

Be Well.

Thrive On.™

Benefits 2026

LGBTQ+ Guide



Be Well.

Thrive On.

We support you.

OneMain fosters an inclusive culture where team members can bring their authentic selves to work and be their best. This includes inclusive healthcare and wellness offerings, empowering you to be the best version of yourself.

We're focused on meeting you where you are in your healthcare journey. This guide provides information at your fingertips without having to access the full benefits guide, including:

- Domestic Partner Coverage
- Transgender-Inclusive Healthcare
- HIV Service & Treatment Options
- Family-Building Resources
- Additional Resources



Our full digital benefits guide has greater details and resources for all benefits and may be accessed at work or home at bewell.omf.com. Additional benefit information can be found on [MainStreet](#). If you have questions, contact [HRConnect](mailto:HRConnect@omf.com) at [hrconnect@omf.com](mailto:HRConnect@omf.com).

This document captures the covered healthcare services and treatment options provided by OneMain and is not a guarantee that services requested will be rendered. Consult with your benefits contact regarding additional requirements and procedures for gaining access to covered services.

Domestic Partner Coverage



You may cover same- or different-sex domestic partners who meets all the eligibility requirements under the OneMain benefits.

You pay the same premium cost share amount to cover a domestic partner as you would to cover a spouse. However, different taxation rules apply.

The Internal Revenue Code requires employers to report the entire value of medical, dental and vision coverage for a domestic partner, or a domestic partner's child who doesn't satisfy the definition of a tax qualified dependent, as taxable income.

As a result, OneMain must add to your compensation reported to the Internal Revenue Service the amount representing the fair market value of providing medical, dental, and/or vision coverage to your domestic partner and your domestic partner's child(ren) (if applicable), plus the before-tax amount you contribute for those plans. Depending on your income tax situation, you might have to pay federal and/or state and FICA income tax on this "imputed income."

If you would like to add coverage for a domestic partner, please complete the affidavit located [here](#). When enrolling dependents. verification of eligibility must be provided. If you add new dependents to coverage during enrollment or as a new hire. you will receive an email notification at work and a mailing to your home address on file requesting documents to verify dependent eligibility. The notice will contain detailed instructions on collecting documents such as birth certificates. marriage licenses and tax records.

Time Away From Work Policies

Our [TAFW policies](#) such as sick time, bereavement, parental leave and family leave include the ability to care for domestic partners and their children.

Transgender-Inclusive Healthcare



Office visits including behavioral health support and laboratory services will generally be covered under your medical plan. Please see your carrier plan documents for detailed coverage information.

UnitedHealthcare (UHC) Medical & Surest Copay Plans

- Coverage for reconstructive surgical procedures related to gender reassignment (including reconstructive chest, breast and genital procedures).
- Coverage for hormone therapy and testing.
- Coverage for specified travel expenses for participants without access to care due to state mandates or the lack of access to care within a 100-mile radius. This benefit includes an annual \$4,000 travel and lodging reimbursement.
- Pharmaceutical coverage through Express Scripts (hormone replacement therapies, including puberty blockers for youth).

Care Advisor Contacts

- UHC medical plan members can contact a care advisor who specializes in gender affirming services by calling [800-326-9166](tel:800-326-9166) (7 a.m. – 6 p.m. CST).
- Surest Copay Plan members can contact a care advisor who specializes in gender affirming services by calling [866-683-6440](tel:866-683-6440), M-F (6 a.m. – 9 p.m. CST).

Express Scripts (ESI) Pharmaceutical Plan

For pharmacy related questions, call the number on your pharmacy plan ID card or go to your smartphone's app store, search for "Express Scripts" and download it for free today.

Kaiser Medical & Pharmacy Plan

- Coverage for gender dysphoria includes mental health services, hormone therapy, mastectomy with chest reconstruction, gender-affirming lower-body surgeries for both male-to-female and female-to-male, and tracheal shave.
- Facial hair removal and other procedures such as breast augmentation and facial reconstructive surgery are covered when they meet the Kaiser definition of reconstructive surgery.

Team members enrolled in a Kaiser plan can [click here](#) for information on Kaiser's transgender surgery or gender reassignment services. Team members with a physician referral for gender dysphoria services can call the Multi-Specialty Transitions Department (MST) at [510-752-7149](#)

HMSA Medical & Pharmacy Plan

- Gender confirmation surgery is covered when deemed medically necessary to treat gender dysphoria.
- Other gender confirmation surgery-related services covered include but are not limited to sexual identification counseling, pre-surgery consultations and post-surgery follow-up visits.

Enrolling in HMSA's Sexual and Gender Minority Support Program will give you direct access to your own care manager. [Click here](#) or call [1-855-329-5461](#) to enroll.

To check if a service is a benefit of your plan, see your Guide to Benefits or call HMSA at [808-948-6079](#) or [1-800-776-4672](#).

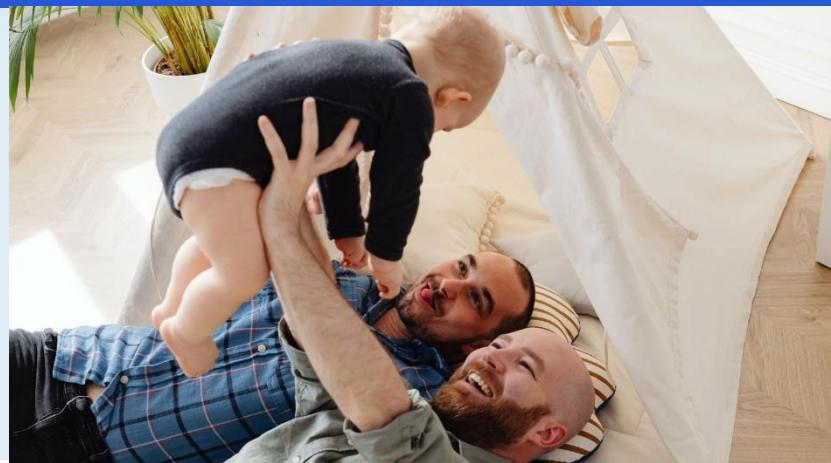
HIV Services & Treatment Options



Office visits including behavioral health support and laboratory services (Including pre- and post-exposure prophylaxis [PrEP]) will generally be covered under your medical plan. Please see your carrier plan documents or call the number on the back of your insurance ID card for detailed coverage information.

Team members can also go to HIV.gov for additional support.

Family-Building Resources



OneMain is committed to supporting team members during the family building journey with resources through your applicable medical plans. For additional coverage details and requirements to be eligible for fertility benefits, please see your carrier plan document.

UnitedHealthcare (UHC) Medical Plan

For those who meet the eligibility criteria, infertility services include a lifetime maximum of two cycles for medical services such as artificial insemination, in vitro fertilization and embryo transfer and implantation. In vitro fertility benefits do not require an infertility diagnosis.

Infertility drugs are covered separately under your Express Scripts pharmacy plan.

While OneMain's coverage is not available for surrogates of a team member or a team member's dependents, team members or dependents have coverage for their own pregnancy if they are a surrogate (or under any other circumstances).

Surest Copay Plan Members

For those who meet the eligibility criteria, infertility services include a lifetime maximum of two cycles for medical services such as artificial insemination, in vitro fertilization and embryo transfer and implantation. In vitro fertility benefits do not require an infertility diagnosis.

Infertility drugs are covered separately under your Express Scripts pharmacy plan.

While OneMain's coverage is not available for surrogates of a team member or a team member's dependents, team members or dependents have coverage for their own pregnancy if they are a surrogate (or under any other circumstances).

Kaiser Medical & Pharmacy Plan

Team members enrolled in a Kaiser plan can [click here](#) for information on the Kaiser Centers for Reproductive Health.

HMSA Medical & Pharmacy Plan

HMSA offers eligible plan participants a Pregnancy and Postpartum Support Program that pairs you with a maternity nurse who acts as a complement to the care you receive from your Ob-Gyn.

Call [1-855-329-5461](#) (M-F 8 a.m. – 5 p.m. HST) or [click here](#) to enroll.

Maven Maternity

Combining an expansive, specialized telehealth network of more than 30 provider types with individual care navigation, Maven supports your path through maternity. Maven's compassionate Care Advocates help members navigate the complexities of your journey: from managing high-risk fertility and maternity patients to ensuring seamless integration with existing benefits, empowering members to advocate for themselves. Learn more at mavenclinic.com.

This benefit is available at no cost to you; however, you must be enrolled in a UnitedHealthcare (UHC) or the Surest Copay medical plan.

Parental Leave Benefit

All parental leaves of absence including maternity, adoption and bonding (for all parents), are set at six weeks at 100% pay after one or more years of service, immediately following the birth or adoption of a child.

In the case of maternity leave, these six weeks are added to the standard six to eight weeks of short-term disability after the team member is no longer considered disabled, totaling a combined period of 12 to 14 weeks.

Upon return from leave, nursing mothers will be provided reasonable break time and a private area to express milk for a period of one year following the birth of their children. These lactation breaks will be unpaid unless otherwise required by state law.

Adoption Reimbursement

If you are full-time and have been employed for more than one year, you may be eligible to receive reimbursement for adoption-related expenses up to a maximum of \$3,000 per child (\$6,000 annual maximum).

See the [Time Away From Work Policy \(TAFW\)](#) for more details on adoption eligibility.



Benefits Guide & Support



MainStreet

For complete details, including the summary of benefits and coverage (SBC) for the benefit offerings in this guide, compliance notices and additional resources - be sure to visit the Total Rewards Page on [MainStreet](#) and our [Digital Benefits Guide](#) to learn more about all the benefits OneMain has to offer.

[Go to MainStreet](#)

[Go to the Digital Benefits Guide](#)



Benefits Service Center

If you have questions about the information in this guide, reach out to the Benefits Service Center through [Self-Service Portal](#) via phone at [\(800\) 804-8502](#) or email hrconnect@omf.com.

[Contact HRConnect](#)

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Additional Resources

LGBTQ+ Guide

Find an In-Network Provider

[UHC](#)

[Kaiser: Northern California](#)

[Kaiser: Southern California](#)

[HMSA](#)

UnitedHealthcare

For additional LGBTQ+ resources, visit <https://pride365plus.com/>

Guidance Resources Employee Assistance Program

Free access to 24/7 confidential support to help with personal, behavioral health, financial, or work-related problems. Includes 5 confidential counseling sessions.

Team members and their dependents can call [888-381-4327 \(800-697-0353\)](#) for TDD to access services. You can also go to [guidanceresources.com](#) or download the GuidanceNow app and use the company ID **VX3291S** to register.

Family Care Benefits with Care.com

Team members can visit [care.com](#) to post jobs and search for and reach out to local caregivers 24/7 to find care for children or adults. Team members can also [click here](#) for additional resources, including LGBTQ+ information.

Volunteer Time Off

To promote volunteerism, OneMain provides every team member with up to 24 hours of paid time off each year to volunteer with an approved entity. Visit the [Time Away From Work](#) page for more information.

Volunteering

Through the [OneMain Lends a Hand](#) program, team members can give back to their communities with their time and donations. Team members may search for specific LGBTQ+ outreach programs.

Qualified Life Events Changes

If you experience a [qualified life event](#) contact HRConnect at 800-804-8502 within 31 days of the event date so that enrollment and proper documentation can be received.