



Be Well.

Thrive On.

Benefits 2026

New Hire Guide



Be Well.

Thrive On.

Welcome to OneMain!

We are happy to have you join us and look forward to seeing you excel in your new role.

OneMain is committed to supporting your well-being by providing comprehensive benefits designed to helpkeep you and your loved ones healthy. Providing best-in-class benefits and making sure you have access to the care you need, the way you need it, is a key part of our commitment to being a great place to work.



This reference guide will provide you with an overview of our comprehensive benefit programs as you begin your career with us. In addition to our core benefits—medical, dental and vision insurance—it also includes information about our other programs designed to support your overall wellness, including your mental, financial and social/family needs. 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. You will receive a notification from our benefits center when you are eligible to enroll.

Benefits 2026

OneMain is committed to the overall well-being of our team members. Our four Pillars of Wellness encapsulate the core benefit programs as well as voluntary programs, resources and support tools at your disposal. Information about these programs can be found on our Digital Benefits Guide at bewell.omf.com.



Physical Wellness

Physical wellness encompasses several aspects of maintaining a healthy body. It involves recognizing the need for physical activity, healthy foods and sleep as well as preventing illness and injury or managing chronic health conditions.

Key Benefits:

- Medical Plans
- Prescription Drug Plan
- Scripta Insights
- Dental Plans
- Vision Plan
- Hinge Health (Virtual Physical Therapy)
- **New!** Leap Health (Specialty Drug Infusion Program)
- Midi Health (Virtual Care for Women in Midlife)
- **New!** Onelming (Advanced Imaging Center of Excellence)
- Optum (formerly Rally) Engage (Physical Wellness Platform)



Financial Wellness

Financial wellness involves managing one's financial life effectively. It includes practicing better money habits, setting goals and taking steps to achieve them—all with the aim of improving your overall quality of life.

Key Benefits:

- 401(k) Plan with up to 4% match after 6 months
- Employee Stock Purchase Plan (ESPP)
- Health Savings Account (HSA) with employer contribution
- Flexible Spending Accounts (FSA)
- Life Insurance (Basic and Supplemental)
- Long-Term Care Solution
- Tuition Reimbursement Program
- Income Protection (STD/LTD)
- OneMain @ MyMoney
- Discount Programs



Social / Family Wellness

Family and social wellness encompasses creating a safe and healthy environment for you and your family. This includes providing educational opportunities, access to healthcare services, support systems, social wellness programs and more.

Key Benefits:

- Child & Elder Care + Subsidized Backup Care
- Voluntary Benefits including Pet Insurance and Legal Assistance Program
- Adoption Assistance
- Maven Maternity
- Identity Theft Insurance
- Time Away from Work Policies with Vacation, Paid Holidays and Sick Days
- Volunteer Time



Mental Wellness

Mental wellness addresses your emotional and psychological wellbeing and helps determine how you handle stress, relate to others and make healthy choices.

Key Benefits:

- Employee Assistance Program (EAP)
- Calm Health
- Family Support Program
- Mental Wellness Tools
- Applied Behavioral Health (ABA)
- Self Care by Ableto
- Talkspace

Employee Stock Purchase Plan

OneMain offers eligible team members the ability to build ownership in our company through the Employee Stock Purchase Plan (ESPP). Our ESPP allows you to buy shares of OneMain stock at a 10% discount.

Team Member Referral Program

We believe in rewarding a job well done, so we offer incentive programs for branch, collections and sales positions. We also reward employee referrals. If we hire someone you refer, **you can receive \$250 – \$5,000 through our referral program.**

OneMain ® MyMoney

This service can help manage your financial goals by enabling automated savings, monitoring your subscriptions, tracking your spending or helping you compare care insurance options, among other features. You also have the option to analyze your spending habits and find savings opportunities.

Time Away from Work

Vacation is an annual accrued benefit for team members scheduled to work 20 hours or more each week, and we want you to use it! Vacation can be used after 30 days of employment and **begins at 120 vacation hours (15 days) per year.** We also provide paid time off, including (11) holidays (4 are floating), (5) sick days, and (3) volunteer days.

Team members hired after November 1 begin earning vacation in January of the following year. Vacation hours may be prorated based on start date after January 1.

Tuition Reimbursement

The OneMain Tuition Reimbursement Program allows team members to further their education with **up to \$5,250 reimbursement** for expenses associated with certain business-related degrees and courses that have met all guidelines of the program.

Volunteering & Charitable Donations

Giving back to the communities we serve is important to us. OneMain offers up to **24 paid volunteer hours (3 days) per year** for team members to volunteer for any qualified 501(c)(3) organization. We also offer a **dollar-for-dollar match for charitable donations** to eligible organizations up to \$1,500 per team member per year, so you can double the impact of your donations.

Company–Paid Benefits

- Adoption Assistance
- Basic Life Insurance
- Business Travel Accident Insurance (BTA)
- Calm Health
- Care.com Backup Care
- Employee Assistance Program (EAP)
- Discount Programs
- Family Support Program
- Funeral Concierge & Basic Will Services
- Hinge Health Virtual Physical Therapy
- Maven Maternity
- Midi Health for Women*
- Parental Leave (if eligible)
- OneMain ® MyMoney
- Optum (formerly Rally) Engage Wellness Rewards
- Short-Term Disability (STD) & Basic Long-Term Disability (LTD)
- Time Away From Work (TAFW) Programs
- Travel Assistance
- Tuition Reimbursement

**Midi is an in-network provider for OneMain team members with Surest and UHC. If you are enrolled in the Surest or UHC PPO plan, there is no cost share for office visits. If you are enrolled in one of the UHC CDHPs, your office visits are subject to the deductible and coinsurance. All plans have cost share for services such as lab work and prescriptions apply based on your medical plan. Please see your plan documents for additional details.*

Team Member Contributions

Team members enrolled in OneMain’s medical, dental or vision plans will have contributions deducted each pay period.¹ The charts below outline each plan’s per pay period contribution rates. Learn more about each plan on our [Digital Benefits Guide](#).

UnitedHealthcare PPO, CDHP and Surest Copay Plan Contributions²

Per Pay Period	PPO Plan	Enhanced CDHP Value Plan	Base CDHP Savings Plan	Surest Copay Plan
Team Member Only	\$116.82	\$67.45	\$52.13	\$36.35
Team Member + Spouse	\$260.99	\$151.18	\$120.11	\$89.61
Team Member + Child(ren)	\$209.90	\$121.20	\$95.91	\$66.03
Team Member + Family	\$372.81	\$215.95	\$171.72	\$142.48

Kaiser Permanente & Hawaii Medical Service HMO Plan Contributions²

Per Pay Period	Kaiser HMO ³	Per Pay Period	HMSA HMO ⁴
Team Member Only	\$88.44	Team Member Only	\$18.82
Team Member + Spouse	\$176.88	Team Member + Spouse	\$123.96
Team Member + Child(ren)	\$159.18	Team Member + Child(ren)	\$123.96
Team Member + Family	\$247.63	Team Member + Family	\$185.95

MetLife Dental Plan Contributions

Per Pay Period	Preventive	Enhanced
Team Member Only	\$7.87	\$18.52
Team Member + Spouse	\$16.14	\$35.53
Team Member + Child(ren)	\$17.94	\$40.09
Team Member + Family	\$28.40	\$63.05

EyeMed Vision Plan Contributions

Per Pay Period	EyeMed
Team Member Only	\$2.45
Team Member + Spouse	\$4.90
Team Member + Child(ren)	\$5.25
Team Member + Family	\$8.39

1. OneMain continues to pay the majority of healthcare premium cost; however, you should review your per-pay-period costs. Premiums are deducted on a pre-tax basis.

2. All contributions are shown with a tobacco-free discount incentive applied. Team Members who are not tobacco free have a tobacco surcharge of \$23.08 per pay period on top of the elected benefit plan contributions. A Reasonable Alternative Solution (RAS) is available to all members that are subject to the tobacco surcharge. For additional details, please visit [OneMain’s Digital Benefits Guide](#).

3. Kaiser HMO plan is only available to California residents.

4. HMSA HMO plan is only available to Hawaii residents.

Pay Schedule

Team members are paid every two weeks. Pay is for the two-week period ending on the Sunday prior to the pay date.

Pay Period Start Date	Pay Period End Date	401(k) Contribution Changes Due ¹	Payment Date
12/22/25	1/4/26	12/30/25	1/9/26
1/5/26	1/18/26	1/13/26	1/23/26
1/19/26	2/1/26	1/27/26	2/6/26
2/2/26	2/15/26	2/10/26	2/20/26
2/16/26	3/1/26	2/24/26	3/6/26
3/2/26	3/15/26	3/10/26	3/20/26
3/16/26	3/29/26	3/24/26	4/3/26
3/30/26	4/12/26	4/7/26	4/17/26
4/13/26	4/26/26	4/21/26	5/1/26
4/27/26	5/10/26	5/5/26	5/15/26
5/11/26	5/24/26	5/19/26	5/29/26
5/25/26	6/7/26	6/2/26	6/12/26
6/8/26	6/21/26	6/16/26	6/26/26
6/22/26	7/5/26	6/30/26	7/10/26
7/6/26	7/19/26	7/14/26	7/24/26
7/20/26	8/2/26	7/28/26	8/7/26
8/3/26	8/16/26	8/11/26	8/21/26
8/17/26	8/30/26	8/25/26	9/4/26
8/31/26	9/13/26	9/8/26	9/18/26
9/14/26	9/27/26	9/22/26	10/2/26
9/28/26	10/11/26	10/6/26	10/16/26
10/12/26	10/25/26	10/20/26	10/30/26
10/26/26	11/8/26	11/3/26	11/13/26
11/9/26	11/22/26	11/17/26	11/27/26
11/23/26	12/6/26	12/1/26	12/11/26
12/7/26	12/20/26	12/14/26	12/24/26

¹ You can make changes to your 401(k) contribution at any time. Those changes will go into effect on the corresponding date above.

Enrollment Details



Eligibility

You are eligible to participate in the OneMain benefits program if you are a team member who is regularly scheduled to work at least 30 hours per week. Part-time team members averaging between 20–29 hours per week may also be eligible for some of the benefits offered by OneMain, such as 401(k), EAP and Care.com. Eligible team members may enroll themselves along with their qualified dependents.

Qualified dependents include:

- Legal spouse
- Same- and opposite-sex domestic partner*
- Children up to age 26 (medical, Rx, life and AD&D) through the end of the calendar year
- Children up to age 30 (dental and vision) through the end of the calendar year
- Disabled children (no age limit for coverage)

*Premiums for domestic partner coverage will be withheld on an after-tax basis.

Please note: When enrolling dependents, verification of eligibility must be provided. You will receive an email notification at work and a mailing to your home address on file requesting documents to verify dependent eligibility. Submit your documentation timely to ensure coverage. In addition, you will need to upload, fax or mail required documents to:

Fax: [877-965-9555](tel:877-965-9555)

Mail: Dependent Verification Center
P.O. Box 1401
Lincolnshire, IL 60069-1401

If you have questions, they can be directed to [800-804-8502](tel:800-804-8502).

Enrollment

Coverage for most benefits is effective on your date of hire. The benefits center will send a notification when you are eligible to enroll. Please allow 7 days for your data to update within the system. You have 31 calendar days from your start date to make benefit elections. **We encourage you to complete your enrollment early in the process to minimize retroactive premiums.**

New team members hired in October and November will qualify for dual enrollment. Submit your elections for both the current year and the new year within 31 days of your start date.

Once you enroll in health coverage, your elections are in effect until the next Annual Enrollment period unless you have a Qualifying Life Event (QLE).

Pre-Tax Accounts

Consider enrolling and contributing to a savings account to utilize pre-tax dollars to pay for eligible healthcare expenses. OneMain offers team members three types of Flexible Spending Account (FSA) plans in addition to a Health Savings Account (HSA) and 401(k) Retirement Plan.

Health Savings Account (HSA)

Team members are eligible for an HSA if they are enrolled in a high deductible health plan (CDHP). OneMain contributes to the HSA of those enrolled in one of our qualified CDHPs to assist with paying for out-of-pocket costs. You must sign the Optum agreement during enrollment to receive the employer contribution. Team members may contribute via lump sum (all at once) or through bi-weekly paycheck deductions throughout the year. Contributions can be changed at any time but cannot exceed the annual maximum allowed by the IRS. **The IRS maximums for 2026 contributions are \$4,400 for team member and \$8,750 for team member plus dependent coverage.**

Flexible Spending Account (FSA)

OneMain offers a Health Spending Account, Limited Purpose Spending Account and Dependent Care Spending Account. The Dependent Care Spending Account (DCFSA) is for the day care and protection of a dependent while you and your spouse are at work. Dependents are defined as children under the age 13 or a disabled spouse or parent who lives with you full-time whom you claim as a dependent on your taxes. FSAs may only be elected during initial enrollment, and can be updated during future Annual Enrollments. **For the 2026 plan year, the IRS contribution limits are set at \$3,400 for both Healthcare and Limited Purpose FSAs, and \$7,500 per household for DCFSA.**

Please note: to use the Limited Purpose FSA, team members must contact Alight once their medical deductible has been met.

401(k) Retirement Plan

Eligible team members may participate in our 401(k) after your first paycheck. You can defer up to 75% of your pay in the 401(k) plan. These contributions can be made on a pre-tax basis (Traditional), an after-tax basis (Roth), or a combination of pre-tax and after-tax amounts.

The 2026 IRS maximum for employee contributions is \$24,500. Limits are determined by the IRS and are subject to change.

OneMain will match your contributions dollar-for-dollar up to a maximum of 4%. You are eligible for the match starting with the first paycheck after six months of service, with immediate vesting for the match.

If you participated in another qualified plan (such as a previous employer), you may rollover your account to the OneMain plan. For questions or assistance, call Fidelity at 800-857-5282. If you participated in another qualified plan (such as a previous employer), you may rollover your account to the OneMain plan. For questions or assistance, call Fidelity at [800-857-5282](tel:800-857-5282).



Helpful Resources



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 our [Digital Benefits Guide](#) to learn more about all the benefits OneMain has to offer.

[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](tel:8008048502) or email hrconnect@omf.com.

[Contact HRConnect](#)

Be Well.

Thrive On.

Frequently Asked Questions

New Hire Guide

When can I enroll in my benefits?

Coverage for most benefits is effective on your date of hire. The benefits center will send a notification when you are eligible to enroll. Please allow 7 days for your data to update within the system. You have 31 calendar days from your start date to make benefit elections. We encourage you to complete your enrollment early in the process to minimize retroactive premiums.

New team members hired in October and November will qualify for dual enrollment. Submit your elections for both the current year and the new year within 31 days of your start date.

Once you enroll in health coverage, your elections are in effect until the next Annual Enrollment period unless you have a Qualifying Life Event (QLE).

Ways to enroll:

- On a company computer – visit [Workday](#) and select My Benefits.
- On a personal computer – go to yourbenefitsresources.com/onemain. If you are new to the site, you must register as a “New User”.
- On a personal or work computer – go to bewell.omf.com. Click the “Enroll” tab, and then select “Make Your Elections in Worklife”.
- On the phone – Call the Benefits Center, through HRConnect at [800-804-8502](tel:800-804-8502) from 9 a.m. – 6 p.m. Eastern.

I’m not interested in enrolling; are there any actions I need to take?

Yes, even if you do not choose to enroll in other benefits, all full-time team members are provided with company-paid life insurance. You need to declare your beneficiaries, which can be done using any of the “Ways to enroll” options mentioned above.

What if I need to use my benefits before open enrollment?

If you don’t have access to the benefits site before you need to file a claim, you will need to cover the expense out-of-pocket. Once you can access the benefit site, and elections have been reported to the vendors, you will be eligible to submit medical claim expenses for a reimbursement appeal. The claim will then be processed in accordance to plan rules. Please note that OneMain strives to provide a hassle-free enrollment period; however, rare circumstances may occur that require you to pay out-of-pocket costs until you’re fully enrolled.

Vendor claim forms:

- Medical – **UHC**: If you paid out of pocket, ask your provider to re-file the claim as in-network. After processing, they’ll issue any refund owed. Providers can confirm active coverage through UHC’s provider support line—even without re-filing—if your eligibility is already in their system.
- Medical – **Surest**
- Prescription – **Express Scripts**
- Dental – **MetLife**
- Vision – **EyeMed**: Simply provide your Social Security number to your EyeMed provider. The provider can use this information to verify your eligibility and submit the claim directly to EyeMed on your behalf.

When will I receive my insurance cards?

Medical cards will be mailed within two weeks after the enrollment period has closed. If you need access to your benefits ID cards, you can print them from the provider site. Open MainStreet and go to the Total Rewards page. Under the Guides & Resources section, click the “Access Benefits Accounts” to learn how to download a provider card. You will not receive a card for Dental or Vision coverage; however, you can access a digital copy or download and print a copy.

When can I start contributing to my 401(k)?

You can start contributing to your 401(k) after you receive your first paycheck. We highly recommend you begin growing your retirement fund as soon as possible. The sooner you start, the more it can grow over time. You may also want to consider setting your contribution to automatically increase at least 1% annually.

When does the company match start for my 401(k)?

Your 401(k) match starts the first paycheck after completing six months of continued active employment. You will be 100% vested immediately and eligible for up to a 4%, dollar-for-dollar match per pay period.

What is an ESPP?

An employee stock purchase plan (ESPP) is a benefit plan that allows employees to use after-tax payroll deductions to acquire shares of their company’s stock at a discounted price. Our plan allows participants to purchase shares of OneMain stock at a 10% discount.

When is the enrollment period for ESPP?

There are two enrollment opportunities per calendar year for ESPP, one in June and the other in December. During the enrollment period, eligible employees can enroll in the ESPP through Fidelity NetBenefits®. The contribution election you make during the December enrollment period will be for the following calendar year. You will have an opportunity to change your election during the mid-year enrollment period in June.

What is OneMain® MyMoney?

This service can help manage your financial goals by enabling automated savings, monitoring your subscriptions, tracking your spending or helping you compare care insurance options, among other features. You also have the option to analyze your spending habits and find savings opportunities

When can I enroll in OneMain® MyMoney?

You may enroll upon hire, and – as a OneMain team member – you have access to the OneMain® MyMoney platform for free.

What if I have questions about my benefits or need to contact Human Resources?

Visit the [HRConnect Self Service Portal](#) or click the HRConnect Self Service chicklet in Okta.

Email: hrconnect@omf.com

Call: [800-804-8502](tel:800-804-8502)

Hours of Operation:

Mon-Fri 8:00 a.m. – 5:00 p.m. Central Time