



## 2026 HIGHLIGHTS

Frontdoor is committed to supporting you and your health and well-being, just as you support our members by making life easier for every homeowner. One way we do this is with a comprehensive benefits package designed with you and your family in mind.

Each year, we evaluate our benefits package to ensure we **Move Forward** by providing a balance of traditional benefits with new programs. Earlier this year, we completed a Total Rewards survey among associates. As a result of survey input from more than 65% of associates, we are excited to introduce new voluntary benefits and a new telehealth virtual services program. These new benefits will serve to complement existing benefits as well as help associates with some costs associated with unforeseen healthcare expenses. We are confident these benefits will make Frontdoor an even better place to work and grow your career.

This year, our open enrollment will take place from **Nov. 3 through Nov. 14**. This enrollment is **passive**, which means your current benefits will carry over into 2026 if you do not make updates during the open

enrollment period. The one exception is you must take action to enroll or re-enroll in a Health Savings Account (HSA) or Flexible Spending Account(s) (FSAs) to have these accounts in 2026.

Open enrollment is your once-a-year opportunity to adjust your elections to make sure you have what you need for next year. Take this opportunity to familiarize yourself with the benefits available to you and consider how they can help you meet your needs in the coming year.

When you're ready, log in to Workday to elect or change your benefits for 2026 as well as enroll or re-enroll in an HSA or FSAs for 2026.

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

Thank you for all you do for Frontdoor. We are glad you are here.

*Meredith Diagostino, Chief People Officer*

## 2026 Highlights

In 2026, we will continue to make significant investments to our benefits program to support your and your family's needs today, tomorrow and well into the future. Here's what you can expect for your benefits in the coming year.

- Although Frontdoor is absorbing most of the rising healthcare coverage costs, associate contributions will increase in 2026. What hasn't changed is our investment in you through benefits that provide prevention, protection and peace of mind.
  - We will continue to offer the same three medical plans through BlueCross BlueShield of Tennessee (BCBST) and prescription coverage with Express Scripts.
  - Associate contributions for the medical plans will increase by 5%.
  - To meet 2026 IRS requirements, the BCBST Basic CDHP and Enhanced CDHP deductibles will increase. 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 \$3,300 to \$3,400
    - Family from \$6,600 to \$6,800
  - Associate contributions for the dental plan will increase by 5%.
  - Associate contributions for the vision plan will remain the same.



- Here is a high-level overview of what's new for you in 2026:
  - **Voluntary benefits.** We are excited to partner with Prudential to introduce new voluntary benefits options. These benefits aren't health insurance. Rather, they serve to complement your health insurance coverage. Associates can enroll during the open enrollment period without providing evidence of insurability. In all three plans, cash payments are made directly to you, and you decide how to use the benefit.
    - **Accident Insurance** can protect you when certain injuries (e.g., burns, fractures, eye injuries) occur off the job.
    - **Critical Illness Insurance** can help provide financial security during a critical illness diagnosis (e.g., cancer or heart attack), so you can focus on what matters most — getting better. You will have two coverage tiers to choose from: \$15,000 and \$30,000.
    - **Hospital Indemnity Insurance** can help you pay for out-of-pocket costs when you or your covered dependents are admitted to the hospital for a covered stay (e.g., daily hospital confinement, ICU confinement or high-risk pregnancies).
  - **98point6 (telehealth virtual services).** Effective Jan. 1, 2026, we are replacing Teladoc with 98point6 to provide access to 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!), order labs and write prescriptions to your local pharmacy.

## 2026 Highlights (continued)

- **Alight — Health Pro.** Effective Jan. 1, 2026, this program will no longer be offered.
- Additional benefits and resources available to associates include:
  - **Fit Together.** Our health and wellness program, through Personify Health, supports all associates and spouses who are enrolled in one of our medical plans.
  - **Legal Services.** Use this service that provides legal guidance and services on a variety of matters.
  - **Business Travel Accident.** This insurance, provided at no cost to you, pays a benefit in the event you sustain serious injuries or die while traveling on company-approved business travel.
  - **WeightWatchers.** This program can help you reach your goals — whether it's to lose weight, move more or eat healthier. Frontdoor subsidizes this program for all associates.
  - **Rethink.** This program offers parenting support to all full-time U.S. associates.
  - **Employee Assistance Program (EAP).** Our EAP through Magellan Healthcare 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) and watch for your 2026 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 2026, 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). You and your family members can visit the site any time to review our benefits guide and watch a detailed presentation about 2026 changes and offerings, among many other resources.

## Open Enrollment Dates

**NOV. 3–14**

Remember, you must complete your enrollment in Workday by Nov. 14. Your 2025 benefits elections will automatically carry over to 2026 unless you take action. Exception: You must re-enroll in the HSA or FSAs to have these accounts in 2026.

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**.



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## Your 2026 Enrollment Checklist

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

Watch the detailed presentation about 2026 changes and offerings. The presentation is located on [myfrontdoorbenefits.com](https://myfrontdoorbenefits.com).

Evaluate the medical plans in your 2026 Benefits Guide and decide which is the best fit for you and your family.

Log in to ALEX and in just a few minutes, the online benefits counselor can help you find the plans that make the most sense for you.

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 FSA or HSA. You must re-enroll in the HSA or FSAs to have these accounts in 2026. 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 2026 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. 3-14** through Workday.