

2027

U.S. BENEFITS GUIDE

frontdoor®

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Icons

Find cost savings opportunities and learn interesting benefits facts by locating the icons below throughout the guide.

Savings Opportunity

Helpful Information

Benefits guide

This guide is a tool to help you make educated benefits decisions during the 2027 plan year (Jan. 1–Dec. 31, 2027). The information inside can help you:

- Navigate your coverage options.
- Discover tax savings opportunities.
- Learn about benefits beyond medical, dental and vision.

Have questions about our benefits?

Our Frontdoor People Support Center is here for you.

Call **866-851-1211** (option 2, then option 1), or email **frontdoorbenefits@onesourcevirtual.com**. Representatives are available Monday–Friday, 7 a.m.–7 p.m. CT.



Looking for the details?

See plan summary documents on the Frontdoor benefits website: **myfrontdoorbenefits.com**.

Letter from Meredith Diagostino, Chief People Officer



Helping you navigate benefits

At Frontdoor, our associates are at the heart of our success. We are grateful for all you do. Because your health and well-being are important to us, we offer a number of valuable benefits plans and resources to boost your health and wellness journey.

We encourage you to take advantage of all that's available to develop and protect you and your family's physical, financial and behavioral health throughout the year.

Every year, we review our benefits offerings carefully to ensure they meet your needs while balancing business considerations and rising healthcare costs. We work hard to stay on track with what's happening in the market, negotiate competitive rates and provide choices that are as affordable as possible.

This guide acts as your compass, pointing to the benefits programs that support your health and wellness journey. We encourage you to read it carefully. It explains your options, lists the associated costs and provides helpful information you can use to save money and reduce your taxes. Please share it with your spouse or partner and keep it as a reference.

With so much to offer, we expect you will have questions from time to time. When you do, our **Frontdoor People Support Center at 866-851-1211, option 2, then option 1** can help. They are ready to shed light on your options and point you to relevant programs. In addition, you can utilize our benefits decision support software, **ALEX**. Our benefits website, **myfrontdoorbenefits.com**, gives you 24-hour access to your benefits anytime and anywhere you need them.

We appreciate your hard work and ongoing commitment to Frontdoor. Thank you for all you do.

Meredith Diagostino,
Chief People Officer



Choose Your Journey

Each path through life has different needs. Here are some tools to help you chart the best course along your journey. (There are many more benefits outlined in this Benefits Guide, so read the guide in its entirety to know all that's available to you!):



Early career journey

Financial education | Page 29 + Page 30
Educational resources and coaching

Tuition reimbursement | Page 34
Up to $4,000/year in reimbursement

Retirement 401(k) contributions | Page 30
Get the full 4% Frontdoor match

Save on getting fit | Page 15
Get discounts on lifestyle products/services



Family journey

Paid Parental Leave | Page 33
Up to four weeks paid leave

Help locating childcare/eldercare | Page 29
Use our EAP family support services

Maternity assistance | Page 15
Pregnancy/postpartum support

New BCBS Select Networks | Page 8
Deeper network discounts in 8 states

Telehealth virtual care | Page 12
24/7 care, mental health, dermatology and nutrition by phone or video

Dependent Care FSA | Page 19
Save on child care/preschool payments

Neurodivergent support | Page 16
Parent support and coaching programs



Over 50 journey

Extra contributions | Pages 17-18 + Page 30
Make extra contributions to 401(k) & HSA

Supplemental Insurances | Pages 25-28
Cash benefits for illness/injury

Medicare support | Page 8
Help understanding Medicare options

Legal support | Page 29 + Page 34
Help with common personal legal matters



Personal well-being journey

Fit Together Health and Wellness program | Page 16
Fitness app with challenges and rewards

Physical therapy | Page 15
Personalized program for joint pain

Employee Assistance Program | Page 29
Well-being support and ways to save money

Weight, blood sugar and gut health | Page 15
Personalized support for weight, diabetes and digestive health

Fitness your way | Page 15
Gym discount membership program

Work-life balance with paid time off | Pages 31-32

Click the Frontdoor logo on any page to return to this page.



Eligibility, Enrollment and Taxes

Eligibility

Day 1

Date of hire

Employee Assistance Program (EAP) and Business Travel Accident Insurance

30 Days

First of the month after hire date

Full-time associates are eligible for most benefits

30 Days +

30 days following date of hire

The 401(k) Retirement Plan

6 Months

At six months of service

Disability coverage becomes effective

Eligible family members

Eligible family members include:

- Your legally married spouse
- Domestic partner
- Children up to age 26
  - Biological or adopted
  - Stepchildren
  - Children of domestic partners
  - Children under court-appointed legal guardianship

The Frontdoor People Support Center will request supporting documentation for newly added dependents. To contact the Frontdoor People Support Center, call **866-851-1211** (option 2, then option 1), or email **frontdoorbenefits@onesourcevirtual.com**. Representatives are available Monday–Friday, 7 a.m.–7 p.m. CT.

Enrollment

There are three opportunities to enroll:

1. New hire enrollment

New hires must enroll within 30 days of their date of hire. If you miss this window, you will have only company-paid, basic benefits. See chart on **page 7**.

2. Open enrollment

Open enrollment is your once-a-year opportunity to add, change or decline coverage for yourself and your eligible dependents outside of a qualifying life event. Your choices take effect on Jan. 1 of the following year.

3. Mid-year changes

You may make changes to your benefits if you have a qualifying life event, such as:

- Getting married or divorced
- Adding a child to the family
- Job changes, such as becoming a full-time associate
- Your spouse loses or gains coverage elsewhere



How to enroll

Step 1: Review your options with **ALEX**, our benefits decision support software. Receive personalized benefits recommendations tailored to your household's needs.

Step 2: Gather important information like birth dates, Social Security numbers and phone numbers.

Step 3: Enroll in **Workday** or by calling the Frontdoor People Support Center at **866-851-1211**, option 2, then option 1.

Step 4: Save your enrollment confirmation for your records.

Taxes

Cost sharing and tax savings

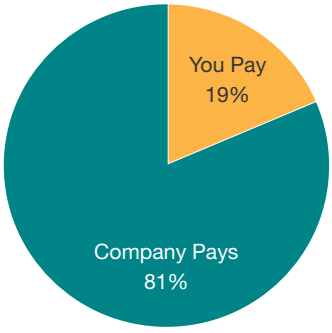
Frontdoor pays the full cost for some associate benefits. For other benefits, we share the cost with you. The chart below shows how we share costs and how some benefits help lower your taxable income.

Benefit	You Pay	Frontdoor Pays	Tax Treatment
Company-Paid Basic Benefits for All Associates			
Employee Assistance Program		X	N/A
Basic Life and Basic Accidental Death & Dismemberment		X	N/A
Short-Term Disability		X	N/A
Business Travel Accident		X	N/A
Voluntary Benefits			
Medical Insurance	X	X	Pre-tax
Pharmacy Benefit Program	X	X	Pre-tax
Telehealth: Teladoc*		X	N/A
Allsup Medicare Concierge Support*		X	N/A
Dental Insurance	X	X	Pre-tax
Vision Insurance	X	X	Pre-tax
Digbi Health*		X	N/A
Health and Wellness Program		X	N/A
Accident Insurance	X		After-tax
Critical Illness Insurance	X		After-tax
Hospital Indemnity Insurance	X		After-tax
Health Savings Account (HSA)	X	X	Pre-tax
Flexible Spending Accounts (FSAs)	X		Pre-tax
Supplemental Life Insurance	X		After-tax
Supplemental Spouse and Dependent Life Insurance	X		After-tax
Supplemental AD&D Insurance	X		After-tax
Long-Term Disability Insurance	X		After-tax
Universal Insurance with Long-Term Care	X		After-tax
401(k) Retirement Plan	X	X	Pre-tax (Roth after-tax)
Legal Services	X		After-tax
RethinkCare and Neurodivergent Support		X	N/A

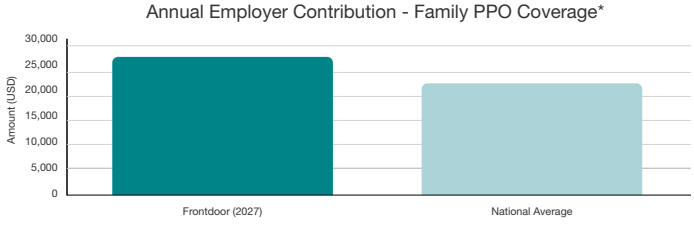
** You and your dependents must be enrolled in a Frontdoor medical plan to be eligible for this benefit.*

Frontdoor contributes more than the national average

On average, Frontdoor pays 81% of the total cost of associates' medical coverage. You pay 19%.



Frontdoor contributes $27,965 toward family PPO coverage — nearly $4,900 more than the national average.



**National average based on 2026 employer benchmark data. Employer contribution only.*

Medical Plans

BlueCross BlueShield of Tennessee | **bcbst.com** | **800-565-9140** | of Tennessee

Frontdoor offers three medical plan options through BlueCross BlueShield of Tennessee (BCBS of TN).

BCBS Select Networks: Starting Jan. 1, associates in CA, CO, FL, GA, IL, MO, TN, and WI will move to a BCBS Select Network with deeper discounts. All other states will stay on BlueCard PPO. Your plan options won't change, no referrals are needed and out-of-network coverage is still available. You'll get a new ID card, and your subscriber ID will stay the same. Visit **bcbst.com/findadoctor** or call the number on your ID card to check that your doctors are in network.

BCBS Select Network

Medical plan members in the below states will utilize the Select Network:

- **California:** Tandem
- **Colorado:** CO Pathway
- **Florida:** Network Blue
- **Georgia:** Blue Open Access POS
- **Illinois:** Blue Choice Options
- **Missouri:** Blue Preferred POS
- **Tennessee:** S-Tennessee
- **Wisconsin:** Blue Preferred POS

BCBS's Select Network gives you access to local doctors and hospitals that provide care at discounted rates, helping lower your costs. Most providers in your area participate, and the BlueCard PPO network gives you access to care nationwide when you travel.

Choose the plan that's best for your household. These questions may be helpful in considering your decision:

Want to pay MORE from your paycheck and less when you need care?
The **BCBS of TN PPO** lets you pay fixed dollar amounts for in-network office visits and prescription drugs. Save on taxes by paying for eligible medical costs with a **Health Care Flexible Spending Account (FSA)**.

Want to pay LESS from your paycheck and more when you need care?
The Enhanced Consumer-Driven High-Deductible Health Plan (CDHP) is less out of your paycheck, but when you need care, you pay out of pocket until you meet your deductible. The deductible and out-of-pocket maximums are higher than the **BCBS of TN PPO**.

Want to pay as little as possible for coverage and more when you need care?
Consider the **BCBS of TN Basic CDHP**. It has the lowest cost from your paycheck but the highest annual deductible and out-of-pocket maximum.

Want to save funds for out-of-pocket healthcare costs?
If you choose one of our CDHP plans, use a **Health Savings Account (HSA)** to save pre-tax dollars for your healthcare costs. Frontdoor contributes to your HSA. See **pages 17-18** to learn more.

Eligible for Medicare this year?
Allsup Life Reclaimed
Navigating Medicare can be complicated. Allsup offers complimentary Medicare concierge support to associates and spouses age 65+ who are enrolled in a Frontdoor medical plan. Call 888-271-1173 to schedule a consultation.

2027 medical plan coverage summary

	BCBS of TN Basic CDHP		BCBS of TN Enhanced CDHP		BCBS of TN PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible						
Individual	$3,500	$9,000	$3,500	$9,000	$1,500	$4,500
Family	$7,000	$18,000	$7,000	$18,000	$3,000	$9,000
Out-of-Pocket Maximum (Includes Deductible)						
Individual	$5,000	$10,000	$3,600	$10,000	$3,500	$10,500
Family*	$10,000	$20,000	$7,200	$20,000	$7,000	$21,000
Physician Office Visits						
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%**
Telehealth						
Medical Behavioral (Assessment)***	Covered at 100%	Not covered	Covered at 100%	Not covered	Covered at 100%	Not covered
Hospital Services						
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%**		$500 copay, then covered at 80%** (copay waived if admitted)	

** "Family" = Individual + Spouse, Individual + Child(ren) or Individual + Family*
*** After the deductible has been met*
**** Mental wellness therapy is included as part of the medical plan.*

Medical premiums

Frontdoor pays 81% of the total cost of your medical premiums. Associates pay 19%.

Covered Persons	Non-Tobacco User Bi-Weekly	Tobacco User Bi-Weekly
Basic CDHP		
Associate only	$33.12	$52.32
Associate + spouse	$186.24	$205.44
Associate + child(ren)	$117.60	$136.80
Associate + family	$235.68	$254.88
Enhanced CDHP		
Associate only	$78.72	$97.92
Associate + spouse	$208.32	$227.52
Associate + child(ren)	$132.96	$152.16
Associate + family	$264.00	$283.20
PPO		
Associate only	$97.92	$117.12
Associate + spouse	$265.92	$285.12
Associate + child(ren)	$159.36	$178.56
Associate + family	$329.76	$348.96

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.

How the plans work



Meet Michelle

Michelle doesn't use healthcare often, only a few in-network visits for illness and her annual preventive care. She takes one maintenance medication. Here's how her costs work under each plan:

Associate-Only Coverage	Basic CDHP	Enhanced CDHP	PPO
Annual preventive care	$0	$0	$0
Two office visits	$260	$260	$50
Generic maintenance medication (90-day supply x 4 fills)*	$120	$120	$80
Total Cost of Care	**$380****	**$380****	**$130**
Annual paycheck cost	$828	$1,968	$2,448
Annual HSA contribution	$500	$500	N/A
Frontdoor annual HSA contribution	$500	$750	N/A
Total Annual Cost	**$1,609.24**	**$2,557.36**	**$2,173**
HSA Savings Carry Over to Next Year	**$620**	**$870**	**N/A**

** Assumes discounted cost is $10/month.*
*** Michelle uses her HSA to pay for care.*



Meet Jason

Jason and his wife have conditions requiring medication and specialist visits. Their kids see their pediatrician a few times a year for illness. The whole family gets preventive care. Let's see how Jason's costs add up in the different plan options:

Family Coverage	Basic CDHP	Enhanced CDHP	PPO
Annual preventive care	$0	$0	$0
Four specialist visits	$1,080	$1,080	$160
Four pediatrician visits	$520	$520	$100
Three generic maintenance medications (90-day supply x 4 fills)*	$360	$360	$240
Total Cost of Care	**$1,960****	**$1,960****	**$500**
Annual paycheck cost	$5,887	$6,600	$8,244
Annual HSA contribution	$1,000	$1,000	N/A
Frontdoor annual HSA contribution	$1,000	$1,250	N/A
Total Annual Cost	**$7,991.84**	**$8,502.20**	**$7,094.84**
HSA Savings Carry Over to Next Year	**$40**	**$290**	**N/A**

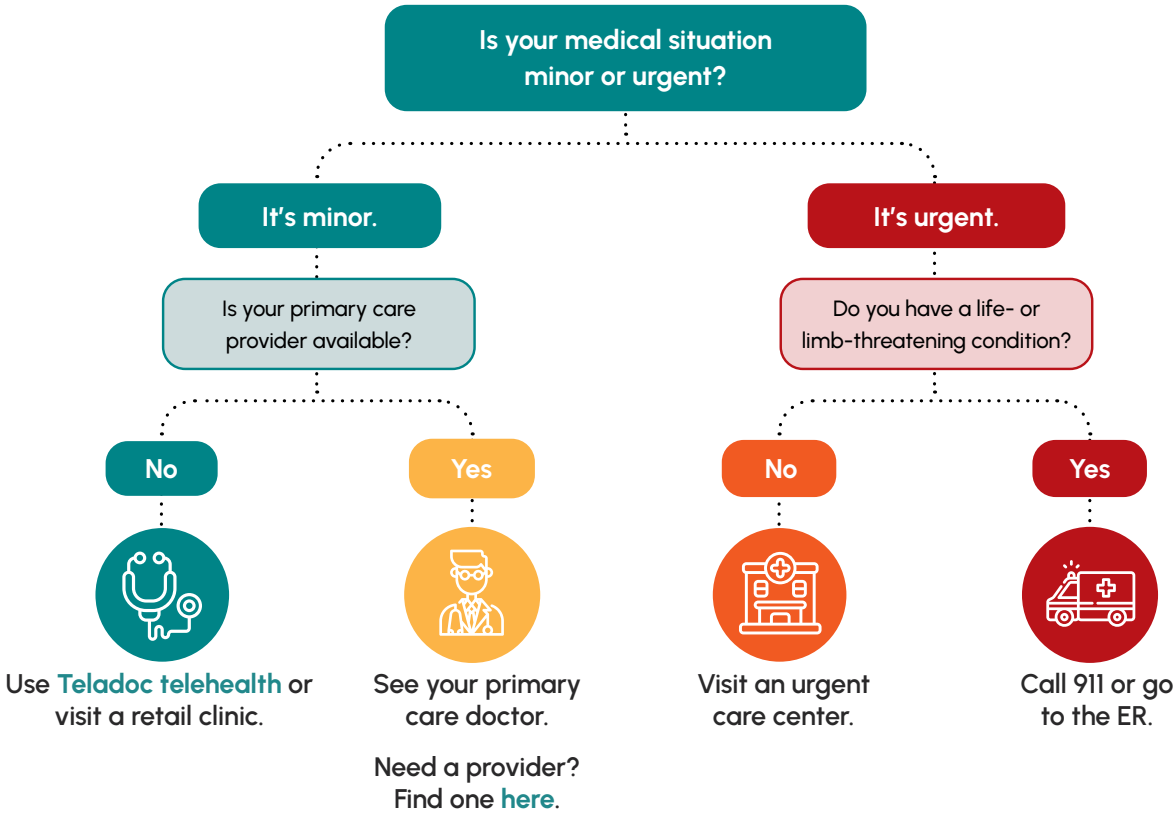
** Assumes discounted cost is $10/month.*
*** Jason uses his HSA to pay for care.*

Use the Frontdoor decision tool **ALEX**, which can provide cost estimates and other information to help you determine what benefits choices might work best for you and your family.

When you visit **ALEX**, click on 'Get Started as a Guest.'

Where to go for care

There are many healthcare options available when you're unwell, but some options are more appropriate for certain conditions than others. Going to the most appropriate provider for care based on your condition can save you time and money. Please use the chart below to determine the best place to receive care.



Where to Go	Telehealth: Teladoc	Retail or Express Care Clinic*	Primary Care Provider	Urgent Care Center**	Emergency Room (ER)
What Can Be Treated	Minor ailments like allergies, upset stomach, cold and flu, rashes Teladoc is also available for mental health support and counseling	Allergies, cold and flu, upset stomach, infections, minor cuts and burns, rashes	Allergies, cold and flu, digestive issues, infections, rashes, minor cuts and burns, ongoing and preventive care	Sprains, strains, minor broken bones, minor infections, minor cuts and burns, X-rays	Heavy bleeding, chest pain, major burns, spinal injuries, severe head injury, broken bones
When They Are Open	24/7/365 from your smartphone, tablet or computer with a webcam	Days, nights and weekends; some accept appointments, most allow walk-ins	Hours vary and you need an appointment	Days, nights and weekends; some accept appointments, most allow walk-ins	Around the clock, no appointment needed
Your Wait Time for Non-Emergency Care					
Your Cost	$20	$$	$$	$$$	$$$$

** Like a clinic inside a pharmacy*
*** Urgent care centers on the same campus as a hospital can be more expensive than free-standing urgent care centers.*

Bringing you value

- The Frontdoor Enhanced CDHP and PPO out-of-pocket costs for single coverage are up to $1,500 less per year compared to national out-of-pocket averages.
- The Frontdoor Enhanced CDHP and PPO out-of-pocket costs for family coverage are up to $3,000 less per year compared to national out-of-pocket averages.

Supplemental medical information

Prioritize preventive care

Regular preventive care allows your doctor to discover potential problems early when they are easier and less expensive to treat. **Preventive care is covered at 100% when you use an in-network provider.** Find a provider through **BCBS of TN**.

Telehealth: Teladoc Health

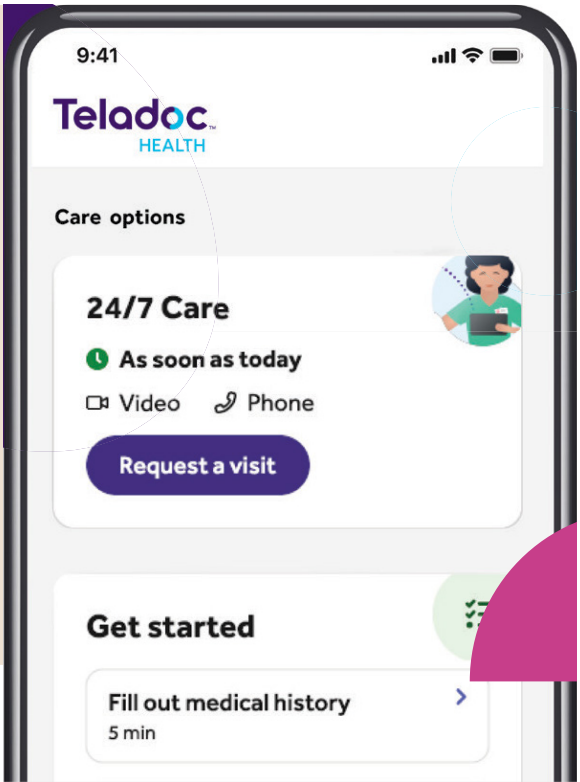
For those covered under a Frontdoor medical plan (ages 1+), get 24/7/365 access to board-certified doctors, primary care providers, dermatologists and other experts through Teladoc. Receive virtual care through private messaging or chat. Each visit is a $20 copay on all three medical plans — you don't have to meet your deductible first. A provider can diagnose and send prescriptions for non-emergency healthcare conditions like:

- Cough, cold and flu
- Acne or rashes
- Headaches
- Pink eye
- Urinary tract infections
- Mental health support and counseling

Smart, cost-effective urgent care and ER use

- Urgent care centers located within or near hospitals often cost more than standalone urgent care clinics.
- Facilities with "Emergency" in the name can sometimes be four to five times more expensive than a standard urgent care.
- Visiting the ER for a non-emergency condition that could be treated elsewhere could lead to longer wait times and higher costs for you and others.
- Reserve the ER for true, life-threatening situations.

As with any medical condition, use your best judgment in getting the care you need when and where you need it, so that a non-emergency doesn't become an emergency or life-threatening situation.



Pharmacy Benefits

Express Scripts by Evernorth | **express-scripts.com/frontdoor** | **855-283-7451** | Express Scripts By Evernorth

Your medical coverage includes prescription medication benefits through Express Scripts.

2027 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
Prescription (Retail — 30-Day Supply)						
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		Included in medical	
Generic	Covered at 80%*		Covered at 80%*		$10 copay	
Preferred Brand Formulary	Covered at 80%*		Covered at 80%*		$35 copay	
Non-Preferred Brand Formulary	Covered at 80%*		Covered at 80%*		$60 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	
Mail Order/Smart 90 (90-Day Supply)						
Generic	Covered at 80%*	Not covered	Covered at 80%*	N/A	$20 copay	Not covered
Preferred Brand Formulary					$70 copay	
Non-Preferred Brand Formulary					$120 copay	
Preventive Rx (Deductible Waived) — 90-Day Mail Or 90-Day Retail Only						
Generic	$0.00	N/A	$0.00	N/A	N/A	N/A
Preferred Brand Formulary	$0.00		$0.00			
Non-Preferred Brand Formulary	$0.00		$0.00			

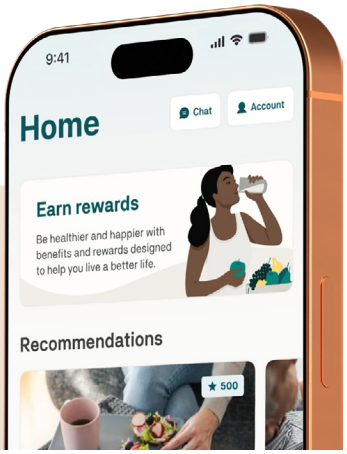
** After deductible.*

- **Diabetes GLP-1s:** Still covered by Express Scripts. Approval requires confirmation from your provider of a type 2 diabetes diagnosis. If you're already approved, this requirement applies when your approval is up for renewal.
- **Extra support:** Members with diabetes taking a GLP-1 will be prompted to utilize Omada's lifestyle support program. See **page 15**.

Find a preferred pharmacy

Express Scripts
By EVERNORTH

- For routine prescriptions/maintenance medications: Fill 90-day prescriptions through Express Scripts for lower costs and convenient home delivery.
- For short-term or urgent prescriptions: Use a local in-network pharmacy. Visit the **Express Scripts website**, select your medical plan name and then click the Find a Pharmacy button. Participating pharmacies include Costco, CVS, Walgreens and Walmart.



Manage your prescriptions, payments and deliveries in the Express Scripts app.

GET IT ON Google Play

Download on the App Store

Find the formulary

A formulary is a list of medications covered by the pharmacy plan. Find your formulary on the **Express Scripts** website. Click your medical plan name and then scroll down to "National Preferred Formulary" under Additional Resources.

Copays and deductibles

- **PPO plan members:** You save a full copay when you fill a 90-day supply at a preferred pharmacy.
- **Basic and Enhanced CDHP plan members:** You must pay the discounted rate until you meet the medical deductible, except for preventive prescriptions.

If you have questions, call **855-283-7451** or visit **express-scripts.com/frontdoor**.

Save on specialty medications

PPO plan members: SaveOnSP can help you save on specialty medications. Check out **saveonsp.com/frontdoor** to receive manufacturer assistance.

Need help with your benefits?

Contact our Frontdoor People Support Center at **866-851-1211** (option 2, then option 1), or email **frontdoorbenefits@onesourcevirtual.com** for help understanding the basics. Representatives are available Monday–Friday, 7 a.m.–7 p.m. CT. You can also visit **myfrontdoorbenefits.com**.

Additional Health Programs

Available to Frontdoor Medical Plan participants

Tobacco support: Quitting through Personify Health

All associates can receive help quitting tobacco with four coaching sessions through our wellness program. If you're enrolled in a medical plan, you can receive FREE products to help you quit. Check out the **wellness website** to get started.

Wellness program: Personify Health

With our confidential health and wellness program, you have the resources and coaching you need to stay on track. Spouses enrolled in the Frontdoor medical plan are also eligible. Visit the **wellness website** to get started.

Medicare Support: Navigating Healthcare Coverage

Whether you're eligible for Medicare or approaching eligibility, can feel complicated. If you or your spouse is 65 or older and enrolled in the medical program, you are eligible to speak to an Allsup coordinator who will compare all your options at no charge. Call 888-271-1173 to schedule an appointment. **allsupmedicare.com**

Joint pain and physical therapy: Hinge Health

Reduce joint and back pain with personalized exercises and coaching. See **hingehealth.com** for more.

Diabetes and weight management support

- Digbi Health uses at-home testing to personalize support for weight, diabetes, heart and digestive health. Eligible members also receive a $200 monthly subsidy toward weight-loss GLP-1s. Visit **go.digbihealth.ai/frontdoor** or call 508-443-4424 to get started.
- Omada is a diabetes and weight-management program that helps associates live healthily. Apply at **omadahealth.com/express-scripts**.

Health products, services and gym discounts

With the Fitness Your Way discounted gym membership program, save at 13,000 gym locations nationwide. You can also save on personal care, nutrition and more through the Blue365 program to help you pursue your health goals. Link to the program through **myfrontdoorbenefits.com**.

Pregnancy support

The Healthy Maternity Management Program through BCBS of TN includes pregnancy resources, access to a 24/7 nurse line and more. Enroll within the first 20 weeks of pregnancy by visiting **BCBS of TN**.

Available to all associates

Telehealth virtual care

Access non-emergency care or mental health support 24/7/365 from your smartphone, tablet or computer with texting capabilities. See page 12 for more.

Neurodivergent support: RethinkCare

Coaching and support are available for parents with neurodivergent children (spectrum, ADHD, etc.) to help them navigate their needs. Call **800-714-9285** or visit **connect.rethinkcare.com/sponsor/frontdoor** (**Code:** Frontdoor).





Health Savings and Flexible Spending Accounts

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) can help you save when you pay for certain healthcare and dependent care expenses. Your contributions to these accounts do not count toward your taxable income, allowing you to take home more of your pay.

Health savings account (HSA)

Alight Smart-Choice Accounts | **smartchoiceaccounts.com** | **833-769-4782** | alight

Contribute pre-tax money to pay expenses in the current year or save to use in the future. You can start, stop or change your contributions at any time.

HSA eligibility

You are eligible if you are enrolled in the **Basic CDHP** or **Enhanced CDHP**.

You are not eligible if you are:

- Covered by a non-HSA eligible medical plan, Health Care FSA or health reimbursement arrangement
- Eligible to be claimed as a dependent on someone else's tax return
- Enrolled in Medicare, TRICARE, or TRICARE for Life

Frontdoor contributions

- To receive Frontdoor's employer HSA contribution, you must elect an HSA when you enroll. If you don't wish to personally contribute to an HSA, select $0 as your amount.
- New hires receive a prorated HSA contribution in their first year.
- Frontdoor company contributions count toward your annual IRS contribution limit.

2027 HSA funding amounts

Coverage Level	2027 HSA IRS Funding Limits (Associate and Frontdoor contribution max)	Basic CDHP Frontdoor Annual Contribution	Enhanced CDHP Frontdoor Annual Contribution
Individual Coverage	$4,500	$500	$750
Family Coverage	$9,000	$1,000	$1,250
Age 55 or Older	Contribute an additional $1,000 on top of these amounts	—	—

Other features of the HSA

- Your HSA belongs to you. It's a personal savings account that you keep if you change jobs or retire.
- You must make a new contribution election each year during open enrollment.
- Keep your receipts as proof that you spent your HSA money on eligible healthcare expenses.

Major benefits of the HSA

Save: When you spend your HSA dollars on eligible expenses, they are tax-free. Roll over funds every year to boost your long-term savings.

Invest: Investment and interest growth are tax-free. After age 65, you may spend HSA dollars on any health expense penalty-free, including Medicare Part B and D premiums.



Opening an HSA

Alight Smart-Choice Accounts will open an account for you at UMB Bank. You will receive a welcome letter and a debit card to pay for eligible expenses, such as deductibles, dental and vision exams, menstrual care products and prescriptions.

Flexible spending accounts (FSAs)

Alight Smart-Choice Accounts | **smartchoiceaccounts.com** | **833-769-4782** | alight

The Health Care and Dependent Care FSAs allow you to set aside pre-tax dollars to pay for eligible expenses. Here are a few items to be aware of:

- You must make an active contribution election each year to participate in an FSA.
- You can't change your contribution amount during the year unless you experience a qualifying life event.
- Keep your receipts. The IRS requires you to provide proof that your expenses are **FSA eligible**.

Health Care FSA (HCFSA)

- Cannot elect HCFSA alongside an HSA.
- Funds may be used to pay for eligible medical, dental and vision expenses.
- You can contribute up to $3,400[1] to your HCFSA for 2027. Your full election amount is available on Jan. 1. Plan your contribution carefully; you will lose any money left in your HCFSA at the end of the plan year. It is a "use it or lose it" plan.

Dependent Care FSA (DCFSA)

A DCFSA lets you use pre-tax dollars to pay for eligible care expenses like child or adult daycare, so you and/or your spouse can work, look for work or attend school full-time.

- You can contribute up to $7,500[1, 2] in 2027. Associates who make over $160,000 are limited to a $1,400 contribution.
- Your payroll deposits build toward your DCFSA balance throughout the year. You can only spend what has been deposited into your account.
- Plan carefully. This is a "use it or lose it" plan; any unused funds will be forfeited at the end of the plan year.
- You can enroll even if you don't have medical coverage through Frontdoor.
- Eligible expenses must be submitted to **Alight Smart-Choice Accounts** for reimbursement.

(1) Amounts subject to change. 2027 annual IRS limits not yet released at time of publication. (2) If you are single or married filing a joint tax return, the annual contribution limit is $7,500. If you are married and filing separate tax returns, the annual contribution limit is $3,750.

Grace period

The grace period gives participants additional time to incur FSA-eligible expenses beyond the plan year-end date. It applies to a Health Care FSA.

The IRS allows employers to permit a grace period of up to 2½ months. For example, if your FSAs plan year runs from Jan. 1, 2027 through Dec. 31, 2027, then the maximum allowed grace period would let participants incur FSA-eligible expenses through March 15, 2028, for their 2027 plan year.

Eligible dependents and expenses

An **eligible dependent** is a tax-dependent child under age 13 or a tax-dependent spouse, parent or adult child who is unable to care for themselves. Learn more on **myfrontdoorbenefits.com**.

Find the full list of **eligible expenses** for HSAs, Health Care FSAs and Dependent Care FSAs at **Alight Smart-Choice Accounts**.

Need help?

Call Alight Smart-Choice Accounts at **833-769-4782** between 7 a.m.–7 p.m. CT or visit **smartchoiceaccounts.com**.

Dental

Delta Dental of Tennessee | **deltadentaltn.com** | **800-223-3104** | DELTA DENTAL

Frontdoor offers two dental PPO plan options. Both provide benefits for in- and out-of-network care.

Your dental plan options

2027 dental plan details

	Basic PPO	Buy-Up PPO**
Calendar Year Deductible		
Per Person	$100	$50
Calendar Year Maximum		
Per Person	$1,000	$2,000
Coinsurance		
Preventive	100% no deductible	100% no deductible
Basic	85% after deductible	85% after deductible
Major	50% after deductible	50% after deductible
Orthodontia		
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.*

2027 associate dental premiums

Covered Person(s)	Bi-Weekly
Basic PPO	
Associate only	$5.28
Associate + spouse	$10.56
Associate + child(ren)	$15.84
Associate + family	$17.28
Buy-Up PPO	
Associate only	$8.64
Associate + spouse	$17.76
Associate + child(ren)	$27.36
Associate + family	$30.24

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.

In-network vs. out-of-network coverage

Receive the best benefits for the lowest cost by choosing providers within the **Delta Dental of Tennessee** national network. Out-of-network providers typically cost more. To find an in-network dentist, visit **deltadentaltn.com** or call **800-223-3104**.

Vision

EyeMed | **eyemed.com** | **866-723-0514** | Policy Number 1016827 |

Frontdoor offers vision coverage through EyeMed. Receive the highest benefit level and the lowest costs by visiting in-network providers and doctors. Find an in-network provider at **eyemed.com** and choose "Select" network.

2027 vision plan details

	In-Network	Out-of-Network Reimbursement*
Copay		
Exam*	$0 copay	Up to $30
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
Lenses*		
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
Frames*		
Frames	$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
Contact Lenses*		
Conventional	$0 copay, $150 allowance, 15% off balance over $150	Up to $104
Disposable	$0 copay, $150 allowance	Up to $104

** Once every 12 months*

2027 associate vision premiums

Covered Person(s)	Bi-Weekly
Basic PPO	
Associate only	$1.43
Associate + spouse	$2.85
Associate + child(ren)	$3.57
Associate + family	$3.92

Life and Disability Insurance

Your benefits include financial protection for you and your family in the event of an accident or death.

For more information about Evidence of Insurability (EOI) for each of these types of insurance, please visit **myfrontdoorbenefits.com**.

Life and AD&D insurance

Prudential | **mybenefits.prudential.com** | **877-367-7781** | Prudential

Basic life and AD&D

Frontdoor automatically provides Basic Life and Accidental Death & Dismemberment (AD&D) Insurance through Prudential at no cost to you. Taxes are paid on premiums for coverage in excess of $50,000. This is called imputed income. Imputed income is added to your annual salary for IRS reporting purposes. The life insurance benefit paid out upon death is not taxed.

- Life benefit: 1.5 times your annual salary, rounded up to the nearest multiple of $1,000 (up to $300,000)
- AD&D benefit: 1.5 times your annual salary, rounded up to the nearest multiple of $1,000 (up to $300,000)

Beneficiaries

During enrollment, be sure to choose a beneficiary or beneficiaries to receive this benefit in the event of your death. You can change or update your beneficiaries anytime in **Workday**. For spouse/dependent life insurance, the associate is automatically the named beneficiary.

Supplemental life insurance

50+

You may purchase additional life insurance coverage in increments of one, two, three, four or five times your annual salary up to a maximum of $2,000,000, combined with your Basic Life Insurance coverage amount.

Evidence of Insurability (EOI), or a health background check, is required for anyone who is currently enrolled and increasing coverage more than one times their annual salary or above the guaranteed issue amount. The guaranteed issue amount is the lesser of five times the annual salary or $1,000,000.

EOI is required for all amounts elected if you have previously waived coverage or been denied coverage.

Spouse and dependent supplemental life insurance

You can elect Supplemental Life Insurance coverage for your spouse or domestic partner (DP) and dependent children. The spouse/DP coverage can't exceed 100% of your basic and supplemental life insurance combined.

- Coverage is available in amounts of $15,000, $25,000, $50,000, $75,000 or $100,000.
- Enrolling for the first time during the initial eligibility period requires EOI for coverage greater than (not equal to) $50,000.
- Enrolling after waiving coverage during your initial eligibility period or if the spouse/DP has previously been declined coverage will require an EOI.
- Dependent child(ren) coverage is available in amounts of $2,000, $5,000, $10,000, $15,000 or $25,000. No EOI is required. All dependent children up to age 26 are covered if you enroll in child(ren) coverage.

Supplemental AD&D insurance

You may purchase additional coverage for yourself, your spouse and/or your dependent child(ren). If you choose family coverage, see the chart below.

Option 1 – Associate Election Amount – Increments of $10,000 (Coverage election amounts options from $20,000 to $100,000)		
Coverage Tier	**Spouse/Domestic Partner (DP) Coverage Amount**	**Child(ren) Coverage Amount**
Family coverage (Associate + spouse/DP only)	60% of the associate's elected amount, up to $60,000	N/A
Family coverage (Associate + spouse/DP + child(ren))	30% of the associate's elected amount, up to $30,000	10% of the associate's elected amount for each child, up to $10,000 per child
Family coverage (Associate + child(ren) only)	N/A	15% of the associate's elected amount for each child, up to $15,000 per child
Option 2 – Associate Election Amount – Increments of $50,000 (Coverage election amounts options from $50,000 to $750,000)		
Coverage Tier	**Spouse/Domestic Partner (DP) Coverage Amount**	**Child(ren) Coverage Amount**
Family coverage (Associate + spouse/DP only)	60% of the associate's elected amount, up to $450,000	N/A
Family coverage (Associate + spouse/DP + child(ren))	30% of the associate's elected amount, up to $225,000	10% of the associate's elected amount for each child, up to $75,000 per child
Family coverage (Associate + child(ren) only)	N/A	15% of the associate's elected amount for each child, up to $112,500 per child

Calculating your personal rate

Step 1: Find your rate per $1,000 in the table below, based on your age and tobacco status.

Step 2: Divide your coverage amount by 1,000.

Step 3: Multiply the result by your rate. That's your biweekly cost.

	÷ 1,000 x		=	
Elected Benefit Amount		**Rate Above**		**Bi-Weekly Cost**

Example

You're 42, you don't use tobacco, and you elect **$100,000** of coverage. **$100,000** ÷ 1,000 = **100**
100 × $0.03696 = $3.70 per paycheck

Disability insurance

Short-term disability (STD) and long-term disability (LTD)

Frontdoor provides **short-term disability** at no cost to associates after six months of employment. If you submit a claim, there is a seven-day waiting period to access the benefit for illness-related claims, but not for an accident or childbirth. The coverage amount depends on your length of service:

- Six months to five years: 60% of your annual earnings
- Five or more years: 80% of your annual earnings

Long-term disability gives you financial assistance if you cannot work for an extended amount of time.

- You're automatically enrolled at a coverage level of 50% of your pre-disability earnings after six months of service.
- You may waive your enrollment at 50% or enroll in the 60% of earnings coverage level.
- The maximum benefit is $15,000 per month.

Pre-existing condition exclusions may apply. Visit **Workday** to learn more to learn more and see the bi-weekly premium rates for long-term disability coverage.

Universal LifeEvents® insurance with long-term care

Trustmark | **trustmarkvb.com** | **866-813-7192** | Trustmark

Universal LifeEvents® Insurance with Long-Term Care is a permanent life insurance policy combined with long-term care benefits. This coverage offers a higher death benefit during your working years, and it can help pay for long-term care services at any age.

Plan features

- Once you have a policy, your rate is locked in and will not increase due to age.
- Receive up to 75% of your death benefit if a doctor determines you have 24 months or less to live.
- Collect 4% of your death benefit monthly for up to 25 months to help pay for long-term care services.
- No medical exams are needed. You will answer a few simple questions.
- Pay for coverage through convenient payroll deduction.
- It's fully portable, which means that if you should leave Frontdoor, you can take the policy with you by paying for it directly.
- The death benefit is reduced to one-third the amount at age 70 or after the 15th anniversary of the policy, whichever is later. The long-term care benefit does not change, no matter your age.



Supplemental Insurances

Accident • Critical Illness • Hospital Indemnity

Sometimes our journeys through life take unexpected detours. If you experience an accident, illness or hospital stay, these optional coverages can help pay for deductibles, copays, living expenses, childcare and more. They work alongside your medical coverage to provide peace of mind and financial stability while you heal. Frontdoor medical plan enrollment is not required.

$50 health screening benefit

Both Accident and Critical Illness Insurance options offer a $50 benefit when you get a health screening. Submit a claim through Prudential to access this benefit.

Keep your financial protection

You can keep these policies and pay Prudential directly if you leave Frontdoor or your hours are reduced.

Submit a claim

Visit **mybenefits.prudential.com** and log in. Next, select "My Claims" then "File a supplemental health claim". Or, call 844-455-1002 to speak with a representative, available Monday through Friday from 8 a.m. to 8 p.m. ET.

Note: If you are a first-time user, you will need to register before logging in.

Accident insurance

Prudential Claims | **mybenefits.prudential.com** | **844-455-1002** | Policy #71160 | Control #71160 | Prudential

If you or your enrolled dependent(s) experience a covered accident or injury, Accident Insurance provides cash benefits based on the type of accident or injury.

Examples of some covered services

Accident Insurance	Benefit Amount
Hospital Admission	$1,500
Daily Hospital Confinement (up to 365 days)	$300
Daily ICU Confinement (up to 365 days)	$600
Ambulance (ground/air)	$300/$2,000
Fractures and Dislocations	Up to $10,000 (depending on type of fracture or dislocation)

Meet Anthony

Anthony broke his ankle when he fell off his motorcycle.

Here's how his Accident Insurance might work:



Example Broken Ankle	Example Benefit Amount
Emergency Room	$250
X-ray	$150
Broken Ankle, Closed Reduction (no surgery)	$2,500
Crutches	$100
Physical Therapy (per visit up to 10 visits)	$50
Physician Follow-Up (per visit up to 10 visits)	$75
Total Dollars Payable to Anthony	**$3,125***

** This is an example.*

2027 associate premiums

Accident Insurance	Bi-Weekly After-Tax Deduction
Associate only	$5.50
Associate + spouse	$8.48
Associate + child(ren)	$8.99
Associate + family*	$12.78

** Includes spouse and dependent children.*

Critical illness insurance

Prudential Claims | mybenefits.prudential.com | **844-455-1002** | Policy #71160 | Control #71160 | Prudential

Critical Illness Insurance provides a lump-sum cash benefit of $15,000 or $30,000 if you are diagnosed with a covered illness or condition. If you elect coverage, you can elect up to 100% of your coverage amount for your spouse as well.

Meet Cindy

Cindy enrolled in the $30,000 benefit tier during her new hire enrollment. A few months later, she is diagnosed with and treated for a heart attack. Weeks after that, she is diagnosed with breast cancer.



Example Amount Paid to Cindy	
Heart Attack	$30,000
Breast Cancer	$30,000
Total Direct Benefit Payment to Cindy	**$60,000***

** This is an example.*

2027 associate premiums

	Bi-Weekly Rates			
	Associate + Child(ren)*		Spouse	
Age Band	Per $15,000 of Coverage	Per $30,000 of Coverage	Per $15,000 of Coverage	Per $30,000 of Coverage
<25	$2.92	$5.85	$2.92	$5.85
25–29	$3.67	$7.34	$3.67	$7.34
30–34	$4.25	$8.50	$4.25	$8.50
35–39	$5.26	$10.51	$5.26	$10.51
40–44	$7.63	$15.26	$7.63	$15.26
45–49	$9.50	$19.01	$9.50	$19.01
50–54	$11.81	$23.62	$11.81	$23.62
55–59	$14.26	$28.51	$14.26	$28.51
60–64	$17.42	$34.85	$17.42	$34.85
65–69	$22.25	$44.50	$22.25	$44.50
70–74	$30.96	$61.92	$30.96	$61.92
75–79	$30.96	$61.92	$30.96	$61.92
80–84	$30.96	$61.92	$30.96	$61.92

** Eligible dependent children are automatically included with associate coverage at 50% of the associate's elected coverage amount at no extra cost. Enroll your dependent children to receive this free coverage.*

Hospital indemnity insurance

Prudential Claims | **mybenefits.prudential.com** | **844-455-1002** | Policy #71160 | Control #71160 | Prudential

Hospital Indemnity Insurance pays a benefit for covered stays in a hospital, including the intensive and critical care units. You must be hospitalized for at least 24 hours before being eligible to receive this benefit.

Examples of some covered benefits

Covered Benefit	Benefit Amount
Hospital Admission Benefit	$1,000
ICU Admission Benefit (in lieu of hospital admission)	$2,000
Daily Hospital Confinement (up to 30 days per confinement)	$200

2027 associate premiums

Hospital Indemnity Insurance	Bi-Weekly After-Tax Deduction
Associate only	$6.23
Associate + spouse	$12.48
Associate + child(ren)	$12.39
Associate + family*	$18.54

** Includes spouse and dependent children.*



Employee Assistance Program (EAP)

Magellan Healthcare | **member.magellanhealthcare.com** | **800-523-5668** | Magellan HEALTHCARE

Do you (or does someone in your household) need a little extra support or guidance? Frontdoor offers the **Employee Assistance Program (EAP)** at no cost to all associates and members of their household.

We care about your emotional and mental health

You do not need to be enrolled in any other Frontdoor benefit plans. Call the EAP anytime for support: **800-523-5668**.

Emotional and mental support

Call the EAP anytime, 24/7/365, to reach professional support with situations such as:

- Anxiety and depression
- Grief, loss and life adjustments
- Childcare center and eldercare location recommendations
- Stress and anger management
- Substance misuse and more

The EAP offers unlimited access to master's-level counselors by telephone and up to eight face-to-face or virtual visits per topic. Magellan meets strict confidentiality standards to protect your privacy.

Legal resources

Legal services can help you deal with a wide range of legal concerns, including divorce, family law, creating a will, contracts, real estate matters and more. Receive a free 60-minute consultation per issue, per year, with an attorney. Discounts are available for additional services.

Work-life help

Get qualified referrals, resources and select services for family/household responsibilities such as:

- Finding child and eldercare
- Hiring movers or home repair contractors
- Locating pet care and training
- Housing searches

Get started

Visit **member.magellanhealthcare.com** or call **800-523-5668** to connect with a counselor today.

401(k) Retirement Plan

Principal | **principal.com** | **800-547-7754** | Principal®

You deserve a financially secure retirement at the end of your career journey. With the Frontdoor 401(k) Retirement plan, you can save now to create stability for when you leave the workplace.

New hires are enrolled at a 3% personal contribution rate after 30 days of employment with an automatic increase feature that raises your contribution by 1% each January until you reach a 10% contribution rate. You can opt out at any time, stop or adjust the auto-increase by visiting **principal.com**.

Contributions

You can contribute pre-tax and/or after-tax (Roth) dollars through your paycheck. Frontdoor matches your contributions dollar for dollar on the first 4% of earnings you contribute. To get the full company match, be sure to contribute at least 4% of your pay to your 401(k).

The IRS places limits on your 401(k) contributions based on your age:

- **Under age 50:** $24,500 for 2027
- **Age 50–59 or 64+:** Additional "catch-up" contribution of $8,000 (total of $32,500)
- **Age 60–63:** Additional contribution of $11,250 ($35,750 total)

You can change your contributions (and investment mix) throughout the year at **principal.com**.

Vesting

You are always 100% vested in your personal contributions. Company contributions are 100% vested after two years of employment with Frontdoor.

Investing your balance

Principal offers an array of mutual funds so you can choose your own investment options. You can also use a managed account plan (otherwise known as an "age banded fund"), which takes care of investing for you based on your projected retirement date.

Educational tools and resources

Principal provides investment education and retirement calculators to help you. Informative articles and in-person consultations with a financial professional can help you feel confident about investing.

Beneficiaries

Ensure your loved ones are provided for by adding a beneficiary(ies) for your 401(k) account on the **Principal website**.

You must name your 401(k) beneficiary(ies) separately from your Life and AD&D insurance, which should be stored in **Workday**.



Time Off

Frontdoor provides generous and competitive paid time off (PTO) and paid holidays. For more details about PTO, visit **myfrontdoorbenefits.com**.

Paid time off (PTO)

Frontdoor provides PTO benefits that give you a chance to rest, recharge and take care of your personal responsibilities. There are separate policies for hourly and salaried associates.

	Hourly Associates	Salaried Associates
How It Works	Planned PTO and Unplanned PTO accrue each pay period. • Planned PTO accrual rate is calculated based on your years of service. Planned PTO is accrued each pay period based on hours worked. • Unplanned PTO caps at 40 hours. Associates accrue one hour of Unplanned PTO for every 30 hours worked.	Use flexible PTO for both planned and unplanned needs. We encourage associates to take time off appropriate for their career level and tenure. Anything over 10 business days in a row will require the department executive's pre-approval.
Carryover	Carryover of up to 40 hours of accrued, unused Planned and Unplanned PTO into the next calendar year. Unless state law supersedes the 40-hour amount.	There is no carryover.

Holidays

All regular, full-time associates are eligible for holiday pay immediately following their date of hire. Part-time associates, interns, temporary, contract and seasonal workers are not eligible. Associates have one paid floating holiday to celebrate a holiday or special date of their choice. Frontdoor observes the following holidays for 2027:

Holiday	Date
New Year's Day	Friday, January 1, 2027
Martin Luther King Jr. Day	Monday, January 18, 2027
Presidents Day	Monday, February 15, 2027
Memorial Day	Monday, May 31, 2027
Independence Day Observance	Friday, July 2, 2027
Independence Day Observance	Monday, July 5, 2027
Labor Day	Monday, September 6, 2027
Day before Thanksgiving	Wednesday, November 24, 2027
Thanksgiving Day	Thursday, November 25, 2027
Day after Thanksgiving	Friday, November 26, 2027
Christmas Eve Observance	Friday, December 24, 2027
Christmas Day Observance	Monday, December 27, 2027
Holiday Break	Tuesday, December 28 and Wednesday, December 29, 2027
New Year's Eve	Thursday, December 30, 2027
New Year's Day Observance	Friday, December 31, 2027

Leaves of absence

Prudential | **prudential.com/mybenefits.com** | **877-367-7781,** M–F, 8 a.m. to 8 p.m. Eastern | Prudential

Family and medical leave

Frontdoor provides unpaid, job-protected leave to covered associates under the Family and Medical Leave Act of 1993 (FMLA). This allows you to take time away from work to care for your own or a family member's medical needs. Leave can be taken continuously or intermittently.

Eligible associates may take up to 12 weeks of leave, or 26 weeks for military caregiver leave, within the relevant 12-month period. Learn more about FMLA on **myfrontdoorbenefits.com**.

Paid parental leave

To give you time to care for and bond with a new child, Frontdoor provides up to four weeks of Paid Parental Leave (PPL). This is paid, job-protected leave. It runs concurrently with FMLA leave and any state or local leave laws that may apply.

Learn more about PPL on **myfrontdoorbenefits.com**.

Personal medical leave of absence

Frontdoor provides unpaid leave to eligible associates under our Personal Medical Leave of Absence (PMLOA) policy. This policy helps associates who have been employed between six and 12 months and don't meet FMLA leave eligibility requirements to take care of themselves or close family members.

Learn more about PMLOA on **myfrontdoorbenefits.com**.

Other types of leave

- Bereavement Leave (associates can be absent up to five days per immediate family member)
- Military Leave
- Jury Duty and Court Appearance Leave

For more information about Leaves of Absence (LOA), visit **myfrontdoorbenefits.com**.





Questions?

Please contact our LOA administrator, Prudential, at **877-367-7781**, Monday–Friday, 7 a.m. to 7 p.m. Central.

Other Important Benefits and Discounts

Voluntary legal support

MetLife Legal Plans | **legalplans.com** | **800-821-6400** | MetLife

Let the experts be your compass through unfamiliar terrain. MetLife Legal coverage connects you to legal professionals for a variety of matters, including:

- Wills and trusts
- Real estate matters
- Estate planning
- Family law
- Debt matters
- Defense of civil lawsuits
- Reproductive law

MetLife Legal Plans provides unlimited services for covered matters for associates who enroll in the plan.

2027 associate premiums

Covered Person	Bi-Weekly
Associate only	$7.56

Business travel accident insurance

Chubb | **Business & Personal Insurance Solutions | Chubb** | **800-336-0627** | CHUBB

We provide Business Travel Accident (BTA) Insurance at no cost to you. This plan pays a benefit in the event you pass away or sustain serious injuries while traveling for approved business reasons.

Education support

Tuition reimbursement program

Frontdoor supports associates who wish to continue their education. Coursework must be directly related to the associate's role or job performance, including preparing for additional responsibility. Regular, full-time associates with at least six months of continuous service with Frontdoor and a satisfactory performance record are eligible. Reimbursement is limited to $4,000 a year for undergraduate or graduate coursework. For more information, see the **Tuition Reimbursement Policy** and FAQ on the intranet.

Discount programs

PerkSpot offers savings from retail prices

Access discounts on appliances, computers, office equipment, gym memberships, travel and more. Visit **frontdoor.perkspot.com**.

Save with LifeMart discount center

Find discounts on major brands and everyday essentials on LifeMart, an online, members-only discount center. Access is free. Just visit **member.magellanhealthcare.com** and search LifeMart to get started.

BCBS members can save with Blue365

Blue365 offers 100+ discounts on fitness, apparel, hearing, nutrition, personal care and more. Visit Blue365 at **blue365deals.com/BCBSTN/offers**.

Home warranty savings

Here's a discount you can't afford to pass up: 50% off any home warranty plan with American Home Shield. **Click here** for more details, as well as the latest on appliance savings, car rentals and other offers.



Questions about your discounted home warranty plan?

Check out these **helpful FAQs**, visit **myfrontdoorhome.com/dont-worry-be-warranty-at-a-great-discount/** or email **employeediscount@frontdoor.com**, and we'll get you taken care of!

Contacts

Benefit | Provider	Contact	Email/Website	Provider Logo
For All Benefits Questions: Frontdoor People Support Center	866-851-1211 option 2, then option 1	frontdoorbenefits@onesourcevirtual.com	frontdoor
Workday: Enrolling in benefits	N/A	myworkday.com/frontdoor	workday.
ALEX: Benefit Decision Support	866-723-0514	start.myalex.com/frontdoor On homepage select "Get Started as Guest"	alex
Primary Health Insurances and Savings/Spending Accounts			
Medical: **BlueCross BlueShield of Tennessee** Policy Number 130446	800-565-9140	bcbst.com	of Tennessee
Prescription: Express Scripts* Policy Number AHSRX4U	855-283-7451	Main website: express-scripts.com Frontdoor Express Scripts website: express-scripts.com/frontdoor	Express Scripts By EVERNORTH
Telehealth: Teladoc Health*	800-835-2362	TeladocHealth.com Teladoc Health app	TELADOC
Health Savings and Flexible Spending Accounts: Alight Smart-Choice Accounts*	833-769-4782	smartchoiceaccounts.com smartchoiceaccounts.net/Frontdoor	alight
Dental: Delta Dental Policy Number 7253	800-223-3104	deltadentaltn.com	DELTA DENTAL
Vision: EyeMed Policy Number 1016827	866-723-0514	eyemed.com	eyeMed
Health and Well-Being Support Programs			
Wellness Program	N/A	join.personifyhealth.com/frontdoor app.personifyhealth.com	personify HEALTH
Joint Pain and Physical Therapy: Hinge Health*	855-902-2777	hingehealth.com	Hinge Health
Employee Assistance Program: Magellan	800-523-5668	member.magellanhealthcare.com	Magellan HEALTHCARE
Weight, Blood Sugar & Gut Health: Digbi Health*	508-443-4424	go.digbihealth.ai/frontdoor	digbi
Diabetes Support: Omada*	N/A	omadahealth.com/express-scripts	omada
Medicare Concierge Support: Allsup	888-271-1173	allsupmedicare.com	Allsup
Life and Supplemental Insurance Protection			
Life Insurance: Prudential	877-367-7781	mybenefits.prudential.com	Prudential
Disability: Prudential	877-367-7781	mybenefits.prudential.com	Prudential
Universal LifeEvents Insurance with Long-Term Care: Trustmark	866-813-7192	trustmarkvb.com	Trustmark
Accident, Critical Illness, Hospital Indemnity Insurance: Prudential Policy Number 71160 Control Number 71160	844-455-1002	mybenefits.prudential.com	Prudential
Business Travel Accident: Chubb	800-336-0627	chubb.com/us-en/chubbtravelassistance.com/axa	CHUBB
Retirement			
401(K) Retirement: Principal	800-547-7754	principal.com	Principal
Discounts			
PerkSpot	N/A	frontdoor.perkspot.com	PerkSpot
LifeMart	N/A	member.magellanhealthcare.com and search LifeMart	Magellan HEALTHCARE
Blue365	N/A	blue365deals.com/BCBSTN/offers	Blue365
AHS Home Warranty	N/A	shopping.ahs.com/employee?utm_source=Employee	American Home Shield
Other Frontdoor Discounts	N/A	myfrontdoorhome.com/employee-discounts/	frontdoor

** You must be a Frontdoor medical plan participant to be eligible to use this benefit.*

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FIND FULL COVERAGE DETAILS IN THE SUMMARY PLAN DESCRIPTIONS (SPDS)

This is a high-level summary of your benefits coverage. Full coverage details are available in your Summary Plan Descriptions (SPDs), found on **myfrontdoorbenefits.com** in the Benefits Plan Documents section.

This benefits guide highlights some of the major benefits provisions of the company Plan and should not be relied upon as a complete detailed representation of the Plan. The Plan's Summary Plan Descriptions contain further details. Should this guide differ from the Summary Plan Descriptions, the Summary Plan Descriptions prevail.

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