

2026
US Benefits Guide
Full-time Employees

Benefit Carrier Contact Information

Plan	Group Number	Phone	Website
Ameritas Vision	010-350914	EyeMed: 866.289.0614 VSP: 800.877.7195	ameritas.com
Bright Horizons		866.273.2773	MyBrightHorizons.com
Cigna Pre-Enrollment	3342825	888.806.5042	MyCigna.com May also access via Okta
Cigna After Enrollment	3342825	800.244.6224	MyCigna.com May also access via Okta
Cigna Choice Fund (HSA)		800.244.6224	MyCigna.Com Single Sign on to HSA banking
Cigna Express Scripts	BIN: 017010 PCN: 0215COMM Rx Group: 3342825	800.835.3784	MyCigna.com
Delta Dental of California	17945	800.765.6003	deltadentalins.com May also access via Okta
Fidelity 401(k)	2411X	800.835.5095	www.netbenefits.com May also access via Okta
Kaiser Permanente	Northern CA: 701560 Southern CA: 235788	800.464.4000	kp.org
LegalShield	204510	888.807.0407	shieldbenefits.com/sofi
Maven			mavenclinic.com/join/sofi
Modern Health			joinmodernhealth.com May also access via Okta
Trustmark			sofi.yourcare360.com/enrollment/
Voya: Life, Disability, Leaves & Accommodations	751511	800.855.7736	https://presents.voya.com/EBRC/SoFi
WEX: FSA, Commuter & COBRA,	52836	866.451.3399	Benefitslogin.wexhealth.com/Login.aspx



SoFi Compass

Questions?

Please visit [SoFi Compass](#) or [SoFi Central via Okta](#)



SoFi Central

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This guide is for reference purposes only. SoFi reserves the right to terminate or amend employer-sponsored plans at any time, in whole or in part, for any reason. While every effort has been made to provide an accurate summary of the plans and programs, the information contained in this handout, does not replace or change the meaning of the SoFi employer sponsored benefit plan documents, SPDs and contracts. The plan documents and contracts are controlling in the event of any discrepancy.



Invest in Yourself with SoFi Benefits!

At SoFi, we know your benefits are more than just coverage — they're an important part of your health, happiness, and peace of mind. That's why we've designed a benefits package that empowers you to choose what works best for you and your family whether you're joining us as a new hire or making selections during Open Enrollment each year.

This Benefits Guide is your go-to resource all year long, giving you the details on the programs, perks, and protections that come with being part of SoFi. You'll find highlights for each benefit here, but we encourage you to dive into the carrier and insurance materials for the full picture. You can also check out the [US Benefits pages](#) on SoFi Central for even more tools and resources or visit [SoFi Compass](#) to get your questions answered.

Your Benefits — Ready, Set, Choose!

- **Take the time to explore your benefit options.** Your choices will remain in effect through December 31, 2026, unless you have an IRS-qualifying life event (such as getting married, having a child, or losing other group coverage).
- **Think about your coverage needs for the year ahead.** For instance, would you want financial protection if you couldn't work due to an accident or illness? Also, review other coverage options that may be available to you.
- **Gather the information you'll need.** If you're covering dependents, have their dates of birth and Social Security numbers ready.

The more you understand your plans, the more value you'll get from them. Read this guide carefully and keep it handy throughout the year for important details about your benefit options.

Benefits for Your Moments That Matter

Life is made up of moments that matter and SoFi has benefits to support you and your family through them. From staying on top of your health with preventive care to starting or growing a family to planning for retirement, we have you covered. SoFi also provides resources and assistance to help you cope with change and live your best life at every stage.



Investing in yourself and your future

Investing in yourself always pays off. 💡 Make the most of your benefits to boost your financial health, nurture your emotional well-being, and thrive — at work and beyond.

- 401(k) Retirement Plan through Fidelity
- Employee Stock Purchase Plan (ESPP)
- Student Loan Employer Contribution Program (ECP) through SoFi at Work
- Basic Life & AD&D Insurance (SoFi Paid)
- Voluntary Life & AD&D Insurance (Employee Paid)
- Tuition Reimbursement



Navigating your health

You've got a full lineup of benefits and resources designed to help you manage health conditions, stay on top of your well-being, and keep your family feeling their best. ❤️

- Preventive Care. No matter which health plan you choose, preventive screenings are covered at no cost to you
- Virtual care visits available 24/7 with Kaiser and Cigna
- Access to free confidential coaching and programs to manage health conditions with Maven, Modern Health, Cigna and Kaiser
- Spending accounts: FSA, LPPFSA and HSA



Starting or growing your family

Start your family journey with confidence 🍀 — you've got the coverage, support, and resources to create a safe, healthy, and happy environment for the ones you love most.

- Back-up care through Bright Horizons
- Short-term disability Insurance (100% company paid)
- Paid Parental Leave (up to 12 weeks)
- Dependent Care FSA through WEX
- Family formation benefits with Maven, including adoption & surrogacy assistance
- Parental support with Modern Health



Coping with change

Life never stands still. 🌟 Your benefits are here to help you navigate the twists, turns, and surprises — so you can focus on what matters most.

- Mental health support including therapy and coaching with Modern Health
- Bereavement time off to step away during life's most challenging moments
- Family & Medical Leave Act (FMLA) Leave
- Legal plan through LegalShield



Benefits at every stage of life

Wherever you are in life, SoFi's benefits have your back — supporting your physical, emotional, financial, and social well-being every step of the way. 🎉

- Commuter benefits
- Employee perks & discounts through our benefit partners
- Generous paid time off
- Pet Insurance administered through Nationwide
- Gym and wellness discounts through Wellhub

Where to Find Help

We trust that this Benefits Guide will serve as a valuable resource for you throughout the year, detailing the services and benefits available to you as a valued SoFi employee.

Self Service First at SoFi Central/ US Benefits and SoFi Compass

Your one-stop shop for all things benefits is **SoFi Central / US Benefits**. This is where you'll find everything you need to understand your benefits, including:

- **Carrier Contact Information** – Websites, phone numbers, and member portals for quick access.
- **Helpful Plan Information & Documentation** – Key details to help you understand how your coverage works.
- **Enrollment & Life Event Guides** – Step-by-step Workday Benefits instructions for enrolling or making changes when your situation changes.
- **Benefit Plan Summaries** – Clear overviews of your health, disability, and life insurance plans, plus EAP, FSA, and more.

For questions, start with **SoFi Compass** for answers. If you can't find what you need there, you can also check out the below additional resources.

Flimp Decisions

Choosing benefits can feel overwhelming, but you don't have to decide alone. With the Flimp Decisions tool, you'll answer a few quick questions about your needs, preferences, and budget. The tool will then provide a personalized recommendation to help you compare your medical plan options and select the coverage that fits you and your family best.

New this year, Flimp has a new interface and you can include your spouse/ partner's benefits to compare as well as review voluntary benefits.

Access within the Workday Benefits enrollment process or by visiting: [Flimp Decisions](#).

Cigna One Guide

Cigna's One Guide service is designed to help you make the most of your health benefits.

Whether you're looking for an in-network doctor, need help understanding how your plan works, want to compare costs for care, or are preparing for an upcoming procedure, One Guide can walk you through each step.

Advocates can also explain preventive care options, review prescription coverage, and answer questions about billing or claims.

Pre-enrollment from Cigna, call **888.806.5042**.
Once enrolled, call **800.244.6224** or visit [myCigna.com](#).

Health Advocate

Health Advocate gives you and your family confidential, one-on-one support to navigate the healthcare system and manage everyday life challenges.

From finding doctors and scheduling appointments to resolving billing issues and explaining your benefits, Health Advocate's experts are here to guide you.

The service is available 24/7 at no cost to you or your household members, making it easier to get the care and support you need, when you need it.

Phone: **866.989.2942**
Website: [www.healthadvocate.com](#)
Passcode: **JJTRD3S**
Email: benefits@sofi.org

New Hire Enrollment

As a new hire, you get to choose from a variety of benefits designed to support you and your family's well-being. Take time to explore and compare your options so you can select the plans that best fit your needs.

Enrolling in your benefits



Log into **Workday**.

You must enroll within **15 days** from your hire date.

Note: Any missed payroll deductions will be collected.



Add dependents, if applicable then click the **confirm and continue button** to proceed to the next step.



Elect the benefits you want.

Click through each benefit "tile" to ensure you do not skip any benefit that you may need.



Click the **Review and Sign** button to review the legal notice in the electronic signature section.

Click **Submit**.



Click the **View Benefits Statement** button and then download your election confirmation for your records.

Click **Done** to complete enrollment.

Enrollment Tips

- You will need your dependent's social security numbers and birthdates to complete the enrollment.
- Once you create a dependent or beneficiary you do not need to create it again, simply check the box next to the dependent's name for each benefit.
- Once you make elections during your initial new hire enrollment period, you will not be able to make changes until the next Open Enrollment unless you have a qualifying life event such as marriage, birth of a child, or loss of other group coverage. Please see page 7 for more information on mid-year changes.
- The sooner you enroll, the quicker you can download your ID cards. It takes 7-10 days after you enroll for our insurance carriers to process your enrollment so you can download your ID cards. Most of our benefit partners do NOT mail out ID cards. Please see page 7 for more information.
- Remember to scroll down on your computer screen and look for the continue button to advance to the next step.
- When in doubt, please ask! We are here to help ensure you get your benefits right.

Benefits Basics

Eligibility

You're eligible to enroll in benefits if you are a regular, full-time employee working an average of 30 or more hours per week (or 130 hours per month).

You can also cover eligible dependents, including:

- Your legal spouse or Domestic Partner
- Your children under age 26
- Children over age 26 who are disabled and/or unable to support themselves due to a mental or physical disability

Eligible children include biological or adopted children, children of your spouse or Domestic Partner, or children for whom you are a legal guardian (through a court appointment or a Qualified Medical Child Support Order, or QMCSO).

Important Note

You won't need to provide documentation during New Hire Enrollment or Open Enrollment. However, SoFi may request it later—such as during a dependent audit or if you have a qualifying life event—to confirm eligibility. Having copies of documents like a marriage certificate or birth certificate on hand can make the process quick and easy if verification is needed.

Domestic Partner Coverage

At SoFi, we're committed to offering inclusive benefits that support all employees and their families. If you'd like to enroll a Domestic Partner in your benefits, certain eligibility requirements apply. These requirements depend on whether your city, county, or state offers an official domestic partnership registration process.

If your locality has a Domestic Partnership Registry

You'll need to complete the official registration process and provide documentation—such as a certificate or proof of registration—when enrolling your Domestic Partner.

Localities without a Registration Process

You'll need to provide the following for verification:

1. *Notarized Domestic Partner Affidavit* – You and your Domestic Partner must complete and sign SoFi's Domestic Partner Affidavit affirming your committed relationship. This document must be notarized.
2. *Proof of Economic Interdependence* – Provide two forms of documentation showing shared financial responsibility, such as:
 - A joint lease, mortgage, or deed
 - Joint bank account statements
 - Shared utility bills
 - Naming your partner as a beneficiary on insurance or retirement plans
 - Other documents that demonstrate mutual financial obligations

Important: Imputed Income

If you enroll a Domestic Partner and/or their dependents, the IRS treats SoFi's contribution toward their coverage as imputed income—meaning it's taxable. This increases your taxable gross income for federal, state, and FICA (Social Security and Medicare) taxes, and taxes will be withheld from your paycheck. We recommend consulting a tax advisor for guidance.

Double Coverage Rules

If both you and your Domestic Partner (or spouse) work at SoFi, you cannot cover each other under the same benefits plan.

Confirmation of Coverage

Once you complete your online enrollment, you may download a confirmation of your benefit elections in Workday.

Please review this confirmation carefully and notify the Benefits Team of any concerns. You must notify the Benefits Team of any change or concern within 30 days of your coverage being effective.

If You Don't Enroll or Waive Coverage

If you choose to waive coverage for yourself or any eligible dependents, or you elect to not enroll in coverage during your New Hire Enrollment window or SoFi's annual Open Enrollment period, you will not have coverage for the 2025 plan year. Please remember, you will not have the option to make elections until the next annual Open Enrollment period unless you have an IRS Qualifying Life Event.

Please see page 8 for more information on IRS Qualifying Life Events.

Availability of Summary Benefit Coverage

Our medical carriers have created a separate Summary Benefit Coverage (SBC) for each of the medical benefit options that are effective January 1, 2025. The SBC for each plan is available online on SoFi Central, as well as from the Benefits Team. You can use the SBCs and glossary as quick reference to assess what benefits are available or covered under each medical plan option and review an explanation of terms used in the benefit plans

When Coverage Ends

Benefit coverage ends on the last day of the month that you terminate employment, or become ineligible for benefits. The exceptions are flexible spending accounts, life insurance, disability insurance and other ancillary benefits, which end on your last day of employment. Coverage for dependent children end at the end of the month following their 26th birthday.

Continuation of Coverage

Individuals and dependents who lose coverage during the year may be eligible to continue benefits. Please contact the Benefits Team or refer to your Summary Plan Description for more information on COBRA.

When Coverage Begins

Your medical, dental, vision and life insurance benefits begin on your date of hire. Other benefits begin at a later time. Please review the below table to learn about when coverage begins for each benefit.

Benefit	Effective date
Medical Dental Vision 401k EAP Life Insurance Bright Horizons Maven Modern Health Wellhub	Date of Hire
HSA FSA LegalShield	First of the month on or after hire date
Tuition Reimbursement	6 months after continuous service prior to the start date of the course
Disability (Short & Long Term)	First of the month following 90 days after hire date.



Benefit Identification Cards

ID cards from the various carriers and the debit card for the FSA can take up to 2 weeks to get to you. Please complete your benefit enrollment in a timely manner.

Medical	<p>If you elect coverage with Cigna, you may obtain a digital ID card or access your card via Cigna's mobile app or by accessing myCigna via Okta. Cigna does not automatically provide physical ID Cards.</p> <p>If you elect coverage with Kaiser, you will receive a Kaiser insurance card.</p>
HSA Banking	<p>HSA contributions are sent to Cigna Choice Fund HSA by WealthCare Saver. New enrollees will receive a new Debit Card and welcome packet from Cigna Choice Fund. Please activate your cards once you receive it. Upon activation you will be able to choose a PIN.</p>
Dental	<p>Delta Dental utilizes a paperless system and does not mail out dental ID cards. You may simply provide to your Delta Dental dentist, your social security card number and they can take it from there. You have the option to print out a paper identification card online at deltadentalins.com, access your ID card digitally on the Delta Dental mobile app or by accessing Delta Dental via Okta. You need to register with the Delta Dental site in order to obtain your ID card and have access to claims information.</p>
Vision	<p>You will receive an ID card from Ameritas for your vision benefit. Additionally, providers can use the member's social security number to access eligibility.</p>
Flexible Spending Account	<p>If you enroll in a Flexible Spending Account, you will receive a Benefits MasterCard® from WEX.</p>
Commuter Benefit	<p>If you enroll into the commuter benefit, you will receive a Benefits MasterCard® from WEX Group. Employees who are also enrolled in the FSA will use the same Benefits MasterCard® provided by WEX.</p>
LegalShield	<p>If you enroll into the voluntary legal protection plan, you will receive an ID card from LegalShield.</p>

When You Can Make Changes: Qualifying Life Events

Once you make your enrollment elections, you will not be able to make changes until the next Open Enrollment unless you have an IRS Qualifying Life Event. When you experience a life event, you must complete your election changes within **30** days from the date of the life event or status change. Documentation of a qualifying event of status change is required in order for you to make allowable changes to your benefits. You can find further information by going to **SoFi Central** and selecting Workday How-to Guides. This will provide you a listing of the different changes you can make and the instructions on how to process.

Generally, you may only make or change your benefit elections during a Qualifying Life Event, such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage by you or your dependent.
- Eligibility for Medicare or Medicaid.

Please note: Enrollment for newborn or adopted children is not automatic. You must complete the life event process to add them to your coverage.

Benefit Premiums

Employee contributions for voluntary life insurance, FSA, HSA, LegalShield, and medical plans are deducted over 26 pay periods annually. This translates to bi-weekly contributions.

2026 Rates	What Your Pay per Pay Period			
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical				
Cigna OAP/PPO HDHP with HSA	\$24	\$53	\$43	\$74
Cigna OAP/PPO	\$63	\$139	\$114	\$196
Kaiser HMO	\$56	\$122	\$112	\$167
Dental				
Delta Dental	Paid 100% by SoFi	Paid 100% by SoFi	Paid 100% by SoFi	Paid 100% by SoFi
Vision				
Ameritas VSP or EyeMed Network	Paid 100% by SoFi	Paid 100% by SoFi	Paid 100% by SoFi	Paid 100% by SoFi
Voluntary Plans				
LegalShield	\$7.27	\$7.27	\$7.27	\$7.27

Benefit Tax Treatment by Payroll

Benefit	Tax treatment	Who Pays
Medical: Cigna & Kaiser	Pretax	SoFi & You
Dental	NA	SoFi
Vision	NA	SoFi
Health Savings Account	Pretax	SoFi & You
Flexible Spending Account	Pretax	You
Basic Life & Accidental Death & Dismemberment (AD&D) Insurance	NA	SoFi
Voluntary Life & AD&D Insurance	After-tax	You
Short Term Disability (STD)	NA	SoFi
Long Term Disability (LTD)	NA	SoFi
Legalshield	After-tax	You
Pet Insurance	NA	You (directly to Nationwide)
Commuter Benefits	Pretax	You
401(k) Plan	Pre-tax, Roth & After-tax	SoFi & You
Wellhub	After-tax	SoFi & You



Cigna OAP/PPO Medical Plan

The Cigna OAP/PPO plan has a \$20 copay for in-network office visits and \$35 copay for specialist visits. Preventive services, as defined under health care reform, are covered at no cost. The plan provides in-network office visits, simple lab/x-rays and prescription drugs at a copay, not subject to the deductible. All other services, including the Emergency Room, are subject to the \$500 deductible, after which you pay 20% of negotiated charges for in-network services.

Out-of-network services will result in significantly higher costs. Employees and their families should verify all providers you are referred to are, in fact, in the Cigna Open Access Plus network.

Utah Employees: This plan includes most Intermountain Healthcare (IHC) network providers and facilities. We encourage all employees to visit [myCigna.com](https://mycigna.com) or contact Cigna directly to ensure their provider or medical facility is in-network.

Cigna may require pre-certification for certain procedures, treatments, and hospital stays. If you use in-network providers, this process is handled automatically.

Otherwise, if you're enrolled in a plan that has an out-of-network option and you obtain the services from an out-of-network provider, it's your responsibility to ensure that you complete this process when required.

Note: A detailed summary of coverage is available at **SoFi Central**. The next page is a partial summary of benefits only. The Summary Plan Description (SPD) contains a complete detail of benefits, limitations and exclusion. The SPD also describes grievance procedures for disputes. We strongly encourage you to review the SPD before applying for coverage.

Cigna OAP/ PPO: High Level Plan Summary & Your Associated Costs

	Utah: Cigna PPO HDHP with HSA Other States: Cigna OAP HDHP with HSA	
	In- Network	Out-of-Network
Annual Deductible		
Individual	\$500	\$1,500
Family	\$1,500	\$4,500
Annual Out-of-Pocket Maximum (includes deductible)		
Individual	\$3,000	\$9,000
Family	\$6,000	\$18,000
Lifetime Maximum	Unlimited	Unlimited
	You Pay	
Coinsurance/ Copays		
Coinsurance	20% after deductible	40% after deductible
Office Visit	\$20 copay primary care \$35 copay specialist Deductible waived	40% after deductible
Preventive: Routine annual physicals, immunizations, diagnostic x-ray, & lab	\$0 deductible waived	40% after deductible
Maternity <ul style="list-style-type: none"> Initial Visit to Confirm Pregnancy All Subsequent Visits Delivery 	\$20 copay 0% 20% after deductible	40% after deductible 40% after deductible 40% after deductible
Physical Therapy & Chiropractic See plan summaries for limits	\$20 copay deductible waived	40% after deductible
Outpatient Standard Lab & X-ray	\$0 deductible waived	40% after deductible
In-patient Hospital	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	40% after deductible
Urgent Care (Physician Services)	\$40 copay deductible waived	40% after deductible
Emergency Room: Notification is required if confined in a non-network hospital	20% after deductible	20% after deductible
Prescriptions		
<i>Note: No coverage for out-of-network</i>	Retail (up to 30 day supply)	Mail Order (up to 90 day supply)
Generic	\$10 copay	\$17 copay
Brand Preferred	\$30 copay	\$75 copay
Brand Non-Preferred	\$50 copay	\$125 copay

Cigna OAP/PPO HDHP with HSA Medical Plan

Understanding how your plan works



1. Your Deductible

You pay out-of-pocket for most medical and pharmacy expenses until you reach your deductible. You can pay for these expenses from your Health Savings Account (HSA).



2. Your coverage

Once your deductible is met, you and the plan share the cost of covered medical and pharmacy expenses with coinsurance. The plan will pay a percentage of each eligible expense and you will pay the rest.



3. Your out-of-pocket maximum

When you reach your out-of-pocket maximum, the plan pays 100% of the covered medical expenses for the rest of the plan year. Your deductible and coinsurance apply toward the out-of-pocket maximum.

The Cigna OAP/PPO HDHP HSA plan is a High Deductible Health Plan (HDHP) that can be paired with a Health Savings Account (HSA). HDHPs feature higher-than-average deductibles, meaning that all services, except preventive care, must first meet the deductible. This includes office visits, prescriptions, surgeries, emergency room visits, and more. Consequently, an employee needs to satisfy the individual deductible before Cigna will cover any services.

Once each eligible family member meets their individual deductible, their covered expenses will be reimbursed according to the coinsurance level outlined in the plan. Alternatively, when the family deductible is met, covered expenses for all eligible family members will also be paid based on the specified coinsurance level.

By enrolling in the HDHP, you may qualify for a Health Savings Account through Cigna. Employees who choose the Cigna OAP/PPO HDHP with HSA will receive an annual SoFi contribution of \$800 for individual coverage or \$1,600 if one or more dependents are enrolled. For more details on HSAs, please refer to page 14.

Utah Employees: This plan includes most Intermountain Healthcare (IHC) network providers and facilities. We encourage all employees to visit myCigna.com or contact Cigna directly to ensure their provider or medical facility is in-network.

The medical plans may require pre-certification for certain procedures, treatments, and hospital stays. If you use in-network providers, this process is handled automatically. Otherwise, if you're enrolled in a plan that has an out-of-network option and you obtain the services from an out-of-network provider, it's your responsibility to ensure that you complete this process when required.

Note: A detailed summary of coverage is available at SoFi Central. The next page is a partial summary of benefits only. The Summary Plan Description (SPD) contains a complete detail of benefits, limitations and exclusion. The SPD also describes grievance procedures for disputes. We strongly encourage you to review the SPD before applying for coverage.

Making the most of your plan

Getting the most out of your plan also depends on how well you understand it. Keep these important tips in mind when you use your plan:

- **In-network providers & pharmacies:** You will generally pay less if you see a provider within the medical and pharmacy network.
- **Preventive care:** In-network preventive care is covered at 100% (no cost to you).





Cigna HDHP with HSA: High Level Plan Summary & Your Associated Costs

	Utah: Cigna PPO HDHP with HSA Other States: Cigna OAP HDHP with HSA	
	In- Network	Out-of-Network
Annual Deductible		
Individual	\$2,200	\$4,400
Individual within a Family	\$3,400	\$6,000
Family	\$4,400	\$8,800
Annual Out-of-Pocket Maximum (includes deductible)		
Individual	\$3,700	\$13,300
Family	\$7,400	\$26,600
Lifetime Maximum	Unlimited	Unlimited
	You Pay	
Coinsurance/ Copays		
Coinsurance	10% after deductible	30% after deductible
Office Visit	10% after deductible	30% after deductible
Preventive: Routine annual physicals, immunizations, diagnostic x-ray, & lab	\$0 Deductible waived	30% after deductible
Maternity		
• Initial Visit to Confirm Pregnancy	10% after deductible	30% after deductible
• All Subsequent Visits	0%	
• Delivery	10% after deductible	
Physical Therapy & Chiropractic See plan summaries for limits	10% after deductible	30% after deductible
Outpatient Standard Lab & X-ray	10% after deductible	30% after deductible
In-patient Hospital	10% after deductible	30% after deductible
Outpatient Surgery	10% after deductible	30% after deductible
Urgent Care (Physician Services)	10% after deductible	30% after deductible
Emergency Room: Notification is required if confined in a non-network hospital	10% after deductible	10% after deductible
Prescriptions		
<i>Note: No coverage for out-of-network</i>	Retail (up to 30 day supply)	Mail Order (up to 90 day supply)
Generic	\$10 copay after deductible	\$25 copay after deductible
Brand Preferred	\$30 copay after deductible	\$75 copay after deductible
Brand Non-Preferred	\$50 copay after deductible	\$125 copay after deductible

Health Savings Account: Cigna Choice Fund

Think of an Health Savings Account (HSA) as a savings plan for health care you'll need today, tomorrow and into the future. It works like a regular bank account, but you don't pay federal income tax on the money you deposit. When you use your HSA money to pay for qualified medical expenses, you won't pay income taxes on the money, either. You even build your savings into a nest egg for retirement.

Unlike a flexible spending account (FSA), your savings grow from year to year. There's no "use it or lose it" rule. The money is there when you need it. And it's yours to keep.

			
Start It	Build It	Use it	Grow It
<ul style="list-style-type: none">• Contributions to an HSA are tax-free for you- whether they come from you or the company.• SoFi contributes \$30.77 for individual coverage and \$61.54 for family coverage per pay period.• The HDHP costs less than other plan so the money you save on premiums can be put into your HSA. This helps you save money on taxes and gives you more flexibility and control over your health care dollars.	<ul style="list-style-type: none">• All of the money in your HSA is yours, including any contributions deposited by SoFi, even if you leave your job, change plans or retire.• In 2026, the total of your contributions and SoFi's can be up to \$4,400 for individual coverage and \$8,750 for family coverage. If you are age 55 or older, you can contribute an additional \$1,000 per year.	<ul style="list-style-type: none">• You may withdraw your money tax-free at any time, as long as you use it for qualified expenses.• A list can be found at https://www.irs.gov/publications/p969• You may also save this money and hold onto it for future eligible health care expenses.	<ul style="list-style-type: none">• Unused money in your HSA will roll-over, earn interest and grow tax-free over time.• You decide how to use the HSA money, including whether to save it or spend it for eligible expenses.• When your balance is greater than \$1000, you can also invest it- tax free (in most states)!

Eligibility details

You are eligible if:

- You are enrolled in the Cigna HDHP with HSA plan.
- You or your spouse/domestic partner are not covered by any other non-HDHP medical coverage, such as through a spouse's/domestic partner's employer.
- You are not enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.
- You or your spouse/domestic partner are not enrolled in the Health Care FSA plan through their employer.

Important Things to Know

- Employee payroll and SoFi contributions will be effective first of the month **following date of hire**.
- You will receive a Welcome Kit and Debit card for your new Cigna Choice Fund HSA.
- Save all your receipts for qualified medical expenses in case the IRS requests them!
- You can only enroll in a limited purpose FSA and Dependent Care FSA only if you have a HSA.
- You may change your HSA contribution anytime during the year via Workday. Please note: It may take 1 to 2 pay periods for the change to reflect on your paycheck.



Cigna Prescription Drug Coverage

Express Scripts Home Delivery

Need prescriptions regularly? Cigna's Home Delivery Pharmacy—powered by Express Scripts—brings your meds right to your door. Think up to a 90-day supply, 24/7 access to pharmacists, refill reminders, and quick online or mobile ordering. Just set up your member account and you're good to go.

Cigna 90 Now

With Cigna 90 Now, you decide how to get your maintenance meds. Pick up a 30-day supply at any in-network retail pharmacy or through home delivery—or grab a 90-day supply from select in-network pharmacies or Express Scripts Home Delivery.

Manage Your Prescriptions



By Phone:

Call **800.835.3784** and be sure to have the following information handy:

- Your name and Cigna ID number
- The names and dosages of your prescription medications - for you or covered family members
- Your doctor's contact information (name and phone number)
- Your credit card information (American Express, Discover, MasterCard or Visa)



Online/Mobile App:

Log in to myCigna.com or the myCigna App. From here you are able to:

- Refill your prescriptions
- Request a new prescription
- Track your orders so you know when medication should arrive
- See your order history
- Update your profile information
- Estimate your medication costs before you place your order

Cigna Care Management Offerings

Virtual Visits

Access the care you need - when, where, and how you need it with Cigna's Telehealth Connection. Cigna provides access to MDLIVE telehealth services as part of your medical plan.

A virtual visit lets you see and talk to a doctor from your mobile device or computer for a wide range of appointment types, such as Primary Care, Dermatology, Urgent Care and Behavioral Health. Most visits take about 10 – 15 minutes and doctors can write a prescription, if needed, that you can pick up at your local pharmacy.

How to access Virtual Visits

Register online at MDLIVEforCigna.com or download the mobile app. After registering, you can search for a doctor by a criteria, such as specialty, language, gender, location or simply find the next available doctor. Once an available doctor is located, the system automatically connects the doctor to you. During your visit, you will be able to talk to a doctor about your health concerns, symptoms and treatment options.

Behavioral Health

Cigna offers virtual visits for Behavioral Health including ongoing counseling and physician visits. Go to Cigna's Behavioral Health or to MDLIVEforCigna.com to search for virtual telehealth specialists.

Costs For Virtual Visits

Cigna OAP/PPO	Cigna HDHP with HSA
Wellness: No Charge	10%. You do not need to meet deductible first.
Primary/Routine Visit: \$20	Members can see personalized cost for services on the MDLIVE site.

Cigna Health Advisor

Everyone has different needs when it comes to improving their health and well-being. Do you always know all of your options? Where to get a quick answer? Or where to go for help with a more serious situation? You now have access to nurses, coaches, nutritionists and clinicians — who will listen, understand your needs and help you find solutions, even when you're not sure where to begin.

Employees can:

- Get helpful information about treatment options so you and your doctor can make decisions that meet your health needs and work best for you
- Understand preventive screenings and annual exams so you can learn more about what you can do to get and stay healthy
- Get help finding your way through the health care system and answering questions about your health coverage

To have a confidential one-on-one conversation, with a health coach today, call **800.244.6224**.

Cigna Your Health First – Chronic Condition Coaching

If you have a chronic condition, Cigna may contact you to offer one-on-one coaching. Your health coach can help you manage your condition, understand medications, identify triggers, prepare for hospital stays, explore treatment options, and find ways to save on medical costs. Eligible employees will be contacted directly, or you can call **800.244.6224** to speak with a coach.

Cigna Healthcare Wellness Experience with Virgin Pulse

Included with your Cigna plan, this program helps you build healthy habits—whether improving sleep, increasing activity, or connecting socially. Enroll on myCigna.com under the Wellness tab to access:

- Digital coaching programs
- Habit challenges with coworkers, friends, and family
- Progress tracking with popular fitness devices
- Free accounts for up to 10 friends or family members

Cigna Omada

Omada is a digital lifestyle change program designed to help you lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease.

You'll receive the program at no additional cost if you or your covered adult dependents are:

- Enrolled in the company medical plan offered through Cigna Healthcare
- At risk for type 2 diabetes or heart disease
- Accepted into the program

To get started with Omada:

- Log into your myCigna® account
- Click on "Wellness" at the top of your dashboard homepage and scroll down to "Health Topics"
- Click on "Pre-Diabetes and Diabetes, then scroll down to the box that reads, "Omada for Cigna: Diabetes Prevention"
- Click on "Let's Go," then click on "Explore Omada"

Cigna Healthy Pregnancies, Healthy Babies

To help you stay healthy before, during your pregnancy and in the days and weeks following your baby's birth. You'll have access to preconception planning tools and resources. Get live support 24 hours a day, seven days a week.

- Call **800.615.2906** to enroll today
- Once enrolled, call the toll-free number on the back of your ID card anytime to speak with a Cigna pregnancy coach who has nursing experience, and can help you find in-network health care providers.
- Visit myCigna.com for tools to help you track your pregnancy week by week, prepare for delivery and care for your baby.
- Get rewarded for making smart choices – when you participate and complete the program you may be eligible to receive:
 - A \$75 incentive if you enroll by the end of your second trimester and complete the postpartum assessment; or
 - A \$150 incentive if you enroll by the end of your first trimester and complete the postpartum assessment.

Cigna FoodSmart: Virtual Nutritional Counseling

As a participant in Cigna, you have access to Foodsmart, a network provider that offers virtual nutrition counseling with registered dietitians. These dietitians develop personalized food programs based on your budget and health objectives, addressing areas such as weight management, gut health, irritable bowel syndrome, diabetes, hypertension, and heart health.

After registering with Foodsmart, you can schedule a nutritional counseling appointment. Additionally, you will gain access to a variety of tools, including recipes, customized meal plans, grocery price comparisons, and support for integrated grocery store and restaurant ordering.

Moreover, you'll receive weekly newsletters and notifications about events, such as upcoming webinars focused on wellness and nutrition. To view and register for webinars, visit foodsmart.com/members/cigna-healthcare.

IdentityForce

Employees enrolled in the Cigna Healthcare medical plan can access identity theft protection at no cost. IdentityForce, a brand under TransUnion®, has been dedicated to safeguarding identities and credit for over 40 years. Their Certified Resolution Specialists work tirelessly to ensure the safety of you and your family.

Here are two ways to activate your account:

1. Visit cigna.identityforce.com/starthere
2. Call **833.580.2523**

Cigna Lifestyle Management Programs

Whether your goal is to lose weight, quit tobacco or lower your stress levels, you have the power to make it happen. Cigna Lifestyle Management programs can help — and all at no cost to you. Each program is easy to use, and available where and when you need it. Employees can meet one-on-one with a wellness coach with convenient evening and weekend hours. Or you can take advantage of online support and tools to reach your goals.

To get started today call 800.244.6224 or online at myCigna.com.

Kaiser HMO Medical Plan (California Employees Only)

Kaiser is accessible to eligible California employees residing within its service area, determined by their home ZIP code. To enroll and maintain enrollment in this plan, it is essential to meet all eligibility criteria, including those specific to the service area.

The Kaiser HMO plan is structured around a network of exclusive doctors and Kaiser facilities across California. If you choose to enroll in the Kaiser HMO medical plan, all services and supplies must be provided, prescribed, authorized, or directed by a Kaiser Health Plan physician, unless it's an emergency situation.

Kaiser Member Video Visit Service

Experience a new type of house call with Kaiser's innovative video visit service. Depending on your symptoms or condition, you can receive the care you need from your doctor, all from the comfort of your location. Best of all, this service is completely free of charge.

If you're using a mobile device, simply download the KP Preventive Care app from the App Store or Google Play to access the service.

Note: A detailed summary of coverage is available at [SoFi Central](#). The next page is a partial summary of benefits only. The Summary Plan Description (SPD) contains a complete detail of benefits, limitations and exclusion. The SPD also describes grievance procedures for disputes. We strongly encourage you to review the SPD before applying for coverage.

Kaiser Mail Order Pharmacy

Save time and effort by getting your prescription refills delivered right to your door. Say goodbye to driving to the pharmacy and waiting in line. Prescriptions typically arrive within 7 to 10 business days.

Here are three simple ways to utilize Kaiser's Mail Order Pharmacy:

- Order refills online at [kp.org](#) or through the Kaiser mobile app, available 24/7.
- Call toll-free at **888.218.6245** or use the phone number provided on your prescription label.

Kaiser Member Programs

Create a member account at [kp.org](#) to manage your Kaiser healthcare.

Kaiser Pregnancy Care

- Visit [kp.org/pregnancy](#) for resources available to you
- For Kaiser Campus Class Schedule visit [kp.org/classes](#)

Kaiser Nurse Line

Call **866.454.8855**

Kaiser Healthy Discounts

Visit [kp.org/choosehealthy](#)

Or call **877.335.2746**

Kaiser Virtual Assistance for Mental Well-being

Kaiser members can explore 2 evidence-based apps, including:

Calm is the number one app for meditation and sleep. You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos

Headspace Care (formerly called Ginger) offers 1-on-1 emotional support coaching and self-care activities to help with many common challenges.

- Coaches are available by text 24/7
- You can use Headspace Care's text-based coaching services at no cost, no referral needed.

Visit [kp.org/selfcareapps](#) to get started.

Additional Kaiser Healthy Resources & Benefits

Visit [kp.org](#) and select "Health and Wellness"

Kaiser HMO: High Level Plan Summary & Your Associated Costs

	Kaiser HMO (CA employees only)
	In- Network Only
Annual Deductible	
Individual	\$500
Family	\$1,000
Annual Out-of-Pocket Maximum (includes deductible)	
Individual	\$2,500
Family	\$5,000
Lifetime Maximum	Unlimited
	You Pay
Coinsurance/ Copays	
Office Visit	\$20 copay Primary care \$30 copay specialist deductible waived
Preventive: Routine annual physicals, immunizations, diagnostic x-ray, & lab	\$0
Maternity	\$0
<ul style="list-style-type: none"> Initial Visit to Confirm Pregnancy All Subsequent Visits Delivery 	20% after deductible 20% after deductible
Physical Therapy, Accupuncture & Chiropractic See plan summaries for limits	\$20 copay (up to 20 visits per year)
Outpatient Standard Lab & X-ray	\$10 copay per encounter
In-patient Hospital	20%
Outpatient Surgery	20%
Urgent Care (Physician Services)	\$20 copay per visit
Emergency Room	\$250 copay per visit
Kaiser Retail Prescriptions (up to 30 day supply)	
Generic	\$10 copay
Brand Preferred/ Brand Non-Preferred*	\$30 copay
Speciality	20% up to \$250
Kaiser Mail Order Prescriptions (up to 100 day supply)	
Generic	\$20 copay
Brand Preferred/ Brand Non-Preferred*	\$60 copay
Speciality	30-day Retail Only

*The cost sharing for non-preferred brand drugs under this plan aligns with the cost sharing for preferred brand drugs, when approved through the formulary process.

Where to Get Care

Your medical plan includes access to a variety of providers & services. Take time to understand your options so you can get the right care at the right time and place and spend your money wisely.



Virtual Care

- Get care anytime, from anywhere.
- Non-emergency care, advice is available 24/7.

Treatment for:

- Allergies
- Cold or flu symptoms
- Urinary tract infection
- Fever
- Sore throat or cough



Doctor's Office

Make a personal appointment to see a doctor for full-service care for things that don't need attention right away, including:

- Annual physical
- Health screenings
- Vaccines
- Medicine refills
- Anxiety & depression



Urgent Care

Same day treatment for non-life threatening illness or injury

- Cuts requiring stitches
- Ear infections
- Insect bites
- Sprains/ strains
- Nausea/ diarrhea
- Pink eye



Emergency Room

Treatment for life-threatening emergencies:

- Broken bones
- Chest pain
- Difficulty breathing
- Head injuries
- Uncontrolled bleeding
- Sudden dizziness or numbness
- Mental health crisis

\$ Lowest cost



Highest Costs \$\$\$



Delta Dental of California

Our dental plan is offered through Delta Dental of California. You can either use a Delta Dental provider or opt for an out-of-network provider. Choosing participating providers means you'll spend less out of pocket!

There are two networks available, each with distinct benefits. The Delta Dental PPO Network provides contracted discounts, and you'll pay a lower coinsurance percentage. The Delta Premier Network offers a wider selection of dentists, but with fewer discounts, resulting in a higher percentage of costs for services.

If you choose a non-Delta Dental dentist, you may need to submit your own claims form, and the dentist may charge you their full fee. This means you will be responsible for the difference between Delta Dental's allowable amount and the dentist's fee.

Delta Dental Digital ID Card

You do not need a Delta Dental ID card when you visit the dentist. You have two options:

- Let your dental provider know you have coverage through Delta Dental of California and provide requested demographic information.
 - If family members are covered under your plan, they'll need your information.
 - Download an ID card online at deltadentalins.com to print your ID card or access it through the Delta Dental mobile app or via [Okta](#).

Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at deltadentalins.com.

Obtain a Pre-treatment estimate

Delta Dental offers free pre-treatment estimates, an easy way to predict your out-of-pocket costs for a procedure. Consider obtaining a pre-treatment estimate for dental work that could exceed \$300, such as a crown, wisdom tooth extraction, bridge or periodontal surgery.

The pre-treatment estimate include an overview of services covered, limited or excluded by your dental plan and an explanation of how your coinsurance, deductibles and maximums may affect your share of the cost.

Dental Wellness

To learn more about dental wellness and to get tips to keep your smile bright, you may visit Delta Dental's wellness site at mysmileway.com. The site also includes a link to their children's website and you can subscribe to their Grin! Newsletter.

Delta Dental of California Plan Highlights

Choice of Network	Delta Dental PPO*	Dental Dental Premier*	Non-Delta Dental Provider
Provider Choice	You may use any licensed dentist; however, your out-of-pocket costs will be lower when you use Premier dentists and the lowest when you use PPO dentists. If you use non-Delta dentists, you are responsible for your percentage share plus any amounts the dentist charges above the allowed amount.		
Deductible for non-preventive care	<ul style="list-style-type: none"> \$50 per member \$150 per family 	<ul style="list-style-type: none"> \$50 per member \$150 per family 	<ul style="list-style-type: none"> \$50 per member \$150 per family
Annual benefit maximum	\$2,000	\$2,000	\$2,000
Preventive Services**	0%	0%	0%
Basic Services**	10%	20%	20%
Major Services**	40%	50%	50%
Orthodontia	50%	50%	50%
<ul style="list-style-type: none"> Who is eligible Lifetime maximum 	Adult & children \$2,000 per person	Adult & children \$2,000 per person	Adult & children \$2,000 per person

*Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

**Please refer to the plan summary for detailed information about these categories of service.

Note: A more detailed summary of coverage is available in SoFi Central. This is a partial summary of benefits only. The Summary Plan Description (SPD) contains a complete detail of benefits, limitations and exclusion. The SPD also describes grievance procedures for disputes. We strongly encourage you to review the SPD before applying for coverage. You may obtain a copy from the Benefits Team.

Delta Dental Member Perks

Your Delta Dental membership does more than help keep your smile bright and healthy when you visit the dentist. Your plan also brings exclusive product discounts, resources and more to support a healthy lifestyle for your smile and beyond, including:

- Virtual dentistry offerings. Get remote video or photo consultations with a dentist at low or no cost.
- LASIK discounts with QualSight. Call **855-248-2020** to save up to 35% off the national average price of LASIK with QualSight.¹
- Hearing aid discounts with Amplifon. Call **888-779-1429** to save an average of 66% off retail pricing for hearing aids with Amplifon.²
- Thousands of discounts with LifePerks. Save on oral health products, auto, financial and travel services, childcare and entertainment like movies and theme parks.

To get started, visit: www1.deltadentalins.com/memberperks



Helpful Tips: Get the most from your dental plan

- Stay in-network:** While you have the option of choosing any provider, you save money when you use in-network dentists. When using an out-of-network dental provider, you pay more because the provider has not agreed to charge you a negotiated rate.
- Free annual check-up:** Use free preventive care to keep your mouth and gums healthy all year long.
- Use your FSA or HSA funds:** Help pay for eligible out-of-pocket dental expenses.

Ameritas Vision

Vision coverage is provided through Ameritas, offering two plans: Vision Service Plan (VSP) and EyeMed Vision. Both plans are PPOs with similar copays and coverage, but differ in networks. VSP has more private practice ophthalmologists, while EyeMed includes retailers like LensCrafters, Shopko, and Pearle Vision, providing better evening and weekend options.

The vision plan provides coverage for routine eye exams and pays for a portion of the cost of glasses or contact lenses. You can choose any providers; however, you will always save money if you see in-network providers.

	VSP Choice Plus Network		EyeMed Network	
	In- Network	Out-of-Network	In-Network	Out-of-Network
Exam				
Copay	\$25 copay	\$25 copay	\$25 copay	N/A
Frequency	Once every 12 months Based on date of service		Once every 12 months Based on date of service	
Benefit Amount	Covered in full	Up to \$45	Covered in full	Up to \$35
Materials				
Copay	No copay unless if no exam		No copay unless if no exam	
Frequency	Lenses or Contact Lenses: once every 12 months; Frames once every 12 months, Based on date of service			
Single Vision Lenses	Covered in full	Up to \$30	Covered in full	Up to \$25
Frames or Contact Lenses	Frames or Contacts: \$180 allowance** + 20% off over allowance Medical Necessity: Covered in full	Frames: Up to \$70 Elective Contacts: \$145 Medical Necessary: \$210	Frames or Contacts: \$180 allowance** + 20% off over allowance Medical Necessity: Covered in full	Frames: Up to \$90 Elective Contacts: \$144 Medical Necessary: \$200
Contact Lens Fitting Fee	Member Cost up to \$60	No benefit		No benefit

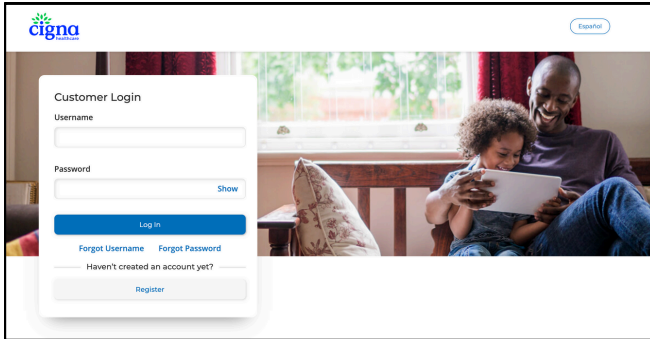
Note: The above benefit description is only a summary of the benefits provided. If there is any discrepancy between the summary above and the plan contract, the contract will prevail. A more detailed summary of coverage is available at SoFi Central/ US Benefits.



Tip: Pay for vision expenses tax-free

Use your FSA or HSA to pay for your exam copay and any eyeglass or contact expenses. To learn more about FSA's please visit page 26.

How to Find an In-Network Provider



Cigna

Please use the Cigna Directory Link to search for Cigna network providers depending upon your location and the plans you are considering enrolling in.

1. Access the Cigna Directory Link
2. Enter your city and then choose how you want to search (doctor type, doctor by name or health facilities).
3. Click “Continue as guest”
4. Confirm your city and state, and then click “Continue”
5. Select a plan (please see below based on location)

UTAH

- **Cigna PPO Plan:** Choose the PPO, Choice Fund PPO plan.
- **Cigna PPO HDHP with HSA Plan:** Choose the PPO, Choice Fund PPO plan.

ALL OTHER STATES

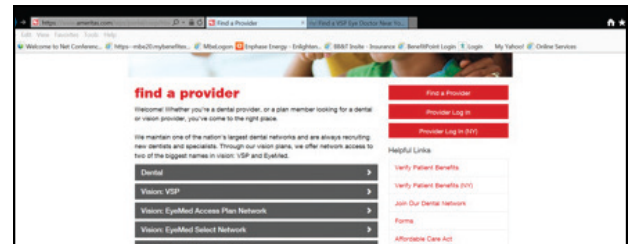
Non-Utah Employees, regardless of the plan you are choosing, choose the “Open Access Plus, OA Plus, Choice Fund OA Plus” plan which is the first option in the OAP section.



Delta Dental

Visit deltadentalins.com and click the find a dentist link on the right.

Choose either Dental PPO (richer plan benefits) or the Premier PPO network.



Ameritas Vision

1. Go to ameritas.com
2. Select “Find a Provider” near the top right corner of the home page or click Here
3. Then select either Vision: VSP for the VSP option or Vision: EyeMed Access Plan Network from the applicable vision drop-down menu.
4. Click on the first red link in each option
5. You will then go to either VSP or EyeMed’s website:
6. For VSP – choose the Choice network
7. For EyeMed – choose the Access network

LGBTQ+ Inclusive Benefits

At SoFi, we're committed to creating a workplace where everyone can thrive as their authentic selves. We offer inclusive benefits to support the diverse needs of our LGBTQ+ employees and their families—because everyone deserves access to care, resources, and community.

Inclusive Healthcare Coverage

Medical, dental, and vision plans cover all employees and eligible dependents, regardless of gender identity or sexual orientation. Coverage includes

- Comprehensive benefit plans (medical, dental, vision, life insurance) available for same-sex spouses and domestic partners.
- Medical plans with Cigna and Kaiser cover transgender health services when medically necessary, including:
 - Gender reassignment surgery
 - Chest surgery (mastectomy, breast augmentation)
 - Hormone therapy
 - Behavioral counseling
 - HIV treatment & prevention

Cigna

For detailed eligibility and covered services, visit myCigna.com or call Cigna at **800.244.6224**.

Note: *Some services may require prior authorization. Case managers and care advocates are experienced with gender transitioning and can help you navigate your health plan. They'll coordinate your care and make sure you're supported throughout your journey*

Kaiser

You can talk to anyone on your care team about gender-affirming care and they can guide you to the next steps. You can speak with your primary care provider, reach out to the mental health department or call one of the numbers below:

- Northern California Phone: **510.752.7149**
- Southern California Phone: **323.857.3818**

Family-Building Support

Fertility benefits apply equally to all eligible employees, including same-sex couples and individuals via our benefit partner, Maven. Adoption assistance and surrogacy support are available to help grow your family. Parental leave applies equally to all new parents, regardless of gender, family structure, or how your child joins your family.

Mental Health & Well-Being

- Confidential counseling and therapy through our Employee Assistance Program (EAP) and mental health partner, Modern Health, with providers who understand LGBTQ+ experiences.
- Digital resources, peer support, and community groups to help you feel connected and supported.

Where to Learn More

Details on plan coverage, eligibility, and how to access these benefits are available on [SoFi Central US Benefits](#) site or by contacting benefits at benefits@sofi.org.

At SoFi, diversity makes us stronger—and we're proud to back that up with benefits that reflect our values.

Workplace Inclusion

At SoFi, we are committed to fostering an inclusive and supportive workplace where all employees feel seen, valued, and respected. Our LGBTQ+ Employee Resource Group (ERG) provides a community for LGBTQ+ employees and allies, offering opportunities for networking, mentoring, and professional development. The ERG hosts events and discussions that create space for connection, education, and advocacy, ensuring diverse voices are represented and celebrated. Each year, the group leads impactful programming during Pride Month and beyond, highlighting LGBTQ+ history, rights, and awareness while promoting a culture of belonging across the organization.

401(k) Retirement Plan

In addition to benefits that provide security for today, SoFi makes saving for the future easy with a 401(k) plan that allows you to save a portion of your salary toward retirement. Contributions are automatically deducted from your paycheck and can be invested in a diverse portfolio at your discretion. **Important Note:** *If you are a new hire and have contributed to a 401(k) during the same year with a prior employer, please notify the Benefits team to adjust your annual IRS contribution limit with payroll.*

401(k) Plan Provisions

Provider	Fidelity Investment Services Group #2411X Phone: 800.835.5095 Website: <u>Fidelity NetBenefits via Okta</u>
When can I enroll?	Everyone can contribute immediately upon date of hire.
How do I enroll?	New Hires are Auto Enrolled at 3% pre-tax and pre-tax bonus deferral rate
How do I access my 401(k) account?	To access your retirement account, visit Fidelity NetBenefits via Okta.
How much may I contribute?	<ul style="list-style-type: none"> • 1 – 80% of paycheck • Up to IRS limit of \$24,500 • \$32,500 if over age 50 or over in 2026 • Plus up to \$20,000 more in after tax contributions for a total of \$52,500
Is there an employer match?	<p>SoFi matches 50% of your contributions up to 6% of your pay up to a maximum of \$1,500 per year.</p> <p>Vesting Schedule: 100% vested in SoFi's matching contribution after two years of service. Service credit towards vesting begins upon date of hire.</p>
Higher Catch-up limit for participants ages 60-63	The SECURE 2.0 legislation increases catch-up contributions for employees who attain age 60-63 in a given calendar year. In 2026, the additional catch-up is \$12,000 for a total of \$36,500. Plus up to \$20,000 more in after-tax contributions for a total of \$56,500.
What is the Roth Catch-up, starting January 1, 2026?	<p>Starting in 2026, the SECURE 2.0 legislation mandates:</p> <ul style="list-style-type: none"> • Participants age 50 or older who had FICA wages over \$145k in the prior year, must make any catch-up contributions at SoFi permitted under the plan as after-tax Roth contributions. Earnings with prior employers do not apply. • Participants age 50 and older who had FICA wages of \$145k or less in the prior year can make their catch-up contributions as either pre-tax or Roth.
Contribution Type	<ul style="list-style-type: none"> • Auto-enrollment at 3% pre-tax & pre-tax bonus with an automatic 1% increase annually • Pre-tax (Traditional) • Roth (post tax) • After-Tax • You may elect separate contribution rates for salary and bonus compensation (LTI and commissions).
How do I request a rollover into the SoFi 401(k) plan?	<ul style="list-style-type: none"> • You can roll over contributions to your account from a previous employer's 401(k) plan. Simply log on to <u>www.NetBenefits.com</u>, select Rollovers under the Quick links menu and follow the prompts. If you have questions, please call Fidelity at 800.835.5095.
How do I opt-out of automatic enrollment?	To opt out of SoFi's 401(k) plan, visit the Fidelity Netbenefits website and register to access your account. Change your contribution percentages to 0% and click confirm. Or after your first paycheck, you may call Fidelity at 800.835.5095 to request assistance with making this change. It may take 1-2 pay periods for any changes to reflect on your paycheck.

Key Account Choices

Pre-tax (traditional)

- Contributions are made before taxes are applied, which reduces current tax burden.
- All capital gains, dividends, interest, etc. grow within the account on a tax-deferred basis.
- Account holder becomes eligible to withdraw at age 59 ½. Withdrawals will be taxed at then-current rates and total income levels.
- All withdrawals prior to eligibility are subject to limitations, taxes, and/or penalties.

Post-tax (Roth)

- Contributions are made after taxes have been applied.
- All capital gains, dividends, interest, etc. grow tax-free in the account.
- Account holder becomes eligible to withdraw at age 59 ½. Withdrawals are not subject to taxes but funds must be held in account for at least five years.

Your investment options

Fidelity provides a number of investment funds so you can build a portfolio that meets your needs. If you are not sure where to begin, consider a Target Date Fund based on your age. You will automatically be enrolled in a Target Date Fund with your automatic enrollment. The fund takes into consideration your age and time to retirement and contains a mix of stocks, bonds and other investments, which becomes more conservative as the target retirement age approaches. Learn more about your investment options and to choose your investments, simply log onto your Fidelity retirement account or call Fidelity at **800.835.5095**.

Plan Investment Advisor: One Digital

SoFi partners with One Digital as our 401(k) Plan Investment Advisor. If you have 401(k) questions, you may reach out to OneDigital directly at **732.530.8129** or visit online at <https://www.onedigital.com/Financial-academy>

After Tax Contributions (Super Roth)

After-tax (Super Roth) is the culmination of 2 plan features. First, the ability to make after-tax contributions and second, the ability to complete an in-plan conversion to after-tax.



Max Your Regular 401(k) Contributions

Contribute up to the annual IRS limit for pre-tax or Roth 401(k) contributions



Add After-Tax Contributions

Contribute up to an additional **\$20,000** after-tax to your 401(k).



Convert to Roth

Move those after-tax contributions to your Roth 401(k) for tax-free growth.

Why Consider It?

- Boost your retirement savings far beyond normal limits
- Take advantage of Roth tax benefits on a larger portion of your income
- Build a tax-free income stream for retirement.

Starting January 1, 2026: Log in to your 401(k) account at [Fidelity NetBenefits via Okta](#) and review the Super Roth details and contact Fidelity directly at **800.835.5095** for guidance on setting up your contributions & conversions.

Important Note: We strongly encourage you to consult with your tax/ financial advisor or set up an appointment with a OneDigital advisor prior to adding any after tax contributions.

Additional information on the 401(k) plan, such as investment options, withdrawal regulations, and loans, can be found in the Summary Plan Description from Fidelity and it available online at SoFi Central/ US Benefits.



Employee Stock Purchase Plan (ESPP)

Own SoFi

Our Employee Stock Purchase Plan (ESPP), branded as Own SoFi, offers a fantastic opportunity to invest in your future and own a piece of SoFi's success. Through this voluntary benefit, eligible employees contribute a portion of their pay toward the purchase of SoFi common stock at a 15% discount.

This discount is applied to the lower of the stock price on the offering date or the purchase date, thanks to our "look-back provision.

Contributions are made through after-tax payroll deductions, from 1% to 15% of your eligible pay, and accumulate over 6-month offering periods.

Own SoFi provides eligible employees with several key advantages:

- **Employee Ownership & Company Growth:** Become a shareholder and directly participate in SoFi's growth. The shares you purchase are yours to keep, even if you leave the company.
- **Flexibility in Contributions:** Easily adjust your contribution percentage during semi-annual enrollment windows in May and November. Once an offering period begins, you can decrease your rate one time, withdraw, or discontinue contributions.
- **Tax Advantages (for US Employees):** As a Section 423 Qualified Plan, you generally defer taxes until you sell your shares. Plus, you may qualify for preferential long-term capital gains treatment if holding period requirements are met.
- **Automatic Re-enrollment:** Enjoy seamless participation, as you're automatically re-enrolled for subsequent offering periods at your chosen contribution level, unless you withdraw.

Learn more about Own SoFi on [SoFi Central](#) and [Slack](#).



Tuition Reimbursement Program

SoFi will cover tuition expenses for approved programs from accredited institutions, pre-tax, up to \$5,250 annually, with a lifetime maximum of \$25,000. This benefit is available to all regular full-time and part-time employees, who become eligible after six months of employment. The maximum reimbursement of \$5,250 can be claimed within a single calendar year and is combined with the Student Loan Repayment Program as per the CARES Act.

For additional information, please visit SoFi Central or reach out to benefits at benefits@sofi.org.

Student Loan Employer Contribution Program

SoFi is dedicated to the financial well-being of its employees. We provide a benefit designed to assist regular, full-time employees, who are scheduled to work at least 30 hours per week, with their student loan debt. The pre-tax maximum amount that can be disbursed in one calendar year is \$5,250. This limit includes contributions from both the Student Loan Repayment Program and the Tuition Reimbursement Program. Please note that the loan must be in the employee's name, as this benefit does not extend to loans taken out for family members.

Once the \$5,250 pre-tax maximum is reached in conjunction with the Tuition Reimbursement Program, this benefit will be subject to applicable taxes. You will receive an enrollment email approximately at the end of the week in which you become eligible. For the enrollment process, please use a personal email address.

Employees will not be eligible for any student loan repayment benefits for months worked prior to enrollment. To maximize benefits, timely enrollment is essential. Please be aware that the student loan repayment program will terminate on the date of the employee's departure. Additionally, SoFi will not contribute to the employee's student loan repayment during any leave of absence.

SoFi at Work

Your financial wellness one-stop shop can be found at [SoFi.com](https://sofi.com) via the SoFi at Work Dashboard. SoFi has resources to help support your financial well-being and goals. With SoFi at Work Dashboard, you can:

- Take a financial self-assessment.
- Get exclusive SoFi offers and rate discounts.
- And so much more

Visit: [SoFi.com/at-work/lookup](https://sofi.com/at-work/lookup) and enter your last name and work email to discover more.

Phone: 833.277.7634

Live Chat: Look for chat box after starting an app

Flexible Spending Accounts (FSAs)

A Flexible Spending Account (FSA) lets you use tax-free dollars to pay for eligible health care, dependent care, or commuting expenses. Contributions are deducted from your paycheck before taxes and deposited into your FSA.

Starting January 1, 2026, WEX will administer all FSA benefits. Any elections you make will apply to expenses incurred from January 1 through December 31, 2026.

Spending Accounts



Health Care Flexible Spending Account (FSA)

Your options depend on your medical plan enrollment:

- **Health Care FSA:** If you are not enrolled in the Cigna HDHP, you can use the account for medical, pharmacy, dental & vision expenses.
- **Limited Purpose FSA:** If you are enrolled in the Cigna HDHP, you can use the account to pay for dental & vision expenses only.



Dependent Care (Daycare) FSA

Use for eligible childcare expenses for dependents under the age of 13 or elder care.



Commuter: Parking & Transit

Use for expenses for commuting to and from work using public transit or paying parking fees at or near your workplace or at a commuter lot where you transfer to a vanpool or for mass transit.

There are 2 separate accounts- one for transit and one for parking and the funds are not transferrable.

Important Information about FSAs

- Your FSA elections are effective from January 1 through December 31.
- Services must be incurred by December of each year.
- Claims for reimbursement must be submitted by March 31 of the following year.
- The Health Care FSA allows you to rollover \$680 in unused funds to the following plan year.
- Please plan your contributions carefully. Any unused money remaining in your account(s) will be forfeited, as per IRS regulations. This is known as the “use it or lose it” rule.
- FSA elections do NOT automatically continue year to year, you must actively enroll each year.
- You can only change your FSA, if you experience a qualifying life event.
- The FSA plans are NOT interchangeable. You must enroll separately and funds are non-transferable.
- Upon termination of employment, your Flexible Spending Accounts (FSA) will end as of your termination date.
 - **Health Care FSA:** Eligible expenses before termination can be reimbursed, but services after are not eligible unless COBRA coverage is chosen. Notifications on COBRA continuation will be sent if a positive balance exists.
 - **Dependent Care FSA:** Balance remains for reimbursement of eligible services during the Plan Year. Claim forms can be obtained at online via Wex Benefits.

The chart below shows the eligible expenses for each type of FSA and how much you can contribute per year as well as other important information. Each of these options reduces your taxable income.

	Health Care FSA	Limited Purpose FSA	Dependent Care (Daycare) FSA	Commuter: Parking & Transit
Annual Contribution Limits*	Maximum contribution is \$3,400 per year You cannot enroll if you are enrolled in the Cigna HDHP	Maximum contribution is \$3,400 per year You can enroll if you are enrolled in the Cigna HDHP	Maximum contribution is \$7,500 per year Note: Due to IRS non-discrimination testing, highly compensated employees may have their contribution reduced.	Maximum contribution is \$340 per account Parking and transit accounts are separate and funds are non-transferable.
Eligible Expenses	Eligible medical, dental, and vision expenses, including certain over-the-counter drugs, doctor visits, physical therapy, surgeries, hearing aids, and more.	Eligible dental, vision, and preventative care expenses, including eye exams, glasses, contact lenses, dental visits, and dentures.	Eligible expenses include preschool and after-school care, daycare providers, and summer day camps.	Parking and/or transit costs incurred for work (i.e. commuter expenses).
Rollover	Employers have the option to offer a rollover provision, but they are not required to do so. The IRS sets the maximum amount that can be rolled over each year. For plan year ending in 2026, the maximum carryover amount is \$680.	Employers have the option to offer a rollover provision, but they are not required to do so. The IRS sets the maximum amount that can be rolled over each year. For plan year ending in 2026, the maximum carryover amount is \$680.	Dependent Care FSAs do not allow for carrying over unused funds to the next plan year.	Unused funds in a Commuter FSAs roll over from month to month and year to year as long as you remain employed and participate in the program.
Election Period	Annual	Annual	Annual	Monthly
Mid-year election changes	Yes, with a qualifying life event	Yes, with a qualifying life event	Yes, with a qualifying life event	Not applicable as election is monthly & can be changed at any time in Workday
Fund availability	Day 1 of the plan year	Day 1 of the plan year	As funds are contributed	As funds are contributed
COBRA capability	Yes	Yes	Yes	No
Substantiation	Required by the IRS. Includes date of service/purchase, description of service/item, purchase amount, provider or store name	Required by the IRS. Includes date of service/purchase, description of service/item, purchase amount, provider or store name	Required by the IRS. Includes date of service/purchase, description of service/item, purchase amount, provider or store name	Required by the IRS. Includes date of service/purchase, description of service/item, purchase amount, provider or store name

This is a partial summary of benefits only. The Summary Plan Description (SPD) contains a complete detail of benefits, limitations and exclusion. The SPD also describes grievance procedures for disputes. We strongly encourage you to review the SPD before applying for coverage. You may obtain a copy at SoFi Central/US Benefits.

Disability Insurance

Short-Term Disability Insurance

SoFi offers Short-Term Disability (STD) Insurance for all eligible employees through Voya, with the entire cost covered by SoFi. Benefits are calculated at 60% of your base weekly wages and commissions, with a maximum payout of \$2,500. Coverage starts on the 8th day of your qualified disability and continues as long as you remain eligible, up to a maximum of 12 weeks. Please note that the benefits you receive are taxable, and at the end of the year, you will need to report these benefits on your Federal and State Income tax returns.

Short-term Disability Key Provisions	
Class Description	All full-time employees working 30 hours or more per week.
Definition of Salary	Base monthly earning including commissions
Benefit Amount	60% of weekly earnings to a maximum of \$2,500 per week
Elimination Period	8th consecutive day of disability
Benefit Duration	Maximum of 12 weeks

Long-Term Disability Insurance

SoFi provides Long-Term Disability (LTD) Insurance for eligible employees through Voya, with the entire cost covered by the company. Benefits equal 60% of base salary and commissions, starting after a 90-day qualified disability period, and continue until the normal retirement age defined by Social Security, as long as qualifications are met. Benefits are taxable and must be reported on Federal and State Income tax returns.

Long-term Disability Key Provisions	
Class Description	All full-time employees working 30 hours or more per week.
Definition of Salary	Base monthly earning including commissions
Benefit Amount	60% to a max benefit of \$15,000 per month
Elimination Period	90 consecutive days of total disability
Benefit Duration	For the first 24 months, you must be disabled and coverage will continue provided you are continuously disabled until your normal retirement age. <i>Note: Your benefits will continue until social security normal retirement age as long as you meet the definition of disability.</i>

Basic Life and AD&D Insurance

SoFi offers Basic Life and Accidental Death & Dismemberment (AD&D) insurance to all eligible employees through Voya. The cost of these benefits is fully covered by SoFi and becomes effective on your hire date. Employees are encouraged to designate a life beneficiary who will receive the benefit in the unfortunate event of their death. Beneficiary designations can be made in Workday.

Basic Life and AD&D Insurance Key Provisions	
Life Benefit Amount	2 times annual base salary and commissions up to a maximum of \$500,000.
AD&D Benefit Amount	2 times annual base salary and commissions up to a maximum of \$500,000.
Benefit Amount & Age Reduction	Percentage of available or in force amount: <ul style="list-style-type: none"> • Age 65-69: 65% • Age 70+: 50%
Basic Life Accelerated Death Benefit	Should you be diagnosed as terminally ill with less than 12 months to live, you can request up to 75% of your group term life benefit in a lump sum prior to your death. The benefit paid to your beneficiary after your death with then be reduced.

Please refer to the plan document for more detail including limitations & exclusions

Voluntary Life & AD&D Insurance

You may purchase additional Life insurance for yourself, your spouse/domestic partner and your children. If you wish to elect coverage over the Guarantee Issue Amount, you will need to complete an Evidence of Insurability (EOI) form and be approved by Voya. Any elected amounts over the Guarantee Issue limit will not be effective until Voya approves your EOI.

Voluntary Life Key Provisions	
Employee Benefit Amount	Increments of \$10,000 to a maximum of \$1,000,000
Spouse/Domestic Partner Benefit Amount	Increments of \$10,000 to a maximum of \$500,000 <i>Note: Not to exceed 100% employee's combined Basic and Supplemental Life insurance amount.</i>
Benefit Amount Age Reduction	Benefit amount reduces to 65% of original coverage when you or your spouse reach age 65; and 50% at age 70.
Child	Birth to age 26: Increments of \$2,500 to a maximum of \$10,000
Guarantee Issue Amounts	Employee: Up to \$200,000 Spouse: Up to \$50,000 Child: Up to \$10,000 <i>Note: Not to exceed 100% employee's combined Basic and Supplemental life insurance amount.</i>

Voluntary Life: Employee & Spouse/Domestic Partner

Age	Rates per \$1,000 of coverage per pay period
Under 30	\$0.046
30-34	\$0.051
35-39	\$0.076
40-44	\$0.127
45-49	\$0.216
50-54	\$0.368
55-59	\$0.620
60-64	\$0.826
65-69	\$1.251
70+	\$2.531

Dependent Child Life Costs per pay period

Coverage Option #	1	2	3	4
Birth to age 26	\$2,500	\$5,000	\$7,500	\$10,000
Rate per pay period	\$0.20	\$0.40	\$0.60	\$0.80

Please refer to the plan document for more detail including limitations & exclusions

Universal Life Insurance with Long-Term Care Benefits

Life and Long-term care insurance are vital parts of financial and retirement planning. It helps pay for expenses that aren't covered by traditional medical insurance, long-term disability insurance, or Medicare. The Universal Life Events product with Trustmark includes life insurance with a long-term care benefit that can pay for coverage in your home, your community, assisted living facility or nursing home at any age.

For more information about Universal Life Insurance with Long-Term Care benefits or to request a quote, please visit: sofi.yourcare360.com.

Life Insurance with Long-term Care Benefit Key Provisions	
Class Description	All full-time employees working 30 hours or more per week.
Employee Benefit Amount	Guarantee Issue Amount (GI): \$150,000. Higher benefit amounts require additional health questions. Employees choose a life benefit up to \$300,000. Long Term Care rider pays 4% of life benefit up to 25 months.
Benefits at age 70	At age 70 or the 15th policy year, the death benefit reduces to 1/3 and your LTC benefit stays the same.
Waiver of Premium	If you become totally disabled and unable to work, Trustmark will continue your policy without further premium payments.

Employee Life Insurance with Long-Term Care Monthly Costs

The rates shown below are monthly premiums for non-smokers. To request a quote, please visit: sofi.yourcare360.com.

Age	\$75,000 Benefit Amount	\$100,000 Benefit Amount	\$150,000 Benefit Amount
20	\$33.46	\$43.12	\$62.44
25	\$37.00	\$47.84	\$69.52
30	\$42.77	\$55.53	\$81.06
35	\$51.77	\$67.53	\$99.04
40	\$66.49	\$87.10	\$128.30
45	\$85.55	\$116.49	\$172.37
50	\$115.41	\$152.27	\$225.98
55	\$162.50	\$215.01	\$320.02
60	\$221.61	\$239.82	\$438.25

Modern Health

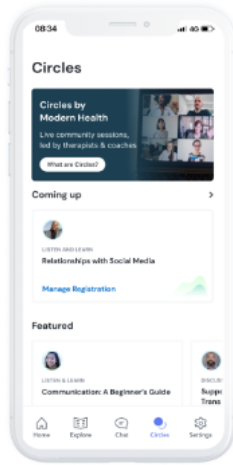
Modern Health provides technology and professional support to help you reduce stress, feel more engaged, and improve overall well-being. Modern Health believes that anyone can benefit from working with a coach, while some individuals may need therapy in addition to—or instead of—coaching. If you have a clinical need, Modern Health will recommend therapy, and you can also work with your dedicated coach to determine whether therapy would be helpful.

Modern Health is your one-stop resource for mental well-being and personal growth. As a SoFi employee, you have access to:



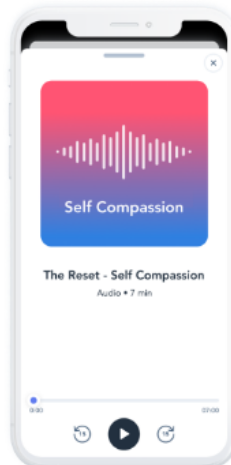
1:1 sessions with care professionals

- 6 sessions with mental health, career, & financial coaches.
- 6 sessions with therapists.



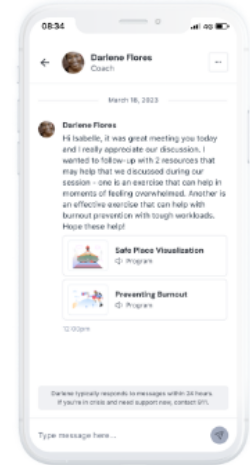
Unlimited live and on-demand group sessions Unlimited access to live

Community sessions to collectively listen, share, & learn with others.



Meditations & programs

Self-paced digital resources on topics like stress, burnout, resilience, sleep, burnout, parenting, and more.



Unlimited text with providers

Communicate with care providers at your convenience, as often as you'd like.

Extended Coverage & Medication Management

You also have access to additional therapy sessions through SoFi's Cigna medical plans in the Modern Health app. This additional benefit is for members who need more than their six covered sessions from SoFi. This service also provides options and treatment plans for medications. You must be 18 years or older and covered under the SoFi Cigna medical plan to access this benefit.

Getting Started





1. Download the Modern Health app or access Modern Health via Okta to register.
2. Sign up with your work email and SoFi or Galileo as the company name.
3. Answer a few questions about your well-being, needs and preferences.
4. Once registered, you can invite up to three (3) adult dependents (ages 6 and older) to join.
5. For questions or support, contact help@joinmodernhealth.com.



Modern Health Care Connect

In addition to Modern Health’s one-on-one coaching & therapy and self-paced courses and programs you will have access to Modern Health Care Connect. Care Connect is a collection of services to make sure you can access the care you need, when you need it.

Care Connect includes:

 <p>24/7 Crisis Support Phone Line</p> <p>For urgent needs & critical incidents where you can get connected to a master’s level counselor for immediate support.</p>	 <p>Work-life Services</p> <p>Access Work-life specialists for custom research & referrals for childcare, eldercare, adoption, financial support and more.</p>	 <p>Modern Health Helpline</p> <p>Modern Health member support 9am-5pm PT (registration & onboarding help, dependent access, available resources with Modern Health).</p>	 <p>Care Navigation</p> <p>Support for understanding care options & navigating your care journey, including help accessing higher levels of care, navigating insurance and identifying community resources.</p>
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- To access Modern Health, scan QR to get started or visit Modern Health via Okta
- To access Workplace Options EAP services directly, go to modernhealth.helpwheretheyouare.com and enter company code: SoFi.
- Dependents 18+ have full access to Modern Health; minor dependents 0-17 have access to therapy only.
- Adding Dependents: go to your Modern Health account homescreen, scroll down to “Your 1:1 Care” section, then click on “Manage care for your family”, click +add family member.



Maven: Family Formation & Parental Support

SoFi provides employees and their partners complimentary access to virtual care through Maven, covering a range of topics such as fertility, egg freezing, pregnancy, postpartum support, adoption, surrogacy, and the transition back to work after parental leave. With Maven, you can enjoy 24/7 access to doctors, specialists, coaches, and reliable content tailored to your journey. Maven is designed to assist you at every stage, from family planning to parenthood and pediatric care.

Enjoy these free services by signing up:

- Unlimited access to over 25 specialties in women's and family health through video consultations and messaging
- A dedicated Care Advocate to help you navigate your care, benefits, and health bills
- Personal referrals to high-quality fertility clinics, along with preferred pricing for select treatments
- Trustworthy resources, including virtual classes, informative articles, and community forums

Maven Programs include:

- Maternity
- Partners/Dads
- Adoption
- Surrogacy
- Miscarriage
- IVF
- Egg Freezing
- Breast Milk Shipping Services
- Parenting & Pediatrics
- Menopause

SoFi employees and their partners can access Maven Programs at no cost, ensuring unlimited support.

Get Started Today

Visit mavenclinic.com/join/takecare or download the Maven Clinic app. For help, contact support@mavenclinic.com.

Maven is available to employees and partners pursuing fertility up to your baby's first birthday. Enrollment is confidential and will not be shared with SoFi.

Maven Wallet

The Maven Wallet program offers access to employer reimbursements for eligible expenses related to fertility treatment, preservation, maternity, adoption, and surrogacy. Throughout your career at SoFi, you can receive up to a lifetime maximum of \$20,000 in reimbursements for these eligible expenses.

The SoFi Wallet plan includes:

- A lifetime maximum of \$20,000 for reimbursements covering IUI/IVF, egg freezing, adoption, and surrogacy
- Comprehensive support throughout your family formation journey, from preconception assistance, including financial and medical planning, to ongoing guidance from Maven's clinical support team
- A user-friendly interface that allows for easy receipt uploads and straightforward access to reimbursement status and remaining balance

Eligibility

- Full-time employees are eligible for employer reimbursements through Maven Wallet starting on the first of the month following their hire date.
- Enrollment in a SoFi medical plan with Cigna or Kaiser is required to access Maven Wallet for employer reimbursements.
- Each plan year runs from January 1 to December 31.
- Eligible expenses must be incurred after the employee becomes eligible and submitted within 90 days of incurring them.
- If expenses are incurred by a spouse or tax-dependent partner, they must also be enrolled in a SoFi medical plan with Cigna or Kaiser.
- Expenses that are reimbursed by any other source are not eligible for reimbursement.

Important Tax Information

- Any reimbursement you receive through Maven Wallet is intended to be treated as taxable income to you and are reported on your W-2 as wages subject to standard tax withholding.
- You are solely responsible for complying with your personal income tax filing and payment obligations.

How does it work?

- Download the Maven Clinic app (Google Play or App Store) and register for an account.
- Sign into your account and select a track: IUI/IVF, Preconception, Egg Freezing, Maternity, Adoption, Surrogacy.
- Pay your service providers for your eligible expenses using a checking or credit card account with your or your eligible spouse's/tax-dependent partner's name on it and obtain a detailed statement showing your or your spouse's/tax-dependent partner's financial responsibility.
- Within **90 days** of your date of service, submit a reimbursement request through Maven Wallet and upload any required substantiation
- When you are ready to submit an eligible expense, activate Maven Wallet by selecting the Maven Wallet dashboard card in the "Home" tab or selecting "My Maven Wallet" in your profile (the "Me" tab) and completing the survey. Once your eligible expense is approved, you will receive reimbursement via SoFi Payroll within **1-2 pay** cycles.

Important Things to Know about Maven Wallet

We encourage employees to carefully review which medical plan option works best for you and your family as your choice will impact how the Maven Wallet reimbursement will work.

- **Cigna HDHP Participants:** Eligible expenses may only be incurred after you have met the minimum statutory spend applicable to your coverage (single or family) for the applicable plan year. You must meet the IRS statutory minimums, not the minimums set by the Cigna health plan. The minimum IRS statutory spend for 2026 is \$1,700 for single coverage and \$3,400 for family coverage.
- **FSA Participants:** You must exhaust your Maven Wallet funds before using your FSA funds for the expense.
- Out-of-pocket co-pays and coinsurance, for eligible expenses are reimbursable (for US employees, subject to satisfying the HDHP minimum statutory spend, if applicable). However, Maven Wallet cannot be used for deductibles.

Work/Life Benefits

WellHub: Gym & Wellness Support

Wellhub provides an all-inclusive wellness subscription that grants access to gym studios, wellness apps, and a variety of additional services. The company partially subsidizes the monthly Wellhub membership fee for regular, full-time employees. Wellhub offers various rates, including special discounts specifically for SoFi employees. With a monthly Wellhub plan, SoFi employees can try out new activities such as yoga, CrossFit, cycling, and more, while also having access to fully equipped gyms.

Employees can start participating in Wellhub on their hire date. However, it may take 7-10 days after the hire date for you to be able to access the Wellhub portal and enroll.

The most affordable plan begins at \$11.99 per month. Discounted gym memberships are available for Crunch, Lifetime Fitness, Orange Theory, and others. Employees will have their contributions deducted directly from their payroll. If dependents are added to the plan, a separate payment arrangement must be set up directly through Wellhub.

Free Digital Tier

Wellhub also offers FREE access to a digital tier featuring some of the top-rated wellness apps at no cost. Available apps include MyFitnessPal, Sleep Cycle, FizzUp, and more.

- Download the app on your phone and enter SoFi as the company.
- Register for an account.
- On the landing page, scroll to the last option and select "Digital Plan \$0.00."

To get started with Wellhub

- Download the Wellhub app from the Google Play Store or the App Store.
- Create a free account using your work email.
- Alternatively, visit wellhub.com/en-us.

For any immediate questions regarding account setup, please reach out to the Wellhub team via the Wellhub App or visit wellhub.com/en-us.

Legal Assistance with LegalShield

With LegalShield you will have direct access to a dedicated law firm who can review and prepare legal documents and assist with personal legal matters such as speeding tickets, neighbor disputes and family related matters such as adoption, and more.

For \$7.27 per pay period, LegalShield puts a law firm in the palm of your hand. LegalShield requires a minimum 1 year enrollment.

LegalShield Plan Highlights

- Dedicated law firm
- Legal consultation and advice
- Court representation
- Legal document preparation and review
- Letters and phone made calls on your behalf
- Speeding ticket assistance
- Will preparation
- 24/7 emergency legal access
- Mobile app

100% of all matters are handled in network and there are never any claim forms. For more information, please visit: shieldbenefits.com/sofi



Bright Horizons: Back-up Child & Adult Care Services

Bright Horizons serves as our family care solution, providing both center-based and in-home care for children and adults/elders during emergencies or when regular care is unavailable. Employees can start accessing Bright Horizons benefits on the first of the month following their hire date.

Employees can secure back-up care for their entire family, as well as find pet care, tutoring for various subjects, and camps for school-free days, all for an additional cost covered by the employee.

Benefit Details

- 15 days of care per year
 - For children, available in our centers nationwide or in your home
 - For adult and elder loved ones, provided in your home or theirs
- Center copay: \$15 per child per day or \$25 per family per day
- In-home copay: \$6 per hour (covering up to 3 care recipients, with a minimum of 4 hours and a maximum of 10 hours)

How to Register

- Use your Employee ID (found in Workday under "job details") to register at Bright Horizons
- Don't forget to download the Bright Horizons mobile app for quick backup care requests on the go.

Nationwide Pet Insurance

Nationwide Pet Insurance provides coverage for veterinary expenses related to accidents, illnesses, wellness and more. Policies are available for dogs, cats, birds, reptiles and other exotic pets.

Like most pet insurers, they do not cover pre-existing conditions on any of their plans. However, you may use any licensed veterinarian, even specialists and emergency providers.

Nationwide offers two ready-made plans, plus the ability to customize a coverage plan for individual pets and their specific needs with their My Pet Protection Choice Plans.

In addition, you will have access to a 24/7 VetHelpline and discounted pet medications with Nationwide PetRX Express.

How to Use

1. Visit any veterinarian, anywhere.
2. Submit a claim form from any device.
3. Get reimbursed for eligible expenses once the deductible is met.

How to Sign Up

Signing up for Nationwide pet insurance is easy with these options:

- Visit PetsNationwide.com and enter: Social Finance
- Call 877.738.7874 and mention our company name Social Finance

Enrollment takes about 14 days and you pay Nationwide directly for the coverage.



This guide provides highlights of the SoFi benefit program. A complete description of your benefit plans can be found in the plan document, Summary Plan Descriptions (SPD) and contracts. While every effort has been made to provide an accurate summary of the plans, the information contained in this booklet does not replace or change the meaning of the SoFi employer sponsored benefit plan documents; SPDs and contracts; the plan documents and contracts are controlling in the event of any discrepancy. SoFi reserves the right to terminate or amend the employer-sponsored plans or any of its employee benefits at any time, in whole or in part, for any reason. As such amendment or termination may apply to current and future participants; covered spouse/domestic partner, beneficiaries and dependents.