

# 2026

# Employee Benefits at a Glance

Temporary/ Intern  
Full-time Employees

Invest in Your Future.

Starting a new job involves lots of choices. This quick reference guide is designed to provide you with the highlights of SoFi's employee benefits program. We offer a variety of benefits to support you and your family in attaining and maintaining good health, preparing for your financial future and safeguarding your wealth and financial security.

In general, full-time temporary/intern employees are eligible for medical, HSA and LegalShield benefits on the first of the month following 90 days of employment. Commuter benefits are effective first of the month following date of hire. Other benefit programs effective dates vary by eligibility requirements.

SoFi offers the following medical options with premium costs shared by the Company and you :

- Cigna Open Access Plus HDHP (OAP/PPO HDHP) with HSA medical option
- Cigna Open Access Plus (OAP/PPO)
- Kaiser Permanente HMO (for CA employees only)

The chart below outlines the amount you pay per pay period (26 pay periods annually) after SoFi's contribution:

Medical Plans	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee+ Family
<b>Cigna OAP/PPO HDHP with HSA</b>	\$59.95	\$471.47	\$334.31	\$780.12
<b>Cigna OAP/PPO</b>	\$59.95	\$599.98	\$419.00	\$1005
<b>Kaiser HMO (CA employees only)</b>	\$59.95	\$506.16	\$431.79	\$803.63

## Medical Plan Highlights

Medical Plans	YOU PAY		
	Annual Deductible (Individual/Family)	Annual Maximum Out-of Pocket (Individual/Family)	Coinsurance/ Copay (for most office visits)
<b>Kaiser HMO 30 (For California Employees Only)</b>			
<b>In-network</b>	\$500/ \$1,000	\$2,500/ \$5,000	\$20 Primary/ \$30 Specialist per visit
<b>Out-of-network</b>	N/A	N/A	N/A
<b>Cigna Open Access Plus</b>			
<b>In-network</b>	\$500/ \$1,500	\$3,000/ \$6,000	\$20 Primary/ \$35 Specialist per visit
<b>Out-of-network</b>	\$1,500/ \$4,500	\$9,000/ \$18,000	40% after deductible
<b>Cigna Open Access Plus HDHP with HSA</b>			
<b>In-network</b>	\$2,200/ \$3,400*/ \$4,400	\$3,700/ \$7,400	10% after deductible
<b>Out-of-network</b>	\$4,400/ \$6,000*/ \$8,800	\$13,300/ \$26,600	30% after deductible

# SoFi's Employee Benefit Program

## Medical Plan

Options include an OAP/PPO and OAP/PPO HDHP with HSA plan offered through Cigna and an HMO plan offered through Kaiser Permanente (CA employees only). If the HDHP is selected, SoFi makes an annual HSA contribution of \$800 for individual coverage and \$1,600 for two party or more coverage.

## Omada

For our Cigna Participants, Omada provides ongoing support so you can make the changes that matter most whether that's around eating, activity, sleep or stress. Omada includes your own professional coach who is there to keep you on track.

## Pre-paid Legal Services with LegalShield

LegalShield provides employees and their families legal services from an assigned legal firm. Legal services range from estate planning, home/rental agreements, financial, family and other legal needs. Employees pay for the program through payroll contributions.

## Commuter Benefits

You may pay your monthly transit and parking expenses tax free. Funds are directly deducted from your first paycheck of each month.

## Other great health & well-being benefits

Includes employee discounts and Health Advocate, also known as a patient advocate, to support you in understanding and navigating the healthcare system.

## 401(k) Plan

You may make pre-tax contributions to a 401(k) plan and post-tax contributions to a Roth plan. SoFi matches 50% of your contributions up to 6% of your pay (max \$1,500/year) — helping you grow your savings faster. We offer an additional after tax savings opportunity up to \$20,000.

## 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.

*What is written here does not constitute a guarantee of plan coverage or benefits- particular rules and eligibility requirements must be met before benefits can be received. This summary is not intended to serve as a legal document. If there is a conflict between this information and the formal plan documents, the formal plan document will be the controlling document. SoFi reserves the right in its sole discretion to modify or discontinue benefits at any time. Nothing contained in the materials presented is intended to nor does it create any contractual relations between you and the Company.*