



2025 US Benefits Guide for Full-time Temporary & Intern Employees

January 1–December 31, 2025

Table of Contents

Benefits Enrollment & Eligibility

New Hire Enrollment	2
Where to Find Help	3
Benefit Basics	4
When You Can Make Changes: Qualifying Life Events	6
Benefits Identification Cards	7
Benefit Premiums: Employee Contributions	8
Benefits Carrier Contact Information	9

Physical Health

Cigna OAP/PPO HDHP with HSA medical plan	10
Cigna Health Savings Account (HSA)	12
Cigna OAP/ PPO medical plan	14
Cigna Pharmacy	16
Cigna One Guide & Virtual Visits	17
Kaiser Medical Plan	18
Where to go for Care	20

Financial Health

Commuter Benefits	21
401(k) Retirement Plan	22

Additional Benefits & Wellbeing Programs

Frequently Asked Questions

27



Welcome to SoFi!

This Benefits Guide serves as your resource for the year, detailing the essential services and benefit that come with being a SoFi employee. While we've highlighted key features of each benefit, we encourage you to explore the insurance and carrier materials for comprehensive information. You can also visit the **US Benefits page at SoFi Central** for additional resources.

If you have questions about your benefits, the enrollment process, or need further assistance, please reach out to us at **benefits@sofi.org**. We are here to help.

Your Benefits Team

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.



New Hire Enrollment

As a newly eligible employee for benefits, you have the opportunity to review and compare the options available to you, ensuring you select the best plans for yourself and your family. It's crucial to carefully examine your choices, as the selections you make will remain valid until the end of the plan year on December 31, 2025, unless you experience a qualifying life event as defined by the IRS (refer to page 6 for details).

This Benefit Guide outlines the key features of each benefit; however, you are encouraged to explore the carrier materials for more comprehensive information. Your new hire benefit event will begin in Workday 90 days after your hire date. You must log into Workday to complete your New Hire Enrollment within 15 days of this event starting.

What You Need To Do

- After reviewing your benefit materials, select the plans that will cover you and your eligible dependents for the plan year from January 1 to December 31, 2025. Ensure you log into Workday and complete your New Hire Enrollment within 15 days of your hire date.
- Keep in mind that once you make your elections during the initial enrollment period, changes cannot be made until the next Open Enrollment, unless you experience a qualifying life event such as marriage, having a child, or losing other group coverage. For more information on mid-year changes, please see page 6.

To enroll in coverage, navigate to your Workday Inbox and select your New Hire Enrollment event to get started.

New Hire Enrollment Begins	New Hire Enrollment Closes
90 days after Hire Date	15 days from your date the event triggers

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.

SoFi Central

- Carrier contact information, including websites and phone numbers
- Helpful plan information & supporting documentation
- Enrollment and Life Event Instruction Guides
- Benefit Plan Summaries for health plans, disability and life insurance, employee assistance programs, flexible spending accounts, and more
- Visit **SoFi Central**

SoFi Health Advocate

Health Advocate can answer any number of questions you may have, including:

- Benefit Plan Information
- Carrier Information
- Claim Assistance
- Benefit Administration Assistance

Phone: 866-989-2942

Website: healthadvocate.com/members **Email:** Benefits@SoFi.org

How Health Advocate Can Assist You

- Help identify and schedule appointments with the right physician or hospital for your illness.
- Review your current benefit plan options and guide you in selecting the best plan for you and your family during open enrollment, a qualifying life event, or as a new hire.
- Provide assistance with insurance claims and billing concerns.
- Offer support for medical issues and healthcare needs of your parents or in-laws.

When you reach out to Health Advocate for help with a healthcare concern, you will be assigned a Personal Health Advocate (PHA) who will stay with you until your issue is resolved.

Please note: Health Advocate does not replace the customer service lines of our health plans. By offering Health Advocate alongside these essential resources, SoFi is taking an additional step to ensure that our employees have access to top-notch healthcare. We believe that you and your family will greatly benefit from this invaluable service. Health Advocate is available to you and your dependents by phone, 24/7, at no cost.

To access Health Advocate, simply visit healthadvocate.com/members or call **866-989-2942**. If you register on their website, you can chat live with an advocate! Additionally, by emailing benefits@sofi.org, you will receive guidance from SoFi Health Advocate to register and get answers to your questions through their online ticketing system. Rest assured, all information shared is kept confidential.



Benefit Basics

SoFi provides a range of benefits, perks, resources, and tools to help you create a personalized benefits package that enhances your health and financial security.

Eligibility

You can enroll in all employee 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 are allowed to enroll eligible dependents, including your legal spouse or Domestic Partner, as well as children under the age of 26, or children over 26 who are disabled and/or unable to support themselves due to mental or physical disabilities. Eligible children include biological or adopted children, children of your spouse or Domestic Partner, or children for whom you are a legal guardian as appointed by a court or for whom the Plan has received a Qualified Medical Child Support Order (QMCSO).

Important Note about Imputed Income: If you choose to enroll your Domestic Partner and/or dependents of a Domestic Partner, please note that the IRS treats SoFi's contribution toward the cost of coverage as imputed income. This means it is taxable, which 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 your tax advisor regarding the tax implications of your benefit choices.

SoFi employees who are married, in a Domestic Partnership, or have parent/child relationships cannot double cover each other for benefits. You will need to provide the date of birth and social security number, along with appropriate verification of dependent eligibility.

Domestic Partner Coverage

At SoFi, we are committed to supporting all employees and their families by offering inclusive benefits. Employees who wish to enroll a domestic partner in their SoFi benefits must meet specific eligibility requirements. These requirements depend on whether you live in a locality that provides an official domestic partnership registration process.

Localities with a Domestic Partnership Registry

If you reside in a city, county, or state that offers formal domestic partnership registration, you are required to complete that registration and submit official documentation (e.g., certificate or proof of registration).

Localities without a Registration Process

If your locality does not provide an official registration process, SoFi requires the following for verification purposes:

- *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.
- *Proof of Economic Interdependence:* You will also be asked to provide documentation (2 forms) showing shared financial responsibility, such as:
 - A joint lease, mortgage, or deed
 - Joint bank account statements
 - Shared utility bills
 - Designation of your partner as a beneficiary on insurance or retirement plans
 - Other documentation demonstrating mutual financial obligations

Important Note

Documentation is not required during the new hire or Open Enrollment process. However, SoFi reserves the right to request verification of documentation at any time, including in connection with a dependent audit or qualifying life event.

Confirmation of Coverage

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

If You Don't Enroll or Choose to 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 6 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.

Benefit Coverage Effective Dates: When Coverage Begins

Benefit	Effective date
Medical LegalShield	First of the month following 90 days
Commuter 401(k)	First of the month following date of hire



When You Can Make Changes: Qualifying Life Event

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.

You may submit supporting documentation while completing your changes by dropping it into the attachments drop box. If you choose to submit documentation after completing your changes, you will receive a notice in your Workday inbox to upload your documentation. Documentation is required before any changes can be finalized.

The Benefits Team will review the request. Upon approval, benefits will be effective on the first of the month following the submission of changes and valid documentation in Workday following your event date (with the exception of birth/adoption).

Benefits for birth/adoption events will be effective on the date of the event.

The benefits change must be directly related to and consistent with the Qualifying Life Event. These life event changes include:

- You get married, legally separated or divorced, or register with a state/local governmental agency as a Domestic Partnership;
- You add a dependent child through birth or adoption;
- Your spouse/domestic partner or child passes away;
- Your work schedule changes moving you to part-time or full-time status;
- Your job changes location outside of the service area (applicable to Kaiser members, only available in CA);
- You have a qualified Medical Child Support Order;
- Your spouse/domestic partner begins or terminates employment affecting benefit coverage, or loses health coverage through their employer through involuntary circumstances; and/or
- Your dependent loses eligibility for coverage. Verification of life qualifying events, such as birth and marriage certificates, may be required.
- You lose coverage under a parent's group plan.



Benefit Identification Cards

ID cards from different carriers and the debit card for the Commuter may take up to two weeks to arrive. Please ensure that you complete your benefit enrollment promptly.

Medical

If you elect coverage with Cigna, you may obtain a digital ID card or access your card via Cigna's mobile app. **Cigna does not provide physical ID Cards.** HDHP participants will receive new ID cards due to increased IRS limits for 2025.

If you elect coverage with Kaiser, you will receive a Kaiser insurance card.

HSA Banking

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.

Commuter Benefit

If you enroll into the commuter benefit, you will receive a Benefits MasterCard® from P&A Group.

LegalShield

If you enroll into the voluntary legal protection plan, you will receive an ID card from LegalShield.



Benefit Premiums

Your benefits play a significant role in your overall compensation package. Contributions from employees for HSA and medical plans will be deducted over 26 pay periods, which means these contributions will occur bi-weekly. The chart below details the amount deducted from each pay period for your medical insurance coverage, which is taken pre-tax. Additionally, employee contributions for LegalShield amount to \$7.27 per pay period and are deducted post-tax.

2025 Rates	What Your Pay per Pay Period			
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical				
Cigna OAP/PPO HDHP with HSA	\$52.25	\$441.63	\$311.85	\$733.68
Cigna OAP/PPO	\$52.25	\$563.24	\$392.92	\$946.48
Kaiser HMO	\$52.25	\$460.32	\$392.31	\$732.37
Voluntary Plans				
LegalShield	\$7.27	\$7.27	\$7.27	\$7.27

Imputed Income for Domestic Partners

When you choose to enroll your Domestic Partner and/or their dependents, you will incur after-tax contributions and imputed income. It's important to note that the IRS views SoFi's contribution towards the coverage cost as imputed income. This imputed income is taxable, meaning it raises your taxable gross income for both federal and state income taxes, as well as for FICA (Social Security and Medicare). Consequently, taxes will be deducted from your paycheck. These rates may vary based on underwriting. We recommend consulting with your tax advisor for personalized guidance.

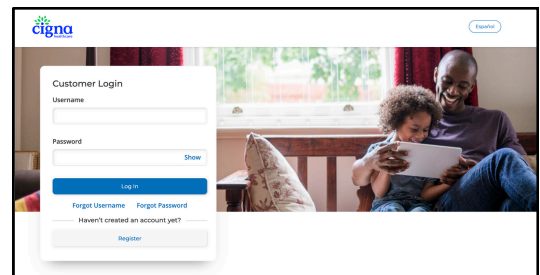
Benefit Carrier Contact Information

Plan	Group Number	Phone	Website
Cigna Pre-Enrollment	3342825	888.806.5042	myCigna.Com
Cigna After Enrollment	3342825	800.244.6224	myCigna.Com
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
Fidelity Investment Services 401(k)	241IX	800.835.5095	www.netbenefits.com Single Sign-on available on Okta
Kaiser Permanente	Northern CA: 701560 Southern CA: 235788	800.464.4000	kp.org
LegalShield	204510	888.807.0407	shieldbenefits.com/sofi
P&A Group Commuter		800.688.2611	padmin.com Single Sign-on available on Okta
SoFi Health Advocate		866.989.2942	healthadvocate.com/members Email: benefits@sofi.org

Cigna: How to Find a Network Provider

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 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.



Cigna OAP/PPO HDHP with HSA Medical Plan

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 12.

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.

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	\$3,300	\$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 <ul style="list-style-type: none">Initial Visit to Confirm PregnancyAll Subsequent VisitsDelivery	<ul style="list-style-type: none">10% after deductible0%10% after deductible	30% 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		
Note: No coverage for out-of-network	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



SoFi's Health Savings Account (HSA): Cigna Choice Fund

Employees who enroll in the Cigna OAP HDHP with HSA plan, a high deductible health plan, may be eligible to enroll in the Cigna Choice Fund HSA and make pre-tax contributions to their account.

Please note: You cannot enroll in the Health Care FSA if you enroll in the HSA plan, but you are eligible to enroll in the Limited Health Care FSA.

What is an Health Savings Account?

Think of an 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.

Why Have an HSA?

An HSA simply helps you plan, save and pay for health care.

You Own It

The money belongs to you, even deposits made by others, such as SoFi or family members. You keep it, even if you change jobs, change health plans or retire.

It has pre-tax benefits.

- Money deposited is federal income tax-free.
- Savings grow tax-free.
- Withdrawals made for qualified expenses are also income tax-free.

* Contributions and earned interest are taxable income for residents in CA and NJ.

You may make changes at anytime.

You may change your HSA contribution anytime during the year. **Please note:** It may take 1 – 2 pay periods for the change to reflect on your paycheck.

What Expenses Can I use My HSA For?

- You can use your HSA to pay for IRS qualifying health care expenses, just like a FSA.
- Medical, dental, vision, prescription expenses not covered by insurance.
- IRS describes "qualifying medical care expenses" at <http://www.irs.gov/pub/irs-pdf/p502.pdf>

Keep your receipts.

Save all your receipts for qualified medical expenses! If the IRS asks, you must be able to prove that you used your HSA money only to pay or reimburse yourself for qualified medical expenses.

You can invest it.

Once your balance reaches \$1,000, you can begin investing in mutual funds. If you earn money on your investments it is generally tax-free.

Eligibility rules apply.

You are eligible if:

- You are enrolled in the Cigna OAP HDHP 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.

Plan year information.

The HSA Plan Year begins January 1 through December 31.

SoFi Contribution

- \$30.77 per pay period for employee only coverage.
- \$61.54 per pay period if you enroll one or more dependents.
- Contributions will be posted to your account biweekly.
- The HSA contribution amount is prorated and adjusted based on the number of pay periods left in the plan year which runs from January 1 to December 31.

How to make contributions?

Contributions can be made:

- **Pre-tax Contributions:** Employees will make this election in Workday. Instructions are available in SoFi Central.
- **After-tax Contributions:** Online at myCigna.com by making a tax-deductible contribution from your personal checking account. Deposits outside of payroll that exceed the IRS annual maximum will result in potential loss of SoFi contributions. Total contributions to your HSA account cannot exceed the annual IRS limits.

SoFi's HSA: Cigna's Choice Fund with Wealthcare Saver

- Employee payroll and SoFi contributions will be effective first of the month following date of hire and will be sent to Cigna Choice Fund HSA.
- Once WealthCare Saver has established an account for you, you will receive a Welcome Kit and Debit card for your new Cigna Choice Fund HSA.

Paying with your HSA is easy.

- Use your debit card to pay at the pharmacy, doctor's office or elsewhere. You can also order extra cards for covered family members.
- Pay your bills for qualified medical expenses online at myCigna.com.
- Pay out of pocket and reimburse yourself. You can do that online or by withdrawing money with your debit card from any ATM with the MasterCard® logo.



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 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 PregnancyAll Subsequent VisitsDelivery	<ul style="list-style-type: none">\$20 copay0%20% after deductible	<ul style="list-style-type: none">40% after deductible40% after deductible40% 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		
Note: No coverage for out-of-network	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 Pharmacy

Express Scripts Home Delivery

Cigna's Pharmacy Home Delivery is designed for individuals who take prescription medications on a regular basis, such as those used for diabetes, asthma, heart conditions, high blood pressure and more.

Whether you have a new prescription or need to transfer an existing prescription, it's easy to get started with home delivery. You will receive 24/7 access to licensed pharmacists, convenient delivery, easy refills up to 90-day supply at one time, refill reminders by email or text and convenience of ordering online or mobile app. The home delivery pharmacy benefit is administered by Express Scripts. To access your account online or via the mobile app, you must first create a member account.

Cigna 90 Now

The Cigna 90 Now program makes it easier for you to fill your maintenance medications. Members have the choice of how and where to fill prescriptions.

- If you choose to fill a 30-day supply, you can use any in-network retail pharmacy or home delivery.
- If you choose to fill a 90-day (or 3-month) supply, you can use select in-network retail pharmacies (that have been approved to fill 90-day prescriptions); or use the home delivery option through Express Scripts.

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 website 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 One Guide

Cigna One Guide® provides personalized guidance during and after your initial enrollment.

During New Hire Enrollment

Call a Cigna One Guide® representative to get personalized, useful guidance. Your personal guide will help you:

- Easily understand the basics of health coverage
- Identify the types of health plans available to you that best meet the needs of you and your family
- Check if your doctors are in-network to help you avoid unnecessary costs
- Get answers on any other questions you may have about the plans or provider networks available to you

Once Enrolled

Cigna One Guide® will be available to support employees throughout the year. They can guide you through the complexities of the health care system, and help you avoid costly missteps. Your personal guide will help you:

- Learn how to best use the plan you selected
- Find the right doctor, lab, care center or pharmacy
- Connect you to health coaches
- Dedicated one-on-one support for complex situations
- Resolve health care issues
- Get cost estimates to avoid surprise expenses
- Understand your bills

Cigna One Guide® is available for assistance 24/7

Group number: 3342825

During new hire enrollment:

Phone: 888-806-5042

Once enrolled:

Phone: 800-244-6224

myCigna.com

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% after deductible.
Primary/Routine Visit: \$20		Members can see personalized cost for services on the MDLIVE site.



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 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. OR
- Call toll-free at **888.218.6245** or use the phone number provided on your prescription label. OR
- Complete a mail-in form, which you can find in **SoFi Central**.

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 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 <ul style="list-style-type: none"> Initial Visit to Confirm Pregnancy All Subsequent Visits Delivery 	<ul style="list-style-type: none"> \$0 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	\$200 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 go For Care

Emergency Room or Urgent Care Visit?

Did you know that a straightforward visit to the Emergency Room (ER) for strep throat can lead to a bill over \$4,000 charged to your plan? Whenever feasible, employees and their families should consider more affordable alternatives like urgent care, virtual consultations, and the nurse line. Non-emergency concerns such as headaches, earaches, and sore throats can often be addressed by your primary care physician within 12 hours. It's important to use the ER for genuine emergencies. However, if you're uncertain whether a visit to the ER is necessary, we recommend calling the free Nurse Line to help guide you to the best care option.

Emergency Room (ER)

Emergency rooms are equipped to handle life-threatening serious medical conditions. An emergency is a condition that may cause loss of life or permanent or severe disability if not treated immediately. You should go directly to the nearest emergency room if you experience any of the following:

- Chest Pain
- Shortness of breath
- Uncontrolled bleeding
- Confusion or loss of consciousness, especially after a head injury
- Poisoning or suspected poisoning
- Serious burns, cuts or infection
- Broken bones

Call the Nurse Line: The Nurse Line is staffed 24/7.

Cigna members: 800-244-6224

Kaiser members: 800-464-4000

Urgent Care

Urgent care centers are usually located in clinics or hospitals, and, like emergency rooms, offer after-hours care. Unlike emergency rooms, they are not equipped to handle life-threatening situations. Some examples of conditions that require urgent care are these:

- Ear infections
- Sprains
- Urinary tract infection
- Vomiting
- High fever

Urgent care centers are usually more cost-effective than ERs for these conditions.

To Find an Urgent Care Facility

Go to **myCigna.com** Choose *Find a Doctor or Facility*. In the search box type *Urgent Care*.

Choosing the appropriate place of care can not only ensure prompt medical attention but will also help reduce any unnecessary expenses.



Commuter Benefits

If you take public transportation or pay for parking to commute to work, the commuter benefit helps you save money by paying for commuter expenses with pre-tax dollars. Eligible employees may enroll in both Transit and Parking benefits for work related transportation and parking purposes. Please keep in mind, you can only use funds and submit claims for each specific benefit. You cannot use Transit benefit funds to cover Parking, and you cannot use Parking funds to cover Transit benefits.

How does this benefit work?

Full monthly elections are directly deducted from your paycheck on the first check of the month. Participation in this benefit and the contribution amount can be changed at any time throughout the plan year since this is a monthly benefit and is not tied to any annual election.

- All commuter elections will be made via Workday.
- Your funds will be loaded to your P&A Group Benefits Card on the first pay period of each month.
- If you wish to view your claims, you can log onto padmin.com.

	Transit	Parking
Provider Information	P&A Group: padmin.com Phone: 800.688.2611	
Maximum IRS Pre-tax contribution	• Up to \$325 monthly	• Up to \$325 monthly
What expenses are allowed?	Work related expenses such as: <ul style="list-style-type: none"> • Mass transit fares • Monthly bus passes • Vanpooling fees 	<ul style="list-style-type: none"> • Parking at or near your work location • Parking at a location from which you participate in a carpool or board mass transit
What expenses are NOT allowed?	<ul style="list-style-type: none"> • Taxi fares • Bridge tolls • Cost of auto maintenance 	<ul style="list-style-type: none"> • Parking costs at home • Parking when not commuting to or from work location.

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.



401(k)

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

Fidelity Investment Services Group #2411X

Phone: 800.835.5095

Provider

Website: Fidelity NetBenefits via Okta

When can I enroll?

- Service Requirement: None
- Enter on the 1st of the month following requirement satisfaction

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?

- 1– 80% of paycheck
- Up to IRS limit of \$23,500
- \$31,000 if over age 50 in 2025

Is there an employer match?

SoFi does not currently provide a 401(k) employer match. While we understand the importance of a 401k match, our priority right now is to continue offering a comprehensive and cost effective portfolio of benefits, as we continue to build a durable business. Each year we continue to reassess our benefits program.

401(k) Plan Provisions

Higher Catch-up limit for participants ages 60–63

The SECURE 2.0 Section 109 legislation increases catch-up contributions for employees who attain age 60–63 in a given calendar year. The legislation increases the catch-up contribution limits for those ages 60–63 to the greater of:

- \$10,000 (indexed) or
- 150% of the regular catch-up contribution limit

Contribution Type

- Auto-enrollment at 3% pre-tax and pre-tax bonus with an automatic 1% increase annually
- Pre-tax (Traditional)
- Post-tax (Roth)
- You may elect separate contribution rates for salary and bonus compensation

How do I request a rollover into the SoFi 401(k) plan?

- You can rollover contributions to your account from a previous employer's 401(k) plan. Simply log on to www.NetBenefits.com, 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.

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

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 Empower 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>.



Additional Benefits & Wellbeing Services

Pre-paid Legal Services with LegalShield

At SoFi, we pride ourselves on putting the health and security of our employees first, and that is why we offer a legal protection plan through 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

For more information, please visit:
shieldbenefits.com/sofi

Note: You must be a Cigna or Kaiser plan participant to be eligible for the following well-being programs.

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 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**](https://myCigna.com).

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
- Access support 24 hours a day when you need medical information, like how to treat a twisted ankle or your child's high fever
- 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 Program

If you have a chronic health condition, Cigna may reach out to you to offer additional support and services. Employees have access to a one-on-one relationship with a dedicated health coach, to help you:

- Create a plan to manage your condition
- Understand medications or your doctor's orders
- Identify triggers that affect your condition
- Learn what to expect if you need to spend time in the hospital
- Get additional information on treatment options to help you and your doctor make decisions that meet your health needs and work best for you
- Save money on your medically related expenses

Employees eligible for this program will be contacted directly by Cigna. Cigna customers can also call **800.244.6224** and ask to speak to a coach about a chronic condition or other health and well-being matter.

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 Healthcare Wellness Experience with Virgin Pulse

Becoming healthier is within reach, whether that means improving your sleep, engaging in more meaningful social interactions, or building a more active lifestyle. This wellness experience is included in your Cigna Healthcare plan. On myCigna.com navigate to the Wellness tab and click “Get Started” to enroll and help achieve your goals by:

- Digital Coaching Journeys to build lasting healthy habits.
- Challenge yourself and others with creating new healthy habits.
- Track your progress – Integrate with your Apple Watch®, Fitbit®, and many other fitness tracking apps and devices.
- Connect with co-workers – offer free account access to up to 10 friends and family members outside of work to encourage and motivate each other.

Cigna FoodSmart: Virtual Nutritional Counseling

As a Cigna Participant you have access to Foodsmart. Foodsmart is a provider in the Cigna network offering virtual nutrition counseling with registered dietitians. Their registered dietitians create customized food programs tailored to the customer’s budget and health goals, including nutrition counseling related to weight management, gut health, irritable bowel syndrome, diabetes, hypertension, and heart health.

Once you register with Foodsmart, you can schedule an appointment for nutritional counseling. You can also access a suite of tools including recipes, customized meal plans, grocery price comparisons, integrated grocery store and restaurant ordering support.

In addition, you will receive weekly newsletters and notifications for events such as upcoming webinars about wellness and nutrition. You may visit foodsmart.com/members/cigna-healthcare to view and sign up for webinars.

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”



Frequently Asked Questions

General Inquiries

I recently relocated. Do I need to update my address with Benefits for my insurance?

No, there is no need to change your address with the Benefits Department. However, it is essential to update your address in Workday. Once you do that, it will automatically be forwarded to all health insurance providers. Please allow 7 to 10 business days for the carriers to process your new address.

Important: If you are enrolled in the Cigna Home Pharmacy Delivery service, you must update your address directly with Cigna. You can contact Cigna Home Pharmacy at **800.835.3784**.

What if I want to cancel or modify my insurance plans?

Once the new hire or Open Enrollment period concludes, you cannot make any changes. SoFi conducts Open Enrollment annually in early November, typically lasting for two weeks, with specific dates communicated in advance. The only exception to this is for IRS-approved Qualifying Life Events, as detailed on page 6.

What is imputed income if I include a domestic partner in my insurance?

If you choose to enroll your Registered Domestic Partner and/or their dependents,

please note that the IRS considers SoFi's contribution toward the coverage cost as imputed income. Imputed income is subject to taxation, meaning it contributes to your taxable gross income for both federal and state income taxes, as well as FICA (Social Security and Medicare) taxes, which are withheld from your paycheck.

Please review the document that explains how adding a domestic partner affects your benefits. It is advisable to consult your tax advisor regarding the tax implications of your benefit choices. SoFi employees who are married or in a Registered Domestic Partnership, as well as parents or children, are not permitted to double cover each other for benefits.

How do my Deductible and Out-of-Pocket Maximum Accumulators function?

Your Deductible is the amount you must pay each calendar year before your health insurance begins to cover certain services. The Out-of-Pocket Maximum is the highest amount you will pay in a calendar year, which includes your deductible, coinsurance, and copays for covered expenses. Once you reach your annual Out-of-Pocket Maximum, your health insurance will cover 100% of your cost share for medical services that contribute towards this maximum for the remainder of the calendar year.

When utilizing both In-Network and Out-of-Network providers, please be aware that your In-Network and Out-of-Network Deductibles and Out-of-Pocket Maximums do not accumulate together. Only the expenses you incur for In-Network services count towards your In-Network Deductible and Out-of-Pocket Maximum. Similarly, only the expenses you incur for Out-of-Network services count towards your Out-of-Network Deductible and Out-of-Pocket Maximum.

Cigna

When will I receive my Cigna ID card?

Cigna does not mail out physical ID cards to plan participants. You may access your ID card by going to the myCigna app on your mobile phone or print a copy by visiting their website [myCigna.com](https://www.mycigna.com).

To access your account online or via the mobile app, you must first create a member account. Please see the attached [flier](#) and [registration](#) info for instructions. The Group number is #3342825.

We also encourage you to bookmark the [SoFi Central/ US Benefit site](#) so you have easy access to learn more about all the great benefits available to you.

Commuter

What happens to my commuter funds if my employment with SoFi ends?

Upon termination of your employment, any remaining balance in your commuter benefit account will be forfeited. According to IRS regulations, SoFi is unable to refund any unused commuter benefit funds. However, you can file claims for eligible expenses incurred during your employment for up to 90 days. Please note that expenses must fall within the claim year and those incurred after your employment has concluded are not eligible for reimbursement.

For any inquiries, feel free to reach out to P&A Group at **800.688.2611**.

How do I submit a claim for reimbursement for parking or transit?

You can submit eligible parking claims using the following methods:

- P&A Group Mobile App: Download the app, log into your account, and navigate to the menu to select Upload Claim/Documentation for your submissions.
- QuickClaim: Quickly submit claims via your smartphone by logging into your account and following the on-screen prompts.
- Electronic Claim Upload: Log into your P&A account online and choose Upload Claim/Documentation under the Member Tools Tab.
- Fax or Mail a Claim: Claim forms can be accessed by logging into your account at www.padmin.com
 - Fax: **877.855.7105**
 - Mail: P&A Group, 17 Court St. Suite 500, Buffalo, NY 14202

401(k)

How do I access my 401(k) account?

Fidelity Investments is our 401(k) service provider. You may access your account at any time after you've received your first paycheck from SoFi via Okta or at [Fidelity Netbenefits](#).

How do I rollover a 401(k) account into my SoFi 401(k) account with Fidelity?

Log on to [Fidelity NetBenefits](#) or call Fidelity at 800.835.5095 for assistance.

How much can I contribute to my 401(k)?

For the 2025 tax year, the IRS' elective deferral limit for 401(k) accounts is \$23,500, with an additional \$7,500 catch-up contribution allowed for participants aged 50 or older. If you are aged 60-63, your additional catch-up is \$11,500.

Can I elect 401k after-tax?

SoFi does not currently offer 401k after-tax contributions.

What happens to my 401(k) plan if I leave employment?

When you terminate employment, you may elect to receive a distribution of your vested Account Balance. Please review the associated tax notices and carefully consider tax implications before taking a distribution. Distribution Methods include:

- **Lump Sum.** Request your vested account balance be sent directly to you. You will be subject to appropriate tax withholding, income tax and possible penalties.
- **Direct Rollover to another Qualified Plan.** Request your vested account balance be sent to another eligible retirement plan.
- **Direct IRA Rollover.** Request your vested account balance to be sent to an IRA of your choice.

What are the investment options with the 401(k)?

There is a broad menu of investment options available to you within our retirement plan. Please visit the online portal to review options, expense, and performance.

Target Date Asset Allocation funds: providing pre-blended asset allocation investments, that manage a mutual funds target a specific time horizon.

Individual mutual funds: representing a broad range of risk and return characteristics across various asset classes.

Brokerage window: for investors looking for extended investment options.

LegalShield

How do I enroll?

You need to log into Workday via Okta and elect coverage through a new hire event event. Please reach out to the benefits team at benefits@sofi.org if you need assistance.

What if I do not elect now, can I enroll later?

No, if you elect to waive this coverage now, you will need to wait until the 2025 Open Enrollment to elect this benefit, unless you experience a qualified life event.

How much does LegalShield cost?

Employees pay for the program with convenient payroll contributions of \$7.27 per pay period by signing up via the Workday system.

Can I stop the plan at any time?

No. This plan is an annual election and you will not be able to drop the coverage until our next open enrollment in 2025 or if you experience a qualifying life event and have participated in the program for 1 year.

Where can I find more information about what is covered?

Click [here](#) for additional information.

What happens to the LegalShield benefit if my employment at SoFi ends?

Your coverage will end as of your termination date, and you will not be able to start any new legal matters while in suspension. You will be eligible to continue your plan by paying for the coverage directly to LegalShield on a monthly or quarterly basis. LegalShield will send you a notice allowing you to continue your enrollment and provide you up to 45 days to respond.

To learn more about employee benefit programs, please visit [SoFi Central/ US Benefits](#).



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.

