

1

## 2024 Summary of Benefits (Guatemala)

PayPal benefits are designed to help support you and your family, so you can take care of what matters most. We're here to support you, no matter what life throws your way. Your health, your finances, your family—your overall well-being. This summary highlights our 2024 Benefit programs for full time employees working in Guatemala.







Healthcare		
Medical	Pan-American Life Insurance Group Policy includes:  • Lifetime Maximum: Q3,500,000  • Geographic Delimitation: Global	
	<ul> <li>Hospitalization coverage includes Room and Meals, ICU, Medical Fees per Consultation, Surgical Fees, Anesthetist Fees.</li> <li>Emergencies coverage</li> <li>Maternity coverage for employee and spouse</li> <li>Ground ambulance service</li> </ul>	
	Conditions within Central America:	
	<ul> <li>Deductible per Calendar Year: Q1,000</li> <li>Maximum Deductible per Family: 3 per family group</li> <li>Maximum Deductible for Family Accident: 1 per family group</li> <li>Coinsurance: 20% for out-of-network providers (Annual maximum Q20,000)</li> <li>Reimbursement: 80% of eligible expenses</li> </ul>	
Dental	<ul> <li>Pan-American Life Insurance Group Policy includes:</li> <li>Combined Calendar Year Maximum Applicable: Q 6,000</li> <li>Lifetime Maximum for Periodontal Treatment: Q 6,000</li> <li>Deductible per Calendar Year: Q 300</li> <li>Reimbursement 50% to 80% of eligible expenses depending on the type of treatment</li> </ul>	
Contributions	The company pays 100% of the premium for employees and eligible dependents.	
Life & Medical insurance coverage conditions	Life & Medical Insurance is a benefit granted to all employees during the term of the employment contract.	
Retirement		



Retirement Benefits	Provided by the National Social Security program.
Time Off	
Community Impact Time Off	One day annually.
Personal Time Off (Vacation)	The company provides 15 days' vacation time after working for the company for 1 year. This is consistent with statutory requirements.
Sabbatical	After 5 years of service, employees are eligible for 4 weeks of paid sabbatical.
Sick Leave	Up to 5 calendar days of absence at 100% pay
Short-term Disability	Leaves greater than 5 working days must be pre-authorized and include appropriate medical documentation. Benefits issued through IGSS. Decree 295 Ley Orgánica IGSS.
Maternity Leave	84 working days of paid leave.
Adoption Leave	54 working days of paid leave.
Paternity Leave	2 days of paid leave, counting from the date of birth of the child.
Other Paid Time Off	<ul> <li>Marriage Time Off: 5 working days of paid leave</li> <li>Birthday Time Off: 4 hours paid per calenyear.</li> </ul>
Holidays	<ul> <li>January 1, 2024 - New Year's Day</li> <li>March 27, 2024 - Holy Week Day 1 (Half Day)</li> <li>March 28, 2024 - Holy Week Day 2</li> <li>March 29, 2024 - Holy Week Day 3</li> <li>March 30, 2024 - Holy Week Day 4</li> <li>May 1, 2024 - Labor Day</li> <li>July 1, 2024 - Army Day (Observed)</li> <li>August 15, 2024 - Assumption Day</li> <li>September 15, 2024 - Independence Day</li> <li>October 20, 2024 - Revolution Day</li> <li>November 1, 2024 - Day of the Dead</li> <li>December 24, 2024 - Christmas Eve (Half Day)</li> <li>December 31, 2024 - New Year's Eve (Half Day)</li> </ul>
Bereavement Leave	<ul> <li>Up to twenty (20) consecutive business days of paid time off with regular base pay to all regular employees when an employee's spouse, domestic partner (DP), civil partner (CP), child, stepchild, DP child or CP child passes away.</li> <li>Up to three (3) consecutive business days of paid time off with regular base pay to full-time and part-time regular employees when an employee's parent, stepparent, grandparent, legal guardian, parent-in-law, sibling or stepsibling passes away.</li> <li>Up to one (1) business day of paid time off with regular base pay to all regular employees when an employee's aunt, uncle, brother- and sister-in-law, and daughter- or son-in-law, cousin, niece or nephew passes away.</li> <li>Up to two (2) additional days if extensive travel is required.</li> </ul>



Life and AD&D Insurance	
Life	24 times the monthly salary with a minimum insured amount of Q 200,000 and a maximum of Q 1,000,000.
Accidental Death, Dismemberment and Sight Loss	24 times the monthly salary with a minimum insured amount of Q 200,000 and a maximum of Q 1,000,000.
Employer Contribution	The company pays 100% of the premium.
Note	Prior to enrollment, employees may need to complete a health questionnaire, which will be evaluated by the insurer.
Other Benefits	
<b>Cell Phone Benefit</b>	Q410.00 / \$53.23 (Q7.70) bonus for any cellphone expense.
Parking Benefit	Employees now have two options:
	<ul> <li>a) Prepaid access to the adjacent, secure parking lot. A parking space is dependent on availability. An employee can drop out of this program with sufficient warning in advance of the next month's payment. Any employee can sign up for the waiting list and is added to the bottom of the list. If an employee who has dropped out of this space, then wishes to return to the lot, they will be added to the bottom of the waiting list.</li> <li>b) Q815.00/\$105.84 (Q7.70) bonus for any parking space</li> </ul>
Employee Assistance Plan (EAP) Optum	Professional assistance for a wide range of circumstances, including personal and work-related stress, couple and marital relationships, childcare and parenting challenges, elder care concerns, depression and anxiety, alcohol and drug misuse, family matters, bereavement, legal issues, financial concerns, career issues, and crisis and trauma counseling.
Financial Education	The Financial Wellness Education Program is delivered in partnership with RSM and provides information to help you establish goals and prepare for a financially sound future.
Calm Mental well-being app	Free subscription to the world's No. 1 app for mental well-being, helping millions of people lower stress, decrease anxiety, improve focus, and sleep better.
RethinkCare Online portal for families	Family support with 24/7 access to an online portal filled with thousands of step-by-step resources to help families raising children with learning, social or behavioral challenges, or developmental disabilities. With RethinkCare, you can collaborate with and connect all members of your child's care team (teachers, therapists, medical professionals, and family members) through one platform, which provides access to board-certified behavioral therapists, even if your child hasn't been given a formal diagnosis.
Other Programs	
Profit Sharing	Provided pursuant to statutory requirements managed by Compensation.
Education Assistance Program	Professional certifications, courses and/or degree programs relevant to your current or future roles may be eligible for reimbursement through this program managed by Performance & Development.



Employee Relief Fund	Provides assistance to our employees who are facing financial hardship immediately after an unforeseen, life-altering personal hardship managed by Employee Advocacy.
PayPal Gives	Give back to your community, and we'll reward your efforts. PayPal matches your donations to qualified nonprofits, dollar for dollar, up to \$2,500 a year. Even if you give just \$10, we'll match it. Managed by Community Impact.

**Important:** The information provided above is not intended to be a complete summary of your benefits. It is important for you to understand that because this document is only a summary, it cannot cover all the details of the benefits or how the rules will apply to every person in every situation. All the specific terms and conditions related to these benefits, including the eligibility requirements, are set forth in official plan documents and/or insurance policies, contracts, certifications, or other underlying benefit program documents. Every effort has been made to accurately describe these benefits. In the event there is any conflict between this benefit summary and the controlling documents, the controlling documents will be used in the actual determination of your benefits or rights and its terms and conditions will govern.