



FAQ

2026 Benefits

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

- To view your current benefits, go to Workday and click on Menu>Current Benefit Elections. .

2. When is the annual open enrollment period?

- Monday, Nov. 3 through Friday, Nov. 14.

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

- This is a passive open enrollment. This means that your 2025 elections will carry over into 2026 if you have no changes, with two exceptions: (1) 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 2026 and (2) you must take action if you choose to take advantage of the new voluntary benefits for 2026 including Accident Insurance (see Q22), Critical Illness Insurance (see Q23) or Hospital Indemnity Insurance (see Q24).
- 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 2026 to have benefits effective Jan. 1, 2027.

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 2025 and estimate if it will be more or less in 2026 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 2026.
- 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 Social Security number (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 in to Workday and click on Menu; under Apps, select the **Benefits** icon, then click on the **View 2026 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 myfrontdoorbenefits.com — 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 pre-tax 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 up-front 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 benefits coverage? Can a fiancé be covered on my benefits plans?**
 - Associates must sign an attestation that 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, 2025; do I have to re-enroll for 2026?**
 - Yes. You will need to participate in the annual benefits open enrollment process to confirm the benefits you want to have starting Jan. 1, 2026. You should call the Frontdoor People Support Center at **866-851-1211** for questions.
18. **Where can I access the open enrollment video?**
 - Go to myfrontdoorbenefits.com. 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 2026 open enrollment highlights. These and other materials are also available on the benefits website: myfrontdoorbenefits.com.
20. **Although they're not part of the 2026 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 principal.com.
 - For the ESPP, please go to myfrontdoorhome.com, click on Employee Resources > Benefits > Employee Stock Purchase Program.
21. **What services does 98point6 provide?**
 - 98point6 is our new telehealth virtual service provider. It is for Frontdoor associates and their family members age 1+ who are enrolled in a Frontdoor medical plan. It will give you the opportunity to see and talk with board-certified physicians virtually via private messaging, right from your mobile device. The 98point6 care team can diagnose and treat more than 400 common conditions (including COVID-19 concerns, cough/cold and flu, muscle sprains and strains and more!). They can also order labs and write prescriptions to your local pharmacy. If you are covered in any Frontdoor medical plan, simply download the 98point6 by Transcarent app from the App Store or Google Play to get started. Be sure to have the following information handy for you and your dependent (if receiving care): mobile number, legal first and last name, date of birth, email address, preferred language and last four digits of your and their SSN(s).

22. What is Accident Insurance?

- Injuries occurring off the job can be protected with Prudential Accident Insurance, a voluntary benefit. This plan is designed to pay cash directly to you. This additional cash support can be used to help pay any out-of-pocket expenses related to your injury. Payments are made tax-free, to be used at your discretion so you can stay financially stable and focus on getting better. For more information, refer to the Accident Insurance section of the 2026 Frontdoor Benefits Guide.

23. What is Critical Illness Insurance?

- This voluntary benefit provides protection when a major medical plan may not cover all expenses associated with a critical illness. Critical Illness Insurance with Prudential pays cash directly to you upon a diagnosis (e.g., Alzheimer's disease, cancer, coma, heart attack, stroke). For more information, refer to the Critical Illness Insurance section of the 2026 Frontdoor Benefits Guide.
- If you enroll in Critical Illness Insurance, your eligible dependent children will receive 50% of your elected coverage amount. You must enroll your dependent children to receive this free coverage.

24. What is Hospital Indemnity Insurance?

- Hospital Indemnity Insurance with Prudential is a voluntary benefit that provides financial assistance when you're admitted to the hospital, supplementing your medical coverage. Associates can use the benefit for any out-of-pocket expenses and extra bills. You must be admitted to the hospital for at least 24 hours before you can start receiving this benefit. Benefits are paid directly to you for a variety of hospital and medical expenses associated with your care and stay. For more information, refer to the Hospital Indemnity Insurance section of the 2026 Frontdoor Benefits Guide.

25. Will associate contributions to medical premiums change in 2026?

- Associate contributions to the medical plans will increase by 5% for 2026.

26. Will out-of-pocket maximums for associates increase for 2026?

- The out-of-pocket maximums for all three medical plans remain the same.

27. Will copays increase for 2026?

- All medical copays remain the same for 2026.

28. Will associate contributions to dental premiums change in 2026?

- Associate contributions to the dental plan will increase by 5% for 2026.

29. 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 2026 IRS requirements and ensure the BCBST Basic CDHP and the BCBST Enhanced CDHP are HSA-eligible, individual deductibles will increase \$100 compared to 2025 and family deductibles will increase \$200 compared to 2025.

30. What enhancements are being introduced to our benefits for 2026?

- 98point6 telehealth virtual services (see Q21).
- Three voluntary benefits have been added as a result of associate input in this year's Total Rewards Survey: Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance. These voluntary benefits supplement your health insurance and will pay you a cash benefit to use at your discretion (see Q22, Q23 and Q24).

31. Will Evidence of Insurability (EOI) be required to enroll for supplemental life insurance during the open enrollment period?

- For 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 guaranteed issue amount of the lesser of 5× your salary or \$1,000,000. For a late entrant (enrolling after waiving during initial eligibility), all amounts require EOI. Elected amounts in excess of the guaranteed issue amount is subject to EOI.
- For spouse life insurance, if you are currently enrolled, EOI is required for any amount that exceeds an increase of one increment or is above the guaranteed issue amount of \$50,000. For a 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 guaranteed issue amount is subject to EOI. EOI is required if you do not elect coverage during the open enrollment period. Look in the 2026 Benefits Guide for more details.

32. What other changes are being made to our benefits for 2026?

- Effective Jan. 1, 2026, Aight-Health Pro will no longer be offered.
- Effective Jan. 1, 2026, Teladoc will no longer be offered and will be replaced by our new telehealth virtual service through 98point6 (Q21).