



Be Well.

Thrive On.™

2026 Benefits Brief



Be Well.

Thrive On.

Welcome!

OneMain is an incredible place to work because of our team members. To help you be your best at work each day, we are committed to providing the tools and resources you need to develop and accomplish your goals. This includes offering best-in-class benefits that help keep you and your loved ones healthy.

This Benefits Brief contains an overview for the 2026 calendar year. Together, let's be well, thrive on, and make this year great.



This reference guide will provide you with a brief overview of our comprehensive benefit programs. 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 plan documents can be found on [MainStreet](#).

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 in the Total Rewards section of [MainStreet](#) and 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!** OnelMaging (Advanced Imaging Center of Excellence)
- Optum Engage (formerly Rally) (Physical Wellness Platform)



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
- Active-Duty Military Leave
- Time Away from Work Policies with Vacation, Paid Holidays, Personal Days and Sick Days
- Volunteer Time



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® My Money
- Discount Programs



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

Company–Paid Benefits



OneMain proudly offers the following benefits to team members at no cost. Additional details may be found in our Digital Benefits Guide at [bewell.omf.com](https://www.bewell.omf.com) or on [MainStreet](#).

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)	Short-Term Disability (STD)
Optum Engage (formerly Rally) Wellness Rewards	Basic Long-Term Disability (LTD)
Tobacco Cessation Program	Time Away from Work Programs
Travel Assistance	OneMain® My Money
Tuition Reimbursement	

Physical Wellness



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

Beginning January 1, 2026, 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).

Medical Benefits

OneMain offers several medical plan options to meet the needs of you and your family, wherever you might be on life’s journey. From our UnitedHealthcare (UHC) PPO and CDHP plans to our regional HMOs and an innovative Surest Copay Plan – we have a plan for you.

UnitedHealthcare PPO, CDHP and Surest Copay Plan Highlights

In-Network	PPO Plan	Enhanced CDHP Value Plan	Base CDHP Savings Plan	Surest Copay Plan
Calendar Year Deductible^{1,2} (Individual/Family)	\$800/\$1,600 (embedded) ⁵	\$1,800/\$3,600	\$3,000/\$6,000	N/A (no deductible)
Your Coinsurance³	20%	20%	20%	N/A (no coinsurance)
Out-of-Pocket Maximum (Individual/Family)	\$3,000/\$6,000 (embedded) ⁶	\$4,500/\$9,000 (embedded)	\$6,000/\$12,000 (embedded)	\$6,000/\$12,000 (embedded)
Physician Visit (Primary Care/ Specialist)	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance	\$35-\$140 copay
Preventive Care Services⁴	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Hospital Services	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance	\$600-\$4,500 copay
Urgent Care Visit	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance	\$90 copay
Emergency Room Visit	\$200 copay and deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance	\$850 copay
Out-of-Network	PPO Plan	Enhanced CDHP Value Plan	Base CDHP Savings Plan	Surest Copay Plan
Calendar Year Deductible^{1,2} (Individual/Family)	\$1,750/\$3,500	\$3,500/\$7,000	\$6,000/\$12,000	N/A (no deductible)
Your Coinsurance³	40%	40%	40%	N/A (no coinsurance)
Out-of-Pocket Maximum (Individual/Family)	\$6,000/\$12,000	\$9,000/\$18,000	\$10,000/\$20,000	\$12,000/\$24,000

1. When enrolling in a Consumer Driven Health Plan, all covered services are subject to the deductible except Preventive Care services.

2. The deductible year runs on the calendar year.

3. Your coinsurance kicks in once the calendar year deductible is met.

4. Preventive care services include but are not limited to routine wellness exams, pelvic exams, pap testing, PSA tests, immunizations and annual diabetic eye exams.

Covers preventive care services rendered in a physician’s office and outpatient service centers.

5. With an embedded deductible, each individual within a family must meet their own deductible before the plan begins to pay for their covered services, even if the family deductible has not been met. Once the family deductible is met, the plan will cover costs for all covered family members, even if some haven’t met their individual deductibles.

6. PPO Plan has an additional out-of-pocket maximum (OOPM) for prescription drug coverage – \$2,000 Individual / \$4,000 Family. This is in addition to the medical OOPM.

Kaiser Permanente & Hawaii Medical Service HMO Plan Highlights¹

In-Network	Kaiser HMO Plan	HMSA HMO Plan ²
Calendar Year Deductible (Individual/Family)	N/A (no deductible)	N/A (no deductible)
Your Coinsurance	N/A (no coinsurance)	N/A (no coinsurance)
Out-of-Pocket Maximum (Individual/Family)	\$3,000/\$6,000 (embedded)	\$2,500/\$7,500 (embedded)
Physician Visit (Primary Care/Specialist)	\$20/\$40 copay	\$20 copay
Preventive Care Services³	Covered 100%	Covered 100%
Hospital Services	\$250/day, up to \$750/admission	10% coinsurance
Urgent Care Visit	\$20 copay	\$20 copay
Emergency Room Visit	\$200 copay	\$100 copay
Out-of-Network	Kaiser HMO Plan	HMSA HMO Plan ²
Calendar Year Deductible (Individual/Family)	Not covered	Not covered
Your Coinsurance	Not covered	Not covered
Out-of-Pocket Maximum (Individual/Family)	Not covered	Not covered

1. For more information on Rx benefits, please refer to the plan documents.

2. The deductible year runs on the calendar year.

3. Preventive care services include but are not limited to routine wellness exams, pelvic exams, pap testing, PSA tests, immunizations and annual diabetic eye exams. Covers preventive care services rendered in a physician's office and outpatient service centers.

Prescription Benefits

If you decide to enroll in one of the UHC health plans or the Surest Copay Plan, you are enrolled automatically in the Express Scripts Platinum Prescription Drug Plan. The plan covers both retail and mail-order prescriptions.

Express Scripts Prescription Drug Plan Highlights

If you are enrolled in the UHC PPO Plan, you have a separate out-of-pocket maximum specific to prescription drugs of \$2,000 for individual coverage and \$4,000 for dependent tier coverage.

In-Network	Retail ^{1,2} (30-day supply)	Retail & Mail Order ^{1,2} (90-day supply)
Generic	\$10 copay	\$25 copay
Formulary Brand	30% coinsurance (\$35 min/\$125 max)	30% coinsurance (\$70 min/\$250 max)
Non-Formulary Brand	50% coinsurance (\$50 min/\$150 max)	50% coinsurance (\$100 min/\$300 max)
Specialty	Not covered	20% coinsurance (30-day max supply)

Espresa Health Reimbursement Account (HRA) for FDA-Approved GLP-1 Weight Loss Medications

The GLP-1 HRA is an employer-funded benefit that reimburses eligible FDA-approved GLP-1 weight loss medications. The program provides up to \$2,200 per family per year for members enrolled in UHC or Surest plans. If you are enrolled in a CDHP plan and intend to maintain eligibility to contribute to your HSA, you must certify that you (and, if applicable, all covered family members) have satisfied the applicable IRS minimum annual deductible prior to submitting any request for reimbursement under this Plan. Prescriptions may be obtained through a pharmacy, telehealth provider, or direct-to-consumer program.

To get started, log in to [Espresa](#) using your OneMain Financial email to submit an itemized receipt, and complete a brief certification. Approved reimbursements are deposited directly into your bank account within 12 business days.

Beginning May 1, 2026, FAQs and full program details will be available in Espresa. For additional assistance, visit the [Espresa Help Center](#) or contact the [OneMain Benefits Center](#).

Please note: HRA funds do not roll over from one year to the next, so be sure to use your allocated funds within the plan year.

Scripta Insights

In addition to your Express Scripts Platinum Drug Plan, OneMain is pleased to offer access to the Scripta Insights application. Scripta finds prescription medicines that are the same or clinically equivalent to the ones you're already taking, but they cost less to you. If you have an opportunity to save, you'll receive a Personalized Savings Report that lists your current prescriptions and lower-priced options to discuss with your doctor. Learn more at scriptainsights.com/members.

This benefit is only covered under the UHC medical plans and the Surest Copay Plan with your Express Scripts Prescription plan.

1. Prescription drug costs do apply toward the Enhanced and Base CDHPs + HSA deductible; however, there is a list of primary preventive medications that bypass the deductible, and you pay the applicable copay/coinsurance until you have met the annual out-of-pocket maximum.
2. CDHP Plan members must first satisfy their plan deductible before the benefits in this chart apply, with the exception of some preventive medications.

Dental Benefits

OneMain provides two MetLife dental plans for you to choose from. Your MetLife Preventive and Enhanced Plans offer dental coverage through MetLife PDP Plus network. Child(ren)'s eligibility for dental coverage is from birth up to age 30.

MetLife Dental Plan Highlights

In-Network	Preventive	Enhanced
Calendar Year Deductible (Individual/Family)	\$50/\$150	\$50/\$150
Calendar Year Maximum	\$1,000	\$3,000
Preventive & Diagnostic Care	Covered 100%	Covered 100%
Basic Restorative Care	Deductible, then covered 70%	Deductible, then covered 80%
Major Restorative Care	Not covered	Deductible, then covered 60%
Orthodontia	Not covered	Covered 60% \$3,000 lifetime max

Vision Benefits

Your vision health is an important part of complete wellness. Your vision plan is designed to give you and your covered family members the care, value and service to help maintain good vision and overall health. The vision plan is administered by EyeMed and leverages the EyeMed Insight provider network. Child(ren)'s eligibility for vision coverage is from birth up to age 30.

EyeMed Vision Plan Highlights

	Frequency	In-Network	Out-of-Network
Vision Exam Services¹	12 months	\$10 copay	Covered up to \$40
Retinal Imaging¹	12 months	Covered up to \$39	Not covered
Prescription Lenses (single vision / lined bifocal / lined trifocal)	12 months	\$10 copay	Covered up to \$30/\$50/\$70
Progressive Lenses (standard / premium)	12 months	\$10 copay / \$95-\$225	Covered up to \$50
Frames²	24 months	\$150 allowance; 20% off any amount over \$150	Covered up to \$75
Contact Lenses² (conventional / disposable / medically necessary)	12 months	Conventional: \$150 allowance; 15% off any amount over \$150 Disposable: \$150 allowance Medically necessary: Covered 100%	Covered up to \$75/\$75/\$300

1. If you have diabetes, your EyeMed vision care includes covered-in-full medical follow-up eye examination, fundus photography examination, extended ophthalmoscopy (initial and subsequent), gonioscopy and scanning laser services with an in-network provider once every 6 months.

2. The plan will not cover both glasses frames/lenses and contact lenses in the same year.

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 [MainStreet](#) or 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](#) or email hrconnect@omf.com.

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

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

Activity Reimbursement

This program provides registration fee reimbursement to team members to participate in a qualifying walk or run for a charitable or non-charitable activity. Team members may submit for reimbursement once per calendar year, for **up to \$25**. Submit the reimbursement form via MainStreet.

Hinge Health

Overcome muscle and joint pain without medications or surgery. Hinge Health gives you all the tools to get moving again from the comfort of your home. You'll get exercise therapy tailored to your needs, live feedback in their app and access to a personal coach and physical therapists. This benefit is offered at no cost to team members and eligible dependents ages 18+. Visit hinge.health/onemainfinancial-enroll to learn more and enroll. If you have questions, email help@hingehealth.com or call [855-902-2777](tel:855-902-2777).

This benefit is only covered under the UHC medical plans and the Surest Copay Plan.

Midi Health

Discover true menopause relief with Midi Health. OneMain has partnered with Midi to support team members in pre-menopause, perimenopause, menopause and post-menopause. Midi offers:

- **Convenient telehealth video visits.** Midi is completely virtual, so you can book a visit with a Midi clinician for a time that works best for you.
- **Empathetic care.** Midi's clinicians take the time to discuss your symptoms and health history and will never be dismissive.
- **Easy visit booking.** 24/7 messaging and all the follow-ups you need to feel your best.

Visit joinmidi.com/onemainfinancial to learn more about Midi. If you have questions, email care@joinmidi.com or call [888-731-8994](tel:888-731-8994).

This benefit is only covered under the UHC medical plans and the Surest Copay Plan.

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. Please see your plan documents for additional details.

New! OneImaging (Advanced Imaging Center of Excellence)

OneImaging is a medical imaging provider offering quality service and affordable care for you and your family for MRIs, CT scans, ultrasounds, X-rays, and mammography. With OneImaging's dedicated care team, you can get help finding the right imaging center, scheduling your exam, comparing prices, and more.

How it Works

1. **Register online.** Starting 1/1/26, enroll with your insurance card at join.oneimaging.com/onemain.
2. **Submit your orders.** When you need medical imaging, have your doctor send orders to OneImaging.
3. **Work with your care navigator.** Your dedicated care navigator will assist you through the exam process.

To learn more, visit join.oneimaging.com/onemain. If you have any questions, email help@oneimaging.com or call [833-619-0837](tel:833-619-0837).

Optum Engage (formerly Rally) (Physical Wellness Platform)

Optum Engage is a free digital tool available to help you make simple changes to your daily routine, set healthy smart goals and stay on target. After completing a quick survey, you'll start receiving personalized recommendations for your long-term health, including well-being programs, everyday activities ("missions") and friendly competitions ("challenges"). Get started by registering at rallyengage.com.

This benefit is only covered under the UHC medical plans and the Surest Copay Plan.

New! Leap Health (Specialty Drug Infusion Program)

Get convenient and affordable infusion care from the comfort of your own home with Leap Health. Leap Health partners with licensed and experienced infusion nurses to help treat dermatology conditions, chronic inflammatory disorders, HIV, neurologic disorders, nutrition support, maternal care, pulmonary conditions, and more.

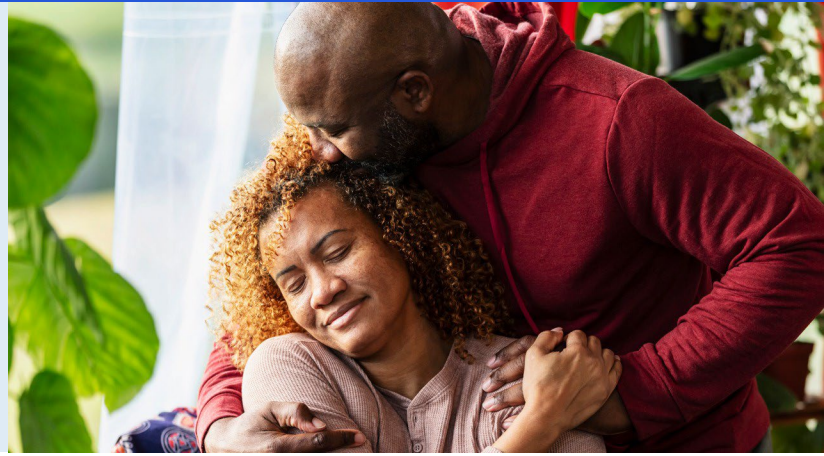
How it Works

1. **Talk to a care guide.** A dedicated care guide will confirm your eligibility and help answer your questions.
2. **Schedule your infusion.** Get care at a time that works for you.
3. **Receive treatment at home.** Medications and supplies will be shipped directly to you, and a trained nurse will arrive on your infusion date.
4. **Stay supported.** The Leap Health team will check in after your treatment and schedule your next infusion.

To learn more, visit leaphealth.com. If you have any questions, email support@leaphealth.com or call [929-998-8932](tel:929-998-8932).

This benefit is only covered under the UHC medical plans and the Surest Copay Plan.

Financial Wellness



Health Savings Account (HSA)

Team members are eligible for an HSA if they are enrolled in a qualified 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.**

If you have an HSA through a previous employer and would like to roll it over, you may reach out to [HRConnect Self-Service Portal](#) and request the “HSA Rollover Transfer Form.”

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. Visit netbenefits.com to enroll.

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).

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.

Perks at Work (Discount Programs)

Enjoy discounts at OneMain by registering with the Perks at Work program. The site may help you save money on large items such as a computer and travel as well as everyday items like restaurant visits, movie tickets, clothes and more. You also could earn WOWPoints with your purchases. WOWPoints are loyalty points that you can earn and redeem when you shop through the site perksatwork.com.

GuidanceResources, Optum Engage and Care.com also offer discounts. Learn more at bewell.omf.com.

OneMain® My Money

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.

How to Sign-Up or Access Your MyMoney Account

Team members can sign-up or log into their account via [OKTA](#).

Tuition Reimbursement

OneMain's [Tuition Reimbursement Program](#) is designed to help team members further their knowledge, skills and job effectiveness through higher education in fields of interest to the company.

How it Works

- Eligible team members must be active and full-time, working 40 hours per week.
- Applications must be submitted for each course, prior to the start of the course.
- Eligible courses must be related to our business.
- 100% tuition reimbursement for approved courses for grade "C" or better.
- **Up to \$5,250 reimbursement** per calendar year.

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.

Mental Wellness



Calm Health for Mental Wellness

Calm Health offers mental health programs and tools to support better understanding of your mental health and physical well-being. Connect with a stress and burnout specialists for exercises to help calm your mind and build life-changing habits with research-based tools to support you with stress and anxiety, mindfulness through meditation and sleep quality. Calm stays up to date with new content and tools added monthly. Learn more at calm.com and register for this benefit through your MyUHC account.

This benefit is only covered under the UHC medical plans and the Surest Copay Plan.

Family Support Program

Navigate behavioral health for your child with the Family Support Program. This benefit provides you with live support, step-by-step action plans, individual education plan (IEP) consultation and tailored referrals to get you the support you need, when you need it for help with:

ADHD	Anxiety
Autism Spectrum Disorder	Depression
Eating Disorders	Psychosis
Substance Use Disorders	Trauma

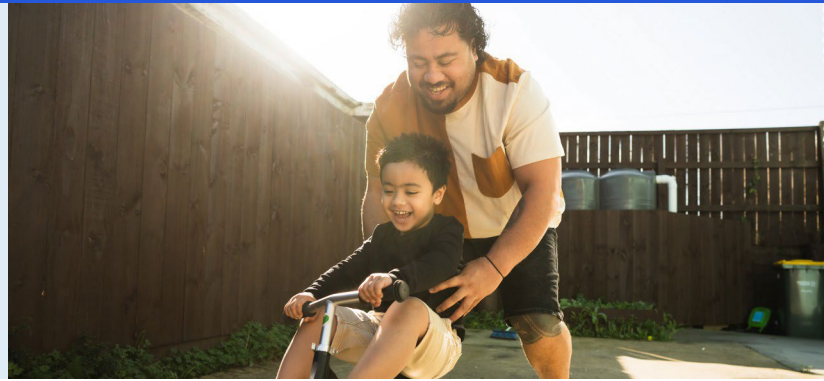
Call the Family Support Line at [855-238-4232](tel:855-238-4232). When you call, you'll speak with a licensed Behavioral Health Coordinator who will ask the right questions to get you the right support. Conversations are confidential, and you can call as often as you'd like at no cost to you.

This benefit is only covered under the UHC medical plans.

Employee Assistance Program (EAP)

When life presents challenges of any kind, online support and in-person counseling through GuidanceResources® are available 24 hours a day to provide expert and confidential support. Access to use GuidanceResources® is a company-paid benefit. Provided at no cost are 5 confidential counseling sessions per household member, per situation, per calendar year. Contact GuidanceResources® [888-381-4327](tel:888-381-4327) any time for confidential support, information and resources. and reference were to go to find other resources.
Company ID: VX3291S

Social / Family Wellness



Care.com

OneMain provides you with a premium membership to [care.com](https://www.care.com) at no cost to you. Your premium membership includes access to post jobs, search for and reach out to local caregivers 24/7 and to find care for children, adults or pets.

Adult Care Solutions	Backup Care
Expert Assistance	LifeCare Specialists
LifeMart Discounts	On-Demand Tutoring

Visit onemain.care.com or call [866-814-1638](tel:866-814-1638) to learn more about the program.

ID Watchdog Identity Theft Insurance

ID Watchdog monitors billions of data points in both public and private databases and alerts you of any new and updated information associated with your personal, identifiable and financial information. If a participant becomes a victim of identity theft while covered under the plan, ID Watchdog provides access to resolution specialists to manage the restoration process.

Visit MainStreet Protection Benefits for details.

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 UHC or the Surest Copay medical plan.

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, (5) sick days, and (3) volunteer days. Team members hired after November 1 begin earning vacation in January of the following year. Please review the [Time Away from Work Policy](#) for more details.



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

Contact HRConnect

**This Benefits Brief is intended to highlight available benefits and should not be relied upon to fully determine coverage. They are not complete descriptions of the benefits. The company may terminate or modify any benefits described in this brief, at any time, for any reason. The descriptions listed on this brief are not guarantees of coverage. If there is any conflict between this brief and the official plan documents, the official plan documents and contracts will prevail.*