistance Program (EAP): Our EAP through Magellan Health Services is available to help you and your family members find solutions and resources to tackle life's challenges.

For more information about specific benefits offered at Frontdoor, visit [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password: 2health) and watch for your 2025 Frontdoor Benefits Guide which will be made available to you closer to the open enrollment period.

## Need Help Deciding? Ask ALEX and ALEX Medicare



ALEX is a simple, interactive decision-support tool that can help you select the best plans for you and your family and provides easy-to-understand explanations for any questions you might have along the way.

You'll receive personalized, confidential benefits guidance, which you can access on any computer, tablet, or smartphone. Before you make your enrollment decisions, let ALEX help you find the plans that make the most sense for you. If you are eligible for Medicare in 2025, ALEX Medicare can help educate you on Medicare options available to you.

Access ALEX online at [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password: 2health) > Welcome > Ready to Enroll > Ask Alex.

## Your Benefits Website

Another powerful resource to help you make open enrollment decisions and access information year-round is [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password: 2health). You and your family members can visit the site any time to review our benefits guide and watch a detailed presentation about 2025 changes and offerings, among many other resources.

## Open Enrollment Dates

**NOV. 1-15**

Remember, you must complete your enrollment in Workday by Nov. 15. Your 2024 benefit elections will automatically carry over to 2025 unless you take action. Exception: You must re-enroll in the HSA or FSAs to have these accounts in 2025.

If you do not take advantage of this enrollment opportunity, the next time you will be able to change your benefits is during open enrollment next fall or if you experience a qualifying life event like getting married or having a baby.

If you have questions about your benefits or qualifying life events, please contact our Frontdoor People Support Center at **866-851-1211**.



3400 Players Club Parkway, Suite 300  
Memphis, TN 38125-1731

Important  
benefits  
enrollment  
info inside.

Enroll Nov. 1-15

## Your 2025 Enrollment Checklist

Take a few minutes to ensure you're prepared for open enrollment with this helpful checklist.

- Watch the detailed presentation about 2025 changes and offerings. The presentation is located on [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password: 2health).
- Evaluate the medical plans in your 2025 Benefits Guide and decide which is the best fit for you and your family.
- Log into ALEX and in just a few minutes, the online benefit counselor can help you find the plans that make the most sense for you.
- 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 FSA or HSA. You must re-enroll in the HSA or FSAs to have these accounts in 2025. You must be enrolled in the Basic or Enhanced CDHP to participate in the HSA. And remember, you must enroll in the HSA even if you are contributing \$0 in order to receive the employer contribution for the HSA. This seed money is a company-paid contribution that can help offset certain eligible expenses that may not be covered under the healthcare plans.
- Determine if your covered dependents are still eligible. If you are unsure, check the Eligibility section of the 2025 Benefits Guide.
- Contact our Frontdoor People Support Center at **866-851-1211** with any questions you couldn't find the answers to.
- Make any changes and/or enroll Nov. 1-15 through Workday.