Annual Enrollment FAQs

1. When is 2027 Annual Enrollment?

Annual Enrollment begins November 16, 2026, and ends December 2. Elections you make take effect January 1, 2027.

2. Which medical plans will be available for 2027?

Our plan types remain the same, but with some modifications to better differentiate the plan design and cost options, providing you with the ability to pick a coverage that meets your needs. The 2027 plans include the Anthem Blue Cross Blue Shield PPO Plan, Anthem Blue Cross Blue Shield Enhanced High-Deductible Plan (HDHP) with HSA and Anthem Blue Cross Blue Shield Base High-Deductible Plan (HDHP) with HSA. Current Surest members may also keep Surest. Eligible team members in California and Hawaii may have regional options through Kaiser and HMSA, respectively. The benefits Enrollment site will show the plans available to you and enable you to compare coverages.

- Note the Anthem plan in California operates as Anthem Blue Cross. In Utah, it's Anthem's Traditional Network.
- Plans with higher reimbursement levels come at higher premium.
- High-deductible plans allow team members to seek out the best cost for their care. The Enhanced plan offers greater reimbursement level than base, but not as rich as the PPO plan.
- Our Base HDHP plan provides lower coverage at a lower cost option for our team members.

3. What should I review before making a decision?

Consider your doctors, prescriptions and expected care. Compare each plan's deductible, co-insurance, copays, out-of-pocket maximum and medical contribution. Review the Digital Benefits Guide for plan features, then use the Enrollment site and its Cost Estimator Tool to compare your eligible options and personal costs.

4. Do I need to re-enroll?

No, you do not need to re-enroll for most benefits. If you do not make an active election, your plan type (or waived election) will roll over to 2027, except for Flexible Spending Accounts (FSAs) and one-time lump-sum Health Savings Account (HSA) contributions. If you are enrolled in the PPO Plan, or a high-deductible plan, you will map to a corresponding Anthem Blue Cross Blue Shield (BCBS) plan for 2027. If you are enrolled in the Surest Plan in 2026, you will remain in Surest for 2027. Review your mapped plan during Annual Enrollment and make any changes that are right for you.

5. Do I need to make new FSA or HSA elections?

You must make a new Flexible Spending Account (FSA) election for 2027 if you want to participate. You must also elect a new lump-sum Health Savings Account (HSA) contribution if you want one. Review eligibility and annual contribution limits before making elections.

6. Will there be premium increases?

As you have seen in the news, healthcare costs nationwide have increased significantly in recent years. OneMain continues to cover most of your healthcare costs and absorb the majority of the cost increases. As a result, for most team members premiums will increase for 2027.

7. How are my medical contributions determined in 2027?

Premiums are based on your plan election, coverage level and base salary with higher paid team members paying a slightly higher monthly premium. OneMain is committed to providing excellent, affordable healthcare to team members and will continue to cover the majority of healthcare costs for our team members and absorb most of any cost increases.

8. How do I obtain my Confirmation Statement showing what benefits I elected for 2027?

Beginning this year, Confirmation Statements will only be available digitally. You will receive an email from Alight letting you know your confirmation statement is available in the benefits enrollment site. It can be found in the upper right-hand corner by clicking on the envelope icon and 'Secure Mailbox'.

Please note: If you increase your life insurance, and have previously been denied additional coverage, you will be subject to Evidence of Insurability (EOI) for any future requests.

9. When can I expect to receive my new medical cards?

ID cards will be mailed by January 1, 2027. If you enroll in an Anthem Blue Cross Blue Shield plan, you will be able to access a digital card by going to anthem.com/register or using the Sydney app. You will need to use your legal name when registering. When the physical cards are mailed, they will come in nondescript white envelopes – please be sure you are opening your mail around this time. Please present your new Anthem BCBS ID card to your healthcare provider at your first visit on or after January 1, 2027.

If you enrolled in a Surest Plan, you may continue to use your existing ID card, however new ones will also be mailed before January.

ANTHEM BLUE CROSS BLUE SHIELD CARRIER TRANSITION

10. Why are we changing medical carriers?

OneMain regularly reviews its benefit programs to make sure they continue to meet the needs of team members and the company.

As a result of such review, OneMain is moving to Anthem Blue Cross Blue Shield as our medical insurance carrier. Anthem BCBS is an industry leading, premier healthcare carrier that consistently earns high marks for positive member experiences.

The move will give team members access to a larger network of healthcare providers, including more than 1,200 additional providers. Importantly, approximately 99% of providers in our current network are also part of Anthem's network.

11. When does the transition to Anthem Blue Cross Blue Shield take effect?

The transition to Anthem Blue Cross Blue Shield takes effect January 1, 2027.

12. How do I check if my doctor is in-network?

The instructions provided for searching the Anthem Blue Cross Blue Shield network are:

Visit www.anthem.com.
Select "Find Care" in the upper-right corner.
Under "Use Member ID for Basic Search" enter the prefix for the network you are selecting.
Use prefix OMP to search for the National Broad Program (BlueCard PPO). If you reside in Utah, use prefix OMU for the Utah Traditional Network

13. What happens if my doctor is not in-network?

You can still choose to see an out-of-network provider, but your costs will likely be higher. Some services may not be covered, and you may receive a bill for charges the plan does not cover. Choosing an in-network provider whenever possible helps limit out-of-pocket expenses and gives you access to the highest level of benefits available under your plan.

14. Where can I find information about Anthem Blue Cross Blue Shield?

Information is available on the Mainstreet Annual Enrollment Landing Page and the Digital Benefits Guide.

15. Does Anthem Blue Cross Blue Shield have an app?

Yes. The Sydney Health app lets Anthem members review benefit and plan information, access a digital member ID card, and find resources such as family or clinical advocate information. You can register through the app or at anthem.com/register. You will need to use your legal name when registering.

16. Will my medical benefits change?

Yes. There are some medical plan design changes for 2027. Review the plan options and coverage details during enrollment so you can compare them and choose the option that meets your needs. Additional details are available in each plan's Summary of Benefits and Coverage (SBC).

17. Will Anthem Blue Cross Blue Shield offer virtual care?

Yes. Anthem Blue Cross Blue Shield offers virtual visits through its partner, LiveHealth Online, including medical care, behavioral health and smoking cessation programs. These resources are available through the Sydney Health app. Anthem BCBS also offers a 24/7 NurseLine. You can talk to a registered nurse day or night for guidance about symptoms, help deciding where to seek care, or assistance finding doctors, hospitals and specialists.

18. What if I am currently receiving treatment or have an upcoming surgery or medical procedure?

Review the Transition of Care document on the Mainstreet Annual Enrollment Landing Page. Transition or continuation of care may be needed if you see a provider who will be out of network under your 2027 Anthem Blue Cross Blue Shield plan. If you have a major health concern and your provider will be out of network, contact Anthem's customer service team for additional guidance once you receive your new ID card.

19. What if I am pregnant and expecting around the time of the transition?

Contact Anthem Blue Cross Blue Shield Member Services to ask about continuing care with your current provider or transitioning to an in-network provider. If your provider is not in Anthem's network, the plan may cover services from that provider for a certain period, depending on your situation. Call Anthem BCBS Member Services at 1-844-353-0264, Monday through Friday, 8 a.m. to 8 p.m. Eastern Time.

20. Will prior authorizations transfer automatically?

Yes. Prior authorizations will transfer to Anthem Blue Cross Blue Shield for one year and will then need to be updated.

SUREST MEMBERS

21. What is changing about Surest for 2027, and why?

OneMain regularly evaluates its benefits offerings to provide competitive, high-quality and cost-effective healthcare coverage. With the introduction of a new major medical carrier, Anthem Blue Cross Blue Shield, we have made the decision to close the Surest Plan to new enrollments for 2027. Team members enrolled in Surest in 2026 may remain in that plan.

22. If I am currently enrolled in Surest, do I need to elect a new plan during Annual Enrollment?

No. If you are currently enrolled in Surest and do not make an active election, you will remain in the Surest CoPay Plan for 2027.

If you access the enrollment site and initially select another medical plan, you will not be able to go back and elect the Surest plan, due to a system limitation. If you want to return to Surest, you will need to call the Benefit Service Center via HRConnect and they will assist you.

New Hires with a start date between October and December of 2026 will have dual enrollment for both 2026 and 2027.There are system limitations – therefore if you also want Surest for 2027 you will need to call the Benefit Service Center prior to December 31, 2026, to make that election.

OTHER BENEFIT QUESTIONS

23. Will my current prescriptions still be covered?

Prescription coverage continues to be offered by Optum Rx, and you will continue to use your Optum Rx ID card for pharmacy benefits. Please review the Summary of Benefit Coverages or the Digital Benefits Guide for further details.

24. Are Care.com and Hinge Health ending?

We intentionally review our programs each year, ensuring our benefit investments meet majority of our team member needs. Underutilized programs such as Care.com and Hinge Health will no longer be offered beginning January 1, 2027. For Care.com current participants may continue using the programs through December 31, 2026, subject to existing terms.

25. Are there any changes to the Midi Menopause Program?

Midi will still be available in the Surest and Anthem Blue Cross Blue Shield plans. If you enroll in an Anthem BCBS plan, you will need to update your insurance information prior to your scheduled visit.

26. How do I enroll in Long Term Care?

This year, during the annual enrollment cycle only, team members may access the external enrollment site for the Trustmark Long Term Care program. Please note, while payroll deductions are available, costs will not be reflected in the enrollment platform, and you will receive a separate confirmation statement.

SUPPORT

27. Who should I contact if I have questions about my benefits?

HRConnect is a resource for benefits questions. You can reach the Benefits Service Center at 800-804-8502 or HRConnect@omf.com.