



frontdoor<sup>®</sup>

**2025**  
Benefits  
Guide

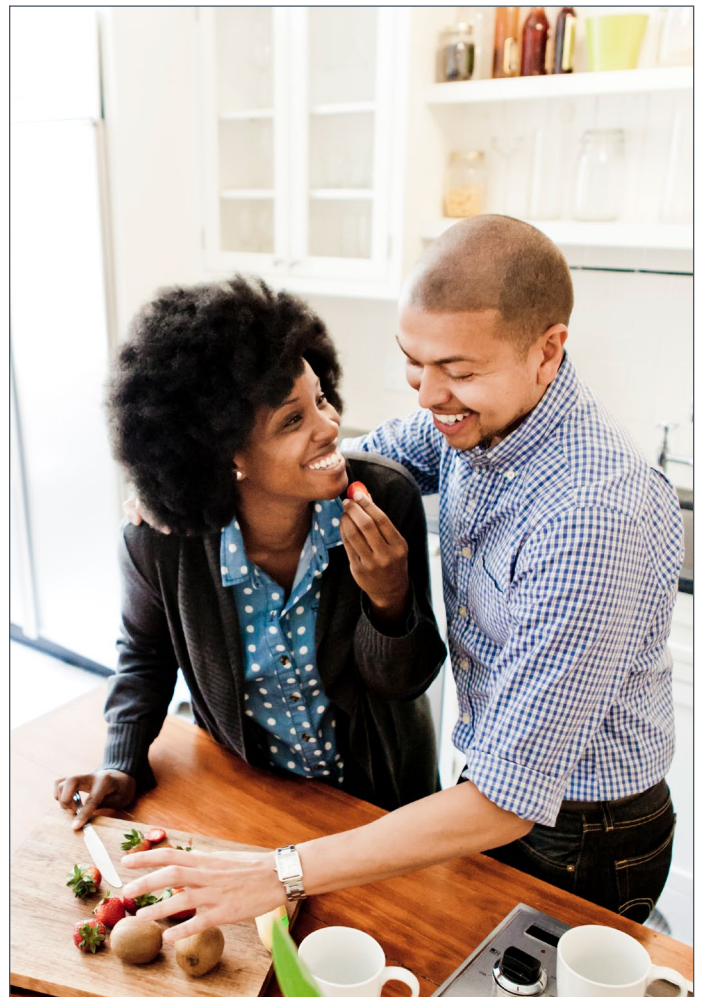
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At Frontdoor, helping you to invest in a healthy and active lifestyle and care for your overall wellbeing is one of our top priorities. Our competitive benefits package offers a range of services for you and your family.

If you have questions about information in this guide, please see details on our benefits website at [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password 2health). You can also contact our Frontdoor People Support Center at **866-851-1211**.

To learn more about benefits such as Paid Time Off, Leave of Absence and Tuition Reimbursement, please see [myfrontdoorhome.com](https://myfrontdoorhome.com) for more information.



## Make Smart Decisions

Look for these helpful symbols throughout the guide.



Savings



New

# Your 2025 Benefits

Frontdoor is pleased to offer a comprehensive and competitive benefits program that provides choice, flexibility and value. This guide summarizes our programs. For more details, review the Summary Plan Descriptions at [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password: 2health) > Benefits Plan Documents.

## Enrolling in Benefits During Open Enrollment

Open enrollment is your opportunity to review your benefits and make changes for next year. You can add, change or decline coverage. You can also add or drop family members for coverage.

**Your current benefit elections and dependent coverage will automatically roll over to 2025. Exception: The health savings account (HSA) and flexible spending accounts (FSAs) will not roll over. You must re-enroll to have these accounts in 2025.**

## New Hires

Welcome to our team! New associates are eligible for coverage for most benefits on the first day of the month following their date of hire. You must complete the enrollment process within 30 days of your date of hire; otherwise, you will be enrolled in our basic life, basic AD&D, and short-term disability plan only. All of our plan options are flexible, allowing you to select the right coverage for you and your family, including long-term disability, which becomes effective on your six-month anniversary. You can complete your enrollment online through Workday, or through the Frontdoor People Support Center by calling **866-851-1211**, select option 2, then option 1.

## Mid-Year Changes

Once you make your elections, you will not be able to make changes until next fall during open enrollment unless you experience a qualifying life event. Examples of qualifying events are:

- ▶ Change of legal marital status
- ▶ Change in number of dependents
- ▶ Change in employment or job status

You must submit changes to your benefits within 30 days of a qualifying life event.

## Benefits Eligibility

### Yourself

You may enroll for benefits if you are a regular full-time associate who is actively working, on average, 30 hours per week.

### Your Family Members

Eligible dependents generally include your legally married spouse, same- or opposite-sex domestic partner and children up to age 26. Some age limitations may apply to specific insurance programs. Children may include natural, adopted, stepchildren, children obtained through court-appointed legal guardianship, or children of domestic partners.

### Documentation

Our People Support Team will request supporting documentation for newly added dependents.

### Dependent Eligibility Audit

During 2025, Frontdoor will be conducting a Dependent Eligibility Audit. Our partner, Consova, will work to help reverify 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 information accordingly during the open enrollment period.

# Medical/ Prescription Plan

Frontdoor partners with BlueCross BlueShield of Tennessee (BCBST) to offer medical insurance and Express Scripts for prescription insurance.

## Plan Highlights

We offer three medical plans so that you can choose the level and type of plan that is best for you and your family. When you choose in-network providers, you benefit from our negotiated discounts with BCBST and Express Scripts.

## Member Sites

Visit [bcbst.com](https://www.bcbst.com) to find:

- ▶ In-network providers
- ▶ Access to temporary ID cards and ways to order another ID card
- ▶ Information regarding paid and pending claims

Visit [express-scripts.com/frontdoor](https://www.express-scripts.com/frontdoor) to find:

- ▶ In-network pharmacies (called preferred pharmacies on the Express Scripts website)
- ▶ Medication prices
- ▶ Claims information
- ▶ Refill instructions

## Get Personalized Benefits Advice from ALEX

Before you make your enrollment decisions, let ALEX help you find the plans that make the most sense for you. Visit ALEX at [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password: 2health) > Welcome > Ready to Enroll > Ask Alex!



### Stay in the Network

A network is a group of providers your plan contracts with at discounted rates. You will almost always pay less when you receive care in-network.

If you choose to see an out-of-network provider, you will pay more out of pocket due to a higher deductible and coinsurance requirements. You may also be balance billed, which means you will be responsible for charges above BCBST's reimbursement amount.



### Save on Specialty Meds

PPO plan members: take advantage of manufacturer assistance dollars available on some specialty medications through SaveonSP. It could bring patient responsibility to zero. Find out more at [saveonsp.com/frontdoor](https://www.saveonsp.com/frontdoor).

## Important Insurance Terms

- ▶ **In-Network:** Providers in the health plan's network who have contracted with the health plan for reimbursement at a negotiated discounted rate. Participants pay less using an in-network provider because of the contract terms with a physician and facility.
- ▶ **Out-of-Network:** Providers who have not contracted with the health plan for reimbursement at a negotiated rate. Participants pay more out of pocket with an out-of-network provider, and may have more of an administrative burden, such as filing claims. Reimbursement is based on reasonable and customary charges (R&C); any amount above the R&C amount is paid by the participant.
- ▶ **Deductible:** Money you are responsible for paying before your plan shares your costs.
- ▶ **Coinsurance:** The percentage you and the plan pay; in our plans, you pay a smaller percentage and the plan pays a larger percentage.
- ▶ **Copay:** A fixed amount for certain services you pay in some plans, for example, office visits.
- ▶ **Out-of-pocket maximum:** The maximum amount an individual/family pays for expenses covered under the plan. Once the maximum is reached, the plan pays 100% for eligible covered expenses for the remainder of the plan year.

## 2025 Associate Medical and Prescription Contributions (For Non-Tobacco Users)

Covered Persons	Non-Tobacco User		
	Weekly	Semi-Monthly	Monthly
<b>Basic CDHP</b>			
You Only	\$13.36	\$28.94	\$57.88
You + Spouse	\$72.93	\$158.01	\$316.01
You + Child(ren)	\$47.28	\$102.44	\$204.88
You + Family	\$92.16	\$199.68	\$399.35
<b>Enhanced CDHP</b>			
You Only	\$30.72	\$66.56	\$133.12
You + Spouse	\$80.14	\$173.63	\$347.26
You + Child(ren)	\$52.09	\$112.86	\$225.72
You + Family	\$101.51	\$219.93	\$439.86
<b>PPO</b>			
You Only	\$37.42	\$81.07	\$162.14
You + Spouse	\$97.40	\$211.03	\$422.05
You + Child(ren)	\$60.81	\$131.75	\$263.49
You + Family	\$120.78	\$261.70	\$523.40
<b>All Plans</b>			
Tobacco Use Additional Charge	\$9.23	\$20.00	\$40.00

If you or any of your covered dependents use tobacco, you will pay an additional \$40 per month for medical coverage. You will be required to indicate your tobacco user status when you enroll.

Domestic partner rates are the same as the spouse rates listed above.

Domestic partners are not considered qualified dependents under the Internal Revenue Code, Section 152. Therefore, the tax treatment for domestic partners is handled differently.

The Frontdoor contribution to the cost of coverage for your qualified dependents is not taxable income for you. For non-qualified dependents, (i.e., your domestic partners and their children), the portion that Frontdoor contributes to the cost of their coverage is reported as taxable income. This is also known as imputed income. Imputed income is added to your annual salary for reporting purposes.



## 2025 Medical Plan Coverage Summary

	BCBST Basic CDHP		BCBST Enhanced CDHP		BCBST PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>						
Individual	\$3,300	\$9,000	\$3,300	\$9,000	\$1,500	\$4,500
Family	\$6,600	\$18,000	\$6,600	\$18,000	\$3,000	\$9,000
<b>Out-of-Pocket Maximum (Includes Deductible)</b>						
Individual	\$5,000	\$10,000	\$3,500	\$10,000	\$3,500	\$10,500
Family	\$10,000	\$20,000	\$7,000	\$20,000	\$7,000	\$21,000
<b>Physician Office Visits</b>						
Preventive Care	Covered at 100%	Covered at 50%*	Covered at 100%	Covered at 50%*	Covered at 100%	Covered at 50%*
Primary Care Visit	Covered at 70%*	Covered at 50%*	Covered at 80%*	Covered at 50%*	\$25 copay	Covered at 50%*
Specialist Visit	Covered at 70%*	Covered at 50%*	Covered at 80%*	Covered at 50%*	\$40 copay	Covered at 50%*
Urgent Care	Covered at 70%*	Covered at 50%*	Covered at 80%*	Covered at 50%*	\$40 copay	Covered at 50%*
<b>Telemedicine</b>						
Medical	Covered at 70%**	Not covered	Covered at 80%**	Not covered	\$20 copay	Not covered
Behavioral					\$20 copay	
<b>Hospital Services</b>						
Inpatient	Covered at 70%*	Covered at 50%*	Covered at 80%*	Covered at 50%*	Covered at 80%*	Covered at 50%*
Outpatient	Covered at 70%*	Covered at 50%*	Covered at 80%*	Covered at 50%*	Covered at 80%*	Covered at 50%*
Emergency Room	Covered at 70%*		Covered at 80%*		\$350 copay then covered at 80%* (copay waived if admitted)	

\* After the deductible has been met.

\*\* The established price for medical telemedicine is \$55 and the established price for behavioral health telemedicine is \$90. These amounts are established annually by BCBST.

This is a high-level summary of your benefit coverage. Full coverage details are available in your Summary Plan Description (SPD). In the event there is a discrepancy between what is reflected in this guide and what is communicated in your SPD, the terms of your SPD will prevail. The SPD can be found on [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password: 2health).

# 2025 Prescription Plan Coverage Summary

	Express Scripts Basic CDHP		Express Scripts Enhanced CDHP		Express Scripts PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Prescription (Retail – 30-Day Supply)</b>						
Prescription Deductible	Included in medical	Not covered	Included in medical	Not covered	None	Not covered
Prescription Out-of-Pocket Maximum	Included in medical		Included in medical			
Generic	Covered at 90%*		Covered at 90%*		\$5 copay	
Preferred Brand Formulary	Covered at 90%*		Covered at 90%*		\$20 copay	
Non-Preferred Brand Formulary	Covered at 90%*		Covered at 90%*		\$50 copay	
Specialty Medications	Specialty meds must be ordered through the Accredo specialty pharmacy	Specialty meds must be ordered through the Accredo specialty pharmacy	Specialty meds must be ordered through the Accredo specialty pharmacy			
<b>Mail Order/Smart 90 (90-Day Supply)</b>						
Generic	Covered at 90%*	Not covered	Covered at 90%*	Not covered	\$10 copay	Not covered
Preferred Brand Formulary					\$40 copay	
Non-Preferred Brand Formulary					\$100 copay	
<b>Preventive Rx (Deductible Waived) – 90-Day Mail Or 90-Day Retail Only</b>						
Generic	\$0	Not covered	\$0	Not covered	N/A	N/A
Preferred Brand Formulary	\$0		\$0			
Non-Preferred Brand Formulary	\$0		\$0			

\* After deductible.

## Prescription Smart90

The prescription plan covers the first two courtesy fills for a 30-day supply of maintenance medications through an in-network retail pharmacy. After the first two courtesy fills at 30 days each, you are required to move your maintenance prescription to a 90-day supply and can fill the prescription through mail order or a preferred retail pharmacy (such as Costco and Walmart). The copay will be the same. If you fill the 90-day prescription at an in-network, non-preferred pharmacy after the courtesy fills, you will pay the full cost of the medication. For the Basic and Enhanced CDHP medical plans, all prescription expenses are subject to the medical deductible with the exception of preventive prescriptions. If you have questions, call **855-283-7451** or visit [express-scripts.com](https://www.express-scripts.com).



**Reminder:** If you are enrolled in the PPO medical plan, check out [saveonsp.com/frontdoor](https://www.saveonsp.com/frontdoor) to learn how you may be able to save on specialty medications.



# Additional Health Programs



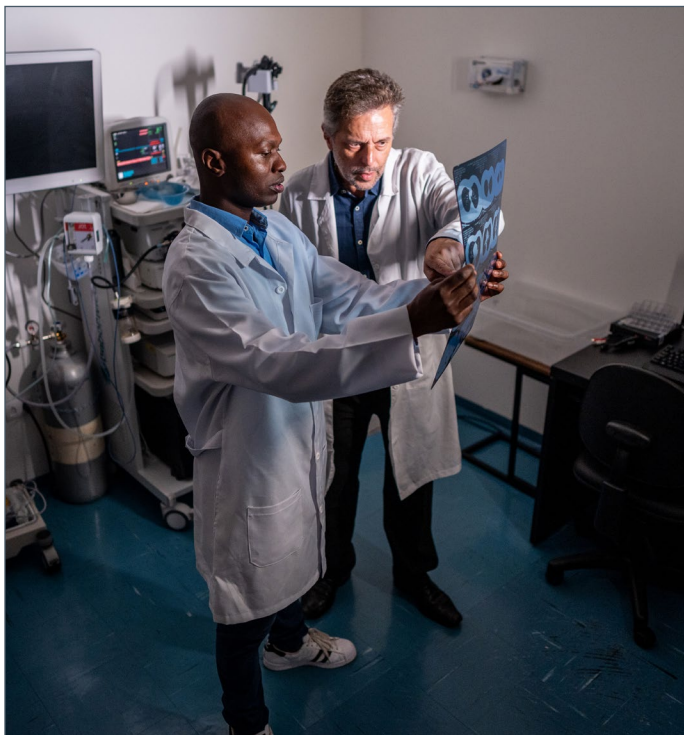
If you are enrolled in any of our medical plans, BlueCross BlueShield of Tennessee (BCBST) has a variety of other tools and programs to help you be healthy, save money and control costs for you and for Frontdoor.

## Advanced Radiological Imaging

With medical testing advancing more than ever before, our company partners with BCBST to have providers get prior authorization before referring you for certain tests. Examples include the following:

- ▶ Magnetic Resonance Imaging (MRI)
- ▶ Computed Tomography (CT)
- ▶ Other radiological testing

Make sure your doctor checks with BCBST to get prior authorization. Otherwise, it could cost you more. Prior authorization assures that you have the lowest out-of-pocket cost possible while receiving the care you need.



## See a Doctor Anytime, Anywhere with Teladoc

Teladoc lets you see and talk with a doctor using your phone, tablet, computer or mobile app. You'll typically pay less than you would to visit urgent care. If you enroll in the PPO plan, you pay \$20 per visit for Teladoc virtual visits. If you are enrolled in either CDHP plan, you pay \$55 per visit until you meet the deductible. Register for Teladoc by logging in to your BlueAccess account at [bcbst.com/member](https://www.bcbst.com/member) and clicking Talk With a Doctor Now or calling **800-Teladoc (800-835-2362)**. You can also download the app from the App Store or Google Play and search for Teladoc.

### Use Teladoc for Things Like:

- ▶ Allergies, cold, fever and flu
- ▶ Sinus or respiratory issues
- ▶ Skin conditions (rashes or insect bites)
- ▶ Constipation or diarrhea
- ▶ Earaches
- ▶ Nausea and vomiting
- ▶ Pink eye
- ▶ Behavioral health is covered through Teladoc. If you are enrolled in the PPO, you pay a \$20 copay for a behavioral health Teladoc visit. If you're enrolled in one of the CDHP plans, you'll pay \$90 for a behavioral health visit until you reach the deductible.



## Managing Musculoskeletal Pain

Associates enrolled in Frontdoor's medical plan have access to Hinge Health for virtual help with managing musculoskeletal pain and worries. For more information, visit [hingehealth.com](https://hingehealth.com).

## Start Saving Today to Enjoy Healthy Discounts

With Blue365, our associates and their covered dependents who are enrolled in a BCBST medical plan have access to discounts through its Fitness Your Way and Active&Fit™ Direct programs. Whether your goals are physical or emotional, you will find these two programs can help. Blue365 also offers discounts on personal care, nutrition, travel, hearing and vision items.

More information is available at [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password: 2health) > Additional Health Programs.

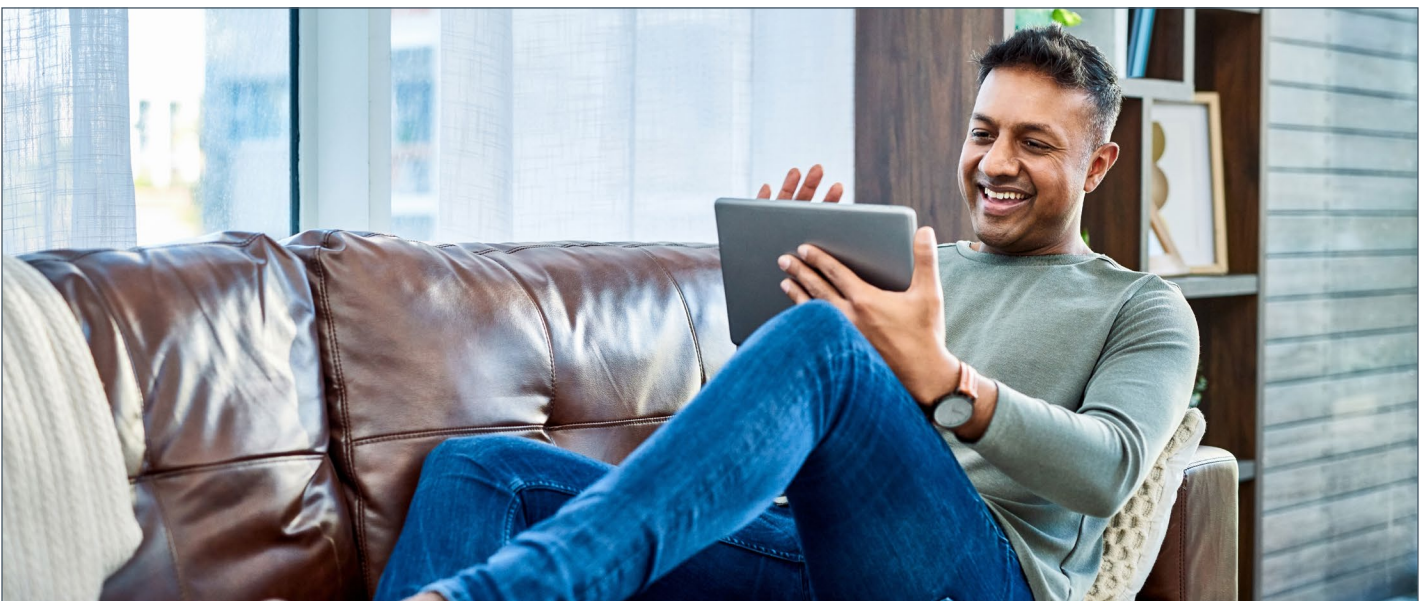
## Healthy Maternity Management Program

The Healthy Maternity Management Program helps mothers-to-be make healthy decisions during and after pregnancy. It includes confidential maternity advice, prenatal information, pregnancy resources, access to a 24/7 nurseline, and so much more!

Enroll within the first 20 weeks of pregnancy by visiting [bcbst.com](https://bcbst.com) and logging in to BlueAccess. Choose the **Managing Your Health** tab and then click on **Healthy Maternity**. You can also call **800-818-8581** and choose Case Management (press 6) and then Healthy Maternity (press 4).

## Help with Diabetes Management

Associates enrolled in Frontdoor's medical plan have access to Livongo. Livongo's personalized health programs make managing diabetes, blood pressure, weight, and more easier and at no additional cost to you. For more information, visit [happy.livongo.com/bcbst-health/now](https://happy.livongo.com/bcbst-health/now).





# Additional Programs



You do not need to be enrolled in one of our medical plans to take advantage of the following programs to improve health and save money.

## Alight Health Pro

Frontdoor provides Alight healthcare navigation solutions to all associates and dependents.

This program provides access to personal consultants with healthcare expertise (Alight Pros) offering assistance with the following:

- ▶ Identifying highly rated, cost-effective providers
- ▶ Making informed healthcare decisions
- ▶ Administrative coordination of complex care, including surgery pre-certification and prior authorizations
- ▶ Scheduling and preparing for appointments with healthcare providers, including transferring medical reports
- ▶ Understanding of benefits plans
- ▶ Medical bill and claim review and resolutions

Call **800-513-1667** or visit [member.alight.com](https://member.alight.com).

## Parenting Support from ReThinkCare

ReThinkCare is a toolkit you can count on for a wide array of innovative content, features, and functionality geared toward personal wellbeing and parenting support. Call **800-714-9285** or visit [connect.rethinkcare.com/sponsor/frontdoor](https://connect.rethinkcare.com/sponsor/frontdoor) (Code: Frontdoor).

## Associate Discounts from LifeMart

Save with discounts on major brands and everyday essentials on LifeMart, your online, members-only discount center. Get discounts on theme park tickets, hotels, electronics, flowers and more. Access is free, just log in to [member.magellanhealthcare.com](https://member.magellanhealthcare.com) to get started with LifeMart.



## Wellness Program

Take advantage of our new wellness program offered through Personify Health to support all associates as well as their spouses/domestic partners who are covered under a Frontdoor medical plan in the path to wellbeing. Take advantage of programs that can help you build healthy habits, get daily inspiration, as well as to participate in specialty programs such as quitting tobacco use.

### Quitting Tobacco?

Save money and improve your health when you commit to quit tobacco. Our company's prescription drug plan covers smoking cessation products, whether over-the-counter or prescription, for FREE (no deductible or upfront costs) when purchased from an in-network pharmacy. A prescription is needed for over-the-counter medications.

## WeightWatchers Reimagined (WW)

WeightWatchers Reimagined (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.

For more information, visit [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password: 2health) and [www.com/us/frontdoor](https://www.com/us/frontdoor).

Please visit [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password: 2health) > Additional Benefits for details.



# Health Savings Account (HSA)

A health savings account (HSA) is a tax-favored personal savings account that works with your consumer-driven, high-deductible health plan (CDHP). HSA dollars can be used to pay for qualified medical expenses such as deductibles, copays, dental and vision care. For a complete list of qualified medical expenses, see [Publication 502](#).

2025 HSA Funding Amounts			
Coverage Level	2025 HSA Funding Limits	Frontdoor Funding for 2025	
		Basic CDHP	Enhanced CDHP
Individual Coverage	\$4,300	\$500	\$750
Family Coverage	\$8,550	\$1,000	\$1,250
Age 55 or Older	Contribute an additional \$1,000 on top of these amounts		—

## HSA Company Funding

If you enroll in one of the CDHP medical plans, Frontdoor will contribute to your HSA (see the chart above). To receive the Frontdoor funding, you must elect the HSA even if you choose not to contribute your own funds; otherwise, you will not receive the company funding. Frontdoor deposits 50% at the beginning of the plan year, with the remainder of the funds deposited per pay period throughout the plan year. Company funding is included in your annual contribution limit. If you are hired on or after Jan. 1, 2025, you will receive a prorated amount of the company funding your first year.



## HSA Major Benefits

- ▶ Funds always belong to you
- ▶ Funds roll over from year to year
- ▶ Lowers your taxable income
- ▶ Helps you build a healthcare nest egg for emergencies or healthcare expenses in retirement

## HSA Triple Tax Savings

- ▶ Tax deduction when you contribute to your account
- ▶ Tax-free earnings through investment
- ▶ Tax-free withdrawal for qualified medical expenses

## Opening an HSA

When you elect to contribute to the HSA, our partner, Alight Smart-Choice Accounts, will open an account for you at UMB Bank. Your account will start on the effective date of your coverage, if it's the first of the month. Otherwise, it will start on the first of the following month.

Once your account is opened with UMB Bank, you will receive a welcome letter from UMB Bank that contains your account number and UMB Bank's contact information. You will also receive an Alight Smart-Choice debit card to use for eligible expenses.

**Please note:** If you are changing from the PPO to a CDHP plan and you still have an FSA balance on Dec. 31, 2024, you cannot immediately contribute to your HSA or receive the company contribution. You can begin to contribute and receive the company contribution starting April 1, 2025.

### HSA Eligibility

#### YOU ARE ELIGIBLE FOR AN HSA IF:

- ▶ You are enrolled in an IRS-qualified high-deductible health plan such as the Basic or Enhanced CDHP Medical Plan

#### YOU ARE NOT ELIGIBLE FOR AN HSA IF:

- ▶ You are enrolled in a traditional PPO plan through your spouse or other employer-sponsored plan options
- ▶ You are enrolled in a government-sponsored program (Medicare, Medicaid, Tricare, etc.)
- ▶ You have received VA benefits within the last three months (unless receiving benefits for a service-related disability)
- ▶ You are claimed as a dependent on someone else's tax return



# Flexible Spending Accounts (FSA)

A flexible spending account (FSA) allows you to set aside pre-tax dollars from your paycheck to cover qualified expenses you would normally pay out of your pocket. Frontdoor offers two types of FSA programs:

## Healthcare FSA

The healthcare FSA helps you pay with pre-tax dollars for certain IRS-approved medical expenses not covered by your medical, dental or vision plans. The maximum contribution for 2025 is \$3,200.

Funds you elect to contribute are available in full on the first day of the plan year. For example, if you elect to contribute \$1,000, the full election is available on day one. You'll continue to pay for the election pre-tax from your paycheck throughout the plan year.

You can only elect the healthcare FSA if you choose the PPO plan. You cannot elect the healthcare FSA if you are enrolled in the Basic or Enhanced CDHP plans.

## Use It or Lose It

Carefully consider your FSA contribution amounts for the plan year. You will lose what you don't use during the plan year.

The Healthcare FSA offers a two-and-a-half-month grace period. You can use your Smart-Choice Account FSA debit card to pay eligible expenses you incur from January 1 through March 15 of the following plan year.

## Dependent Care FSA

The dependent care FSA lets you set aside pre-tax dollars to pay for qualified dependent care. The maximum amount you may contribute to the dependent care FSA is \$5,000 (or \$2,500 if married and filing separately) per plan year. However, the dependent care FSA annual limit for highly compensated associates (associates who have an annual salary of \$155,000 or greater) is capped at \$1,500. You need to contribute to/accumulate FSA funds before you can use them, just like a bank debit card.

Healthcare FSA debit cards cannot be used to pay for dependent care expenses (such as daycare and preschool). Dependent care expenses must be submitted to Alight, our FSA vendor, for reimbursement.

### Eligible Expenses

#### HEALTHCARE FSA

- ▶ Doctor visit copays
- ▶ Prescription medication copays
- ▶ Medical and dental deductibles
- ▶ Over-the-counter medications
- ▶ Hearing aids
- ▶ Eyeglasses
- ▶ Orthodontia costs

#### DEPENDENT CARE FSA

- ▶ Cost of child or adult daycare\*
- ▶ Nursery school
- ▶ Preschool (excluding kindergarten)

\* An eligible dependent is a tax-dependent child under age 13 or a tax-dependent spouse, parent, or child unable to care for themselves.

# Dental Plan

We partner with Delta Dental of Tennessee to offer you and your family members with dental insurance. Visit [deltadentaltn.com](http://deltadentaltn.com) to find in-network providers and access a variety of online tools and programs.

## 2025 Dental Plan Details

	Base DPPO	Buy-Up DPPO**
<b>Calendar Year Deductible</b>		
Individual	\$100	\$50
<b>Calendar Year Maximum</b>		
	\$1,000	\$2,000
<b>Coinsurance</b>		
Preventive	100% no deductible	100% no deductible
Basic	85% after deductible	85% after deductible
Major	50% after deductible	50% after deductible
<b>Orthodontia</b>		
Coinsurance	N/A	50% coinsurance*
Lifetime Maximum	N/A	\$2,000
Benefit Applies To	N/A	Adults and children

\* Please note, Orthodontia does not apply to the deductible.

\*\* These are in-network benefits. Out-of-network benefits are also covered, but at a lower amount.

### Finding In-Network Providers

Remember to visit in-network dentists to receive the greatest level of discount on your services.

To find a participating in-network dentist in your area, go to [deltadentaltn.com](http://deltadentaltn.com) or call **800-223-3104**.

### Examples of Services

- ▶ Preventive – exams, cleanings, fluoride, x-rays and sealants
- ▶ Basic – fillings, simple extractions, non-surgical periodontics, repairs and oral surgery
- ▶ Major – crowns, inlays, dentures and dental implants

## 2025 Associate Dental Contributions

Covered Person(s)	Weekly	Semi-Monthly	Monthly
<b>Base DPPO</b>			
You Only	\$2.36	\$5.11	\$10.21
You + Spouse	\$4.71	\$10.20	\$20.40
You + Child(ren)	\$6.83	\$14.80	\$29.59
You + Family	\$7.54	\$16.34	\$32.67
<b>Buy-Up DPPO</b>			
You Only	\$3.75	\$8.14	\$16.27
You + Spouse	\$7.77	\$16.85	\$33.69
You + Child(ren)	\$11.89	\$25.77	\$51.54
You + Family	\$13.25	\$28.72	\$57.43

Domestic partners are not considered qualified dependents under the Internal Revenue Code, Section 152. Thus, the tax treatment for domestic partners must be handled differently than for qualified dependents.

### Orthodontia Services Note

The lifetime maximum is the most your plan will cover for your services for the lifetime of your participation in this program.

# Vision Plan

We partner with EyeMed to offer you and your family members with vision insurance. Visit [eyemed.com](http://eyemed.com) to find in-network providers – including access to PLUS providers – and access to a variety of online tools and programs.

## 2025 Vision Plan Details

	In-Network	Out-of-Network Reimbursement*
<b>Copay</b>		
Exam	Once every 12 months \$0 copay	
Retinal Imaging	Up to \$39	N/A
Standard Contact Lens Fit and Follow-Up	Up to \$40	N/A
Premium Contact Lens Fit and Follow-Up	10% off retail price	N/A
<b>Lenses</b>		
Lenses	Once every 12 months	
Single	\$10 copay	Up to \$25
Bifocal	\$10 copay	Up to \$40
Trifocal	\$10 copay	Up to \$55
Lenticular	\$10 copay	Up to \$55
Standard Progressive Lens	\$75 copay	Up to \$40
Premium Progressive Lens	\$75 copay, 20% off balance over \$120	Up to \$50
<b>Frames</b>		
Frames	Once every 12 months	
	\$0 copay; \$150 allowance, 20% off balance over \$150	Up to \$65
	\$0 copay; \$200 allowance, 20% off balance over \$200 if using an EyeMed PLUS provider	Up to \$65
<b>Contacts Lenses</b>		
Contacts (in lieu of glasses)	Once every 12 months	
Conventional	\$0 copay, \$150 allowance, 15% off balance over \$150	Up to \$104
Disposable	\$0 copay, \$150 allowance	Up to \$104

In-Network ONLY	
<b>Additional</b>	
Laser Vision Correction	15% off retail price or 5% off promotional price
Additional Pairs Benefit	Once the funded benefit has been used, 40% discount off complete pair of eyeglass purchases and a 15% discount off conventional contact lenses

\* Member reimbursement for out-of-network services will be the lesser of the listed amount or the actual cost from the provider. Please see EyeMed's online provider locator to determine which providers have agreed to discounted rates. Some providers will not include a discount.

## 2025 Associate Vision Contributions

Covered Person(s)	Weekly	Semi-Monthly	Monthly
You Only	\$0.69	\$1.49	\$2.97
You + Spouse	\$1.37	\$2.97	\$5.94
You + Child(ren)	\$1.71	\$3.72	\$7.43
You + Family	\$1.89	\$4.09	\$8.17

### Finding In-Network Providers

Remember to visit in-network providers to receive the greatest level of discount on your services.

To find a participating in-network provider in your area, go to [eyemed.com](http://eyemed.com) or call **866-723-0514**.



# Basic Life, Basic AD&D, and Disability Insurance

Life and disability insurance are provided through Prudential.

## Basic Life and Basic AD&D Insurance

The company automatically provides a life and basic accidental death and dismemberment (AD&D) insurance benefit of 1.5 times your annual salary rounded to the nearest multiple of \$1,000 (up to \$300,000) at no cost to you. You are responsible for paying the taxes on any amount of the company life insurance that is in excess of \$50,000. This is called imputed income. Imputed income is added to your annual salary for reporting purposes. If you do not actively enroll in optional life insurance or long-term disability, you will automatically continue in the prior year's plan for the next year as long as Frontdoor is offering the same plans and you are not informed otherwise.

## Supplemental Life Insurance

You are eligible to purchase additional life insurance in increments of 1, 2, 3, 4 or 5 times your annual salary up to a maximum benefit of \$2 million combined with your basic life coverage amount. Associates currently enrolled for supplemental employee term life coverage may elect to increase the amount of insurance during an annual enrollment period. Any amount that exceeds an increase of coverage of one times salary or is above the guarantee issue of the lesser of five times salary or \$1,000,000 requires Evidence of Insurability (EOI). See page 19 for information about EOI.

## Spouse and Dependent Supplemental Life Insurance

Whether or not you elect supplemental life coverage for yourself, you can also elect supplemental life coverage for your spouse or domestic partner for one of the following coverage amounts: \$15,000, \$25,000, \$50,000, \$75,000 or \$100,000. Dependent life coverage is available in coverage levels of \$2,000, \$5,000, \$10,000, \$15,000 or \$25,000. No spouse, domestic partner or dependent can have a coverage amount that is more than 100% of your basic and supplemental life insurance combined.

Please see the EOI chart on page 19 for more information on the guaranteed issue amount. Spouses currently enrolled for supplemental spouse life coverage may elect to increase the amount of insurance during the annual enrollment period. Any amount that exceeds an increase of coverage of 1 increment or is above the guarantee issue of \$50,000 requires EOI.

If you and your spouse or domestic partner both work for Frontdoor, you can be covered as an associate or as a spouse or domestic partner, but not both.

### Life Insurance Beneficiaries

You designate a beneficiary or beneficiaries during the enrollment process. You may change your beneficiaries throughout the plan year in Workday. Your life insurance benefits (company paid and supplemental) will be paid to the beneficiaries you designate. You are automatically the beneficiary for the spouse and dependent life insurance you elect. Be sure your beneficiaries are listed in Workday.

# Supplemental Accidental Death & Dismemberment Insurance (AD&D)

In addition to receiving Basic Accidental Death and Dismemberment (AD&D) insurance at no cost, you may also purchase additional coverage. AD&D insurance pays a benefit in the event of certain serious injuries or death due to an accident. You are eligible to purchase AD&D insurance for yourself from \$20,000 to \$100,000 in multiples of \$10,000, or from \$50,000 to \$750,000 in multiples of \$50,000.

If you elect supplemental coverage for yourself, you can also elect coverage for your spouse or dependent children. Depending on the supplemental coverage you elect for yourself, you can cover your spouse for 60% of your coverage up to \$60,000 or \$650,000. You can cover your dependent child for 15% up to \$15,000 or \$112,500. If you choose to cover your spouse and children, your spouse is covered at 30% of your coverage; your dependent children are covered at 10% of your coverage.



## Short-term Disability (STD)

The company provides a benefit payment through a Short-term Disability (STD) plan to financially protect you in case of illness or injury. You will automatically be enrolled after six months of service. The amount of your STD benefit depends on your length of service. If you have been with Frontdoor for six months to five years, the STD benefit is 60% of your annual earnings. If you have been with our company for five or more years, the STD benefit is 80% of your earnings. There is a seven-day waiting period for illnesses, but coverage for an accident and the birth of a child will begin immediately.

## Long-term Disability (LTD)

The company provides Long-term Disability (LTD) insurance on a voluntary basis to offer you financial assistance in the event you are unable to work for an extended period of time. You are eligible for the plan after six months of service. The plan covers 50% or 60% of your pre-disability earnings depending on which coverage option you choose. The maximum LTD benefit will not exceed \$15,000 per month. Pre-existing conditions may apply.

## Evidence of Insurability (EOI)

Evidence of Insurability (EOI) is an application process that requires you to provide information about your health to Prudential. You will complete the EOI application on the Prudential website. You can access the Prudential website through single sign on in Workday. Based on this information, Prudential will approve or deny the level of coverage you elected. Each plan has a Guaranteed Issue (GI) limit, which is a factor in deciding whether EOI is required. Here are the rules (to the right) for each type of coverage Frontdoor offers during open enrollment.

Coverage	EOI	Guaranteed Issue Limit
<b>Supplemental Life</b>		
Currently enrolled	EOI is required for any amount that exceeds an increase of coverage of 1x salary or is above the Guarantee Issue of the lesser of 5x salary or \$1,000,000	The lesser of \$1,000,000 or 5x your annual earnings
Enrolling after waiving during initial eligibility (late entrant) or has previously been declined coverage	EOI required for all amounts elected	
<b>Spouse Supplemental Life</b>		
Currently enrolled	EOI is required for any amount that exceeds an increase of 1 increment or is above the Guarantee Issue of \$50,000	\$50,000
Enrolling after waiving during initial eligibility (late entrant) or has previously been declined coverage	EOI required for all amounts elected	
<b>Child Supplemental Life</b>		
	No EOI required	\$25,000
<b>Long-term Disability</b>		
Currently enrolled	No EOI required to increase from 50% plan to 60% plan	N/A
Enrolling after waiving during initial eligibility (late entrant); pre-existing condition exclusion applies	EOI required if enrolling in either 50% or 60%	

### Annual Earnings

Your earnings are determined on Sept. 1 of the current year for the following plan year. They include non-discretionary bonuses and commissions that you have actually received but do not include overtime, discretionary bonuses, discretionary income or any other extra income in other categories you receive from Frontdoor.

# Universal LifeEvents<sup>®</sup> Insurance with Long-Term Care

You have the option to purchase Universal LifeEvents Insurance with Long-Term Care (bundled coverage) through Trustmark. If you want to learn more about this benefit, you can speak with a benefits counselor at **888-636-9302**, 9 a.m. to 6 p.m. Eastern, Monday through Friday.

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. Universal LifeEvents can help.

This coverage offers a higher death benefit during your working years, when your needs and responsibilities are the greatest. You can choose a plan and benefit amount that provides the right protection for you. Your rate is "locked in" at your age at purchase. Once you have a policy, your rate will never increase due to age.

To enroll in this optional benefit during open enrollment, visit the [Trustmark enrollment site](#).

## How It Works\*

- ▶ A higher death benefit during working years.
- ▶ Long-term care (LTC) benefits that stay the same throughout your life.

### EXAMPLE: \$25,000 POLICY

#### Before age 70

Death benefit	\$25,000
LTC benefits	\$25,000

#### After age 70

Death benefit	\$8,333
LTC benefits	\$25,000

- ▶ Benefit for terminal illness: Use part of your death benefit to help manage costs if you're diagnosed with a terminal illness.

\* Universal LifeEvents death benefit reduces to one-third at age 70 or the beginning of the fifteenth policy year, whichever occurs last. Issue age is 18-64.



At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal LifeEvents includes a long-term care benefit that can help pay for these services at any age. With either option, this benefit remains at the same level throughout your life, so the full amount is always available when you most need it.

## How It Works\*

- 4%** You can collect 4% of your Universal Life/ LifeEvents death benefit per month for up to 25 months to help pay for long-term care services.

### FLEXIBLE FEATURES AVAILABLE:

- 2x** PLUS: If you collect a benefit for LTC, your full death benefit is still available for your beneficiaries, as much as doubling your benefit.

\* The LTC benefit is an acceleration of the death benefit and is not long-term care insurance (except in LA and VA, where the LTC benefit is long-term care insurance). It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.



# Employee Assistance Program (EAP)

We partner with Magellan Healthcare to provide an employee assistance program (EAP) to help you and your family members find solutions and resources to tackle life's challenges. The EAP is available free of charge to all associates and their family members; you do not need to be enrolled in other benefit plans at Frontdoor to use the valuable services this program offers. From simple questions such as quick ways to de-stress or how to find more time in your schedule, to more difficult issues such as finding support after the loss of a loved one, this program is there to work with you and offer suggestions, options, and information.

EAP counselors confidentially discuss challenges you and your family may be facing and provide you with consultation, information, action plans, and resources within your community. Magellan Healthcare's work-life balance EAP offers unlimited access to master's level counselors by telephone, resources and tools online, and up to five face-to-face visits with a counselor for help with a short-term problem.

# Benefits for Part-Time Associates

Part-time associates (i.e., those associates working fewer than 30 hours a week) are eligible for the following benefits:

- ▶ 401(k)
- ▶ Employee Assistance Program
- ▶ WeightWatchers

Please contact the Frontdoor People Support Center at **866-851-1211, option 2**, then **option 1** with questions or for details.



## Counseling and Work Life Services (EAP)

- ▶ Stress management
- ▶ Work and home relationships
- ▶ Depression and grief
- ▶ Alcohol and substance abuse
- ▶ Child, adult and elder care
- ▶ Legal and financial consultations
- ▶ Identity theft

## Accessing the EAP

- ▶ Phone consultations: **800-523-5668**
- ▶ Unlimited calls, 24/7
- ▶ Online tools and resources: visit [member.magellanhealthcare.com](https://member.magellanhealthcare.com)
- ▶ Face-to-face or virtual counseling: five sessions per incident; call to get started

There are strict standards of confidentiality in place to protect your privacy. Treatment information is not shared with anyone without your written permission.

# 401(k) Retirement Plan

Your financial security is important to you, your family, and to Frontdoor. We want you to feel secure and prepared for life after your career. In partnership with Principal, our 401(k) plan is designed to help you plan ahead and feel prepared.

## How the Plan Works

- ▶ All associates are eligible to join the plan after a 30-day waiting period.
- ▶ You can contribute pretax dollars to your 401(k) account through payroll deductions (up to the annual IRS limits). This feature allows you to reduce your taxable income now.
- ▶ You can also contribute after-tax dollars through the Roth feature available in the plan.
- ▶ Frontdoor will match your contributions dollar for dollar on the first 1% of earnings you contribute. We will match 50 cents per dollar on the next 5% of earnings you contribute to help enhance your retirement nest egg.
- ▶ You choose how to invest your money in a variety of investment options.
- ▶ You are always 100% vested in your own contributions.
- ▶ Company contributions are subject to a vesting schedule and are 100% vested after two years of service.
- ▶ The 401(k) is more flexible than other benefits. **You can change your contributions and investments throughout the year through [principal.com](https://principal.com).**
- ▶ New hires are automatically enrolled in the plan after 30 days. This is our auto-enrollment feature. Unless you actively elect otherwise, our auto increase feature is designed to help you steadily reach target goals by increasing your contribution 1% higher each January until you reach a 10% contribution rate.

## Principal Tools

Principal offers retirement calculators and investment services that allow you to choose your own investment options or use a managed account plan, which does the hard work for you.

Remember to add a beneficiary for your 401(k) on the Principal website through their convenient online beneficiary tool. Please note, you will need to elect beneficiaries separately for your life insurance and 401(k) plans through [principal.com](https://principal.com).

### IRS 401(k) Maximums

You can contribute up to \$23,500 to your 401(k) account in 2025. If you will be age 50 or older in 2025, you may contribute an additional "catch-up" contribution of \$7,500 for a total of \$31,000. (The IRS may change these limits later in the year.)



## Legal Services

Most people need legal guidance from time to time. This is why we partner with MetLife Legal Plans to assist you with personal legal matters on a voluntary basis.

### 2025 Legal Services Contributions

Covered Person	Weekly	Semi-Monthly	Monthly
You Only	\$3.63	\$7.88	\$15.75

You can receive representation and advice on a variety of matters, including:

- ▶ General advice and consultations
- ▶ Wills and trusts
- ▶ Traffic defense
- ▶ Document preparation and review
- ▶ Real estate matters
- ▶ Estate planning
- ▶ Family law
- ▶ Identity theft
- ▶ Debt matters
- ▶ Consumer matters
- ▶ Juvenile court
- ▶ Defense of civil lawsuits
- ▶ LifeStages Identity Restoration Services
- ▶ Four hours of attorney time and services for non-covered matters
- ▶ Reproductive law

## Business Travel Accident Insurance

We provide Business Travel Accident Insurance at no cost to you. This insurance pays a benefit in the event you die or sustain serious injuries while traveling on approved business travel.





# Contact Information



## FRONTDOOR PEOPLE SUPPORT CENTER

**866-851-1211**, option 2, then option 1  
\*Call with any benefits questions.



## ALIGHT HEALTH PRO

Healthcare Navigation  
**800-513-1667**  
[member.alight.com](https://member.alight.com)



## MEDICAL PLAN

Policy Number 130446  
BlueCross BlueShield of Tennessee  
**800-565-9140**  
[bcbst.com](https://bcbst.com)



## PRESCRIPTION PLAN

Policy Number AHSRX4U  
Express Scripts  
**855-283-7451**  
[express-scripts.com](https://express-scripts.com)



## SPECIALTY MEDICATIONS

SaveonSP  
[saveonsp.com/frontdoor](https://saveonsp.com/frontdoor)



## TELADOC

BlueCross BlueShield of Tennessee  
**800-835-2362**  
[bcbst.com/member](https://bcbst.com/member)



## HEALTH SAVINGS ACCOUNT (HSA) AND FLEXIBLE SPENDING ACCOUNT (FSA)

Alight Smart-Choice Accounts  
**833-769-4782**  
[smartchoiceaccounts.com](https://smartchoiceaccounts.com)



## DENTAL PLAN

Policy Number 7253  
Delta Dental  
**800-223-3104**  
[deltadentaltn.com](https://deltadentaltn.com)



## VISION PLAN

Policy Number 1016827  
EyeMed  
**866-723-0514**  
[eyemed.com](https://eyemed.com)



## LIFE INSURANCE

Prudential  
**877-367-7781**  
[prudential.com/mybenefits](https://prudential.com/mybenefits)



## DISABILITY

Prudential  
**877-367-7781**  
[prudential.com/mybenefits](https://prudential.com/mybenefits)



## UNIVERSAL LIFE EVENTS INSURANCE WITH LONG-TERM CARE

Trustmark  
**866-813-7192**  
[trustmarkvb.com](https://trustmarkvb.com)



## EMPLOYEE ASSISTANCE PROGRAM

Magellan Healthcare  
**800-523-5668**  
[member.magellanhealthcare.com](https://member.magellanhealthcare.com)



## 401(K) RETIREMENT PLAN

Principal  
**800-547-7754**  
[principal.com](https://principal.com)



## LEGAL SERVICES

MetLife Legal Plans  
**800-821-6400**  
[legalplans.com](https://legalplans.com)



## EMPLOYEE DISCOUNTS

LifeMart Discount Center from Magellan Healthcare  
**800-523-5668**  
[lm.lifemart.com/group/lifemart/home](https://lm.lifemart.com/group/lifemart/home)



## BUSINESS TRAVEL ACCIDENT (BTA)

Chubb  
**800-336-0627**



### FIND FULL COVERAGE DETAILS IN THE SPD

This is a high-level summary of your benefits coverage. Full coverage details are available in your Summary Plan Descriptions (SPDs). In the event there is a discrepancy between what is reflected in this guide and what is communicated in your SPDs, the terms of your SPDs will prevail. You can find copies of the SPDs on [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com) (password: 2health) in the Plan Documents section.

This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.