



U.S. Benefits Annual Enrollment Frequently Asked Questions November 2020

Please refer to the FAQ's below for information related to the following topics:

Annual Enrollment	Health Savings Accounts (HSA)
Beneficiary Designations	Leave of Absence
Bright Horizons	Life Events
Dental	Life Insurance
Dependent Eligibility	Long-Term Disability
Flexible Spending Accounts (FSA)	Supplemental Benefits (Aflac)
Group Legal	Vision Coverage
Health Insurance	401(k) Savings Plan
Health Reimbursement Account (HRA)	Other Benefits

Annual Enrollment

- **What do I need to do if I want to keep my current benefits and add legal support?**
You'll want to go to the Benefits enrollment portal, YBR, to enroll in Group Legal. All current elections will carry forward with exception of the Flexible Spending Accounts. Access YBR from www.paypalbenefits.com.
- **Are there any options in our benefits for long term care insurance?**
PayPal does not currently offer long-term care coverage.
- **How do I schedule time with a representative? I went to the grey box on the YBR site that says "Need help with Annual Enrollment? Schedule time with a representative".**
Please use Chrome when accessing YBR and this functionality, appointments are available during the Annual Enrollment period. Available timeslots will be displayed.
- **How can you opt out of the medical, dental, and vision plans?**
You will need to access the Benefits enrollment portal, YBR, and waive coverage for Medical, Dental and Vision. Access YBR from www.paypalbenefits.com.
- **In YBR I am getting an alert that my "Preferred email note on file" - when I got into my info, my PayPal email is missing. Who can I send the request to, to add this?**
You can submit this request to Employee Central via The Bridge, to ensure your email address is updated accordingly.
- **I am not able to add my wife to my health/benefit plans? How can I do this? She is already listed as my wife with HR.**
You would need to add her as a dependent in YBR. Once you have added her in YBR, she will automatically populate as an eligible dependent for your benefit selections.

[Beneficiary Designations](#)

- **For adding a beneficiary - the "relationship" the drop-down is required to add someone, but it only has limited options like spouse or dependent. If I want to enter a brother, parent or sibling as a beneficiary how do I do this?**
This is a reported issue within the YBR portal. We are researching this issue and should have a resolution soon. Beneficiary designations can be updated at any time.
- **Can beneficiaries only be updated during open enrollment?**
Beneficiaries can be updated at any time of the year.
- **Did I correctly understand that we can add beneficiaries without an SSN if we call YBR?**
Correct, you can add a beneficiary without an SSN by calling YBR at 844-474-6641.

[Bright Horizons Back up Child and Elder Care and Additional Household Support Options](#)

- **For Bright Horizons Elder Care, if I need help for a parent, do they have to be living with me? Can we get help if the elder parent lives in their own home?**
This benefit is available whether the parent lives with you or not. You will need to register with [Bright Horizons](#) and setup the parent as a care recipient, then you can make a care reservation. You can even setup an introductory visit with the caregiver.
- **For Bright Horizon, how can we get started?**
You can start by going to the Bright Horizons website <https://clients.brighthorizons.com/paypal>. There you can learn about the different benefits available to you as a PayPal employee. From there you may also register with Bright Horizons and add your care recipient's data, so you may make a backup care reservation.

[Dental Coverage](#)

- **Is the Delta Dental Core and Enhanced Plan, same as the PPO and Premier Plan (respectively)?**
Both the Core and Enhanced dental plans are PPO plans, meaning that providers in Delta's PPO network have agreed to provide services at in-network rates. If you choose to see a Delta Premier Provider, you may be responsible for greater out-of-pocket expenses as they may charge more for services.
- **Will I be able to add any additional coverage to my dental plan by paying extra?**
We offer two dental plans, Core and Enhanced. The Enhanced plan offers a larger annual maximum benefit (\$2500) and orthodontia coverage for example. You can view the differences in coverage at paypalbenefits.com/Health/Dental along with the differences in paycheck contributions.

[Dependent Eligibility](#)

- **My spouse enrolled himself and me for vision/dental with his employer, can I enroll with PayPal.**
Yes, you can enroll in the PayPal plans, although you will want to review the plan summaries to confirm what additional coverage you may receive, if any. Visit the plan documents page on www.paypalbenefit.com.

- **For elder care, does my elder have to be on my insurance in any way-- live in elder in need of companion sitter, and does this qualify for the Dependent care FSA?**
Unfortunately, you cannot add an elder to your plan. Eligible dependents are Spouse, Domestic Partners, and children under the age of 26. We do offer resources for child and elder care which you can find more information at <https://www.paypalbenefits.com/us/family-support/child-and-elder-care-resources>
- **Can a domestic partner be covered under our health plans? If so, what needs to be done?**
Yes, a domestic partner can be added as a dependent. You can add them as a dependent in the YBR portal.
- **Is there a definite answer on whether the value of PayPal's cost in covering a partner will be imputed as income, and whether my contribution will be paid using after-tax payroll deductions?**
You will see an imputed income deduction on your paycheck when you add them to your plan. You can find the imputed income deductions on The Bridge: <https://paypal.sharepoint.com/sites/HR-Benefits/SitePages/Health-&-Wellness.aspx>
- **Can married couples both pay for healthcare plans via their respective jobs? What are the benefits/downsides?**
You can review our plans on paypalbenefits.com: <https://www.paypalbenefits.com/us/health> to compare and see which plans suits you best.
- **My partner and I just had a qualifying life event. I can either enroll her now with fees withdrawn from my paycheck immediately or I can enroll her in 2021 benefits with fees withdrawn starting Jan. Do I have my options correct?**
Correct. You can add her now and benefits are effective the date of the life event or add her on your annual enrollment selections which coverage for her will begin Jan. 1, 2021. Deductions are withheld the first paycheck of the year for 2021 coverage.
- **What would be considered a covered "partner"?**
You can find domestic eligibility on paypalbenefits.com: <https://www.paypalbenefits.com/us/eligibility-and-enrolling/eligibility>
- **I have a daughter that lives out of the country. How can I submit medical claims when she is out of the country?**
Unfortunately, if your daughter lives or incurs claims outside the US, those medical claims will not be covered as she is covered under a U.S. plan. U.S plans may cover some emergency services only.

[Flexible Spending Accounts \(FSA\)](#)

Health Care FSA:

- **If you are on Medicare Part A and using PayPal insurance are you eligible for an FSA?**
As long as you are employed, you can continue to make contributions to your FSA through payroll deductions. Unlike the HSA (health savings account), Medicare is not a determining factor.
- **How much can I roll over from my flex spending card from this year to use for next year? Is it \$500 or does that only apply to next year?**
Participants can carry over \$550 of unused FSA Healthcare funds (does not apply to Dependent Care

FSA) to use in the 2021 plan year. Learn more about PayPal's FSA plan by visiting the [Flexible Spending Accounts](#) page on PayPal's [benefits website](#).

- **Is there a transaction limit when using the FSA Smart-Choice card? Mine was declined when trying to pay for a +\$400 transaction, over the counter, at my optometrist.**
There can be certain reasons why a claim can be denied. Some over-the-counter items are not eligible expenses under the IRS guidelines, or you may not have enough in your remaining balance to cover a particular expense. Please contact Smart-Choice by calling 844-474-6641 to obtain assistance with your purchase and discuss the denial of your transaction.
- **Can FSA funds be used for OTC items again in 2021?**
Yes, effective January 2020, participants can use their FSA or HSA funds to buy over the counter (OTC) medications without a prescription, like Tylenol and other pain relievers, heartburn medications, allergy relief and more. You can use your funds for certain feminine care products as well.
- **Is it safe to contribute at least \$550 to FSA as it can rollover to next year - correct?**
Yes, the allowable carry over amount of unused funds is \$550 and is rolled over to the following plan year.
- **Regarding health care spending account. I understand that the account rolls over on an annual basis. Does it transfer to a family member in the unfortunate event of my death?**
For an [FSA](#) account, contributions will stop upon the event of your death. The normal claim filing deadlines apply. This means that your expenses or those of your dependents are eligible to be claimed (by your designated beneficiary), and only for the expenses incurred before your death. Please contact our FSA administrators, Smart Choice at 1-844-474-6641 for details on this process.
- **Do I need to be covered by PayPal health insurance plan to qualify for FSA?**
No, you do not be enrolled in a PayPal medical plan to enroll in PayPal's FSA program. Learn more about PayPal's [FSA](#) plan on PayPal's benefits [website](#).
- **Related to \$500 FSA carry-over to the following year; if \$500 cannot be used up in the following year, will the remaining balance under \$500 continue to carry-over to the subsequent year?**
Yes, participants can carry over the allowable amount of unused funds, which is \$550 in 2020 to be used in the 2021 plan year. Carry over amounts will automatically rollover to the next plan year if unused. The carryover rule is applicable to the HCFSA (health care) accounts and not the DCFSA (dependent care) accounts.
- **Have we heard any updates on 2020 DCFSA funds carrying over to 2021 due to COVID?**
As per IRS guidelines, the carry over provision does not apply to the Dependent Care [FSA](#) plan (DCFSA), however it is applicable to the Health Care FSA plan (HCFSA).

Dependent Care FSA:

- **I have substantial amount accumulated in Dependent Care Reimbursement Account in the last year, but because of the Covid situation, I do not have any extended care costs that I can reimburse. What happens to the amount in that account after the deadline? How can I retrieve the amount in there?**
PayPal is working with our FSA administrators and advisors to explore all available options and will send communication to participants upon any plan enhancements that may become available.

- **How can we submit an expense for dependent care if we have a nanny? I know we need to provide a receipt to be reimbursed but how do we do this?**
Please contact our FSA administrators, Smart Choice for directions in submitting a claim in your circumstance. Contact information can be found by visiting the [Flexible Spending Accounts](#) page on PayPal's [website](#).
- **For this year, I was told \$550 amount for dependent care can be carried over is that still true?**
Currently, the carryover rule of \$550 is applicable to the HCFSAs (health care) accounts only and does not apply to DCFSAs (dependent care) accounts.
- **Can dependent care benefits be accessed outside of enrollment period if I am expecting a child in middle of the year?**
If you are currently not enrolled in PayPal's DCFSA (dependent care) account, you can enroll due to a qualifying event outside of the annual enrollment period. Learn more about PayPal's FSA plan by visiting the [Flexible Spending Accounts](#) on PayPal's [website](#).
- **I pay my in-home nanny via cash. Can I use dependent care spending account to pay my nanny? or do I have to use a daycare center, who is eligible?**
Please contact Smart Choice by calling 1-844-474-6641 for details (including directions on submitting a claim) in your circumstance. Certain rules apply and additional documentation may be required to be reimbursed for an in-home nanny.

[Group Legal](#)

- **Where can I find more information about how to ask for their service for Group Legal?**
Visit the [Group Legal](#) page on PayPal's [benefits website](#) to learn more about the services available, including contact information for MetLife Legal Plans.
- **What kind of service does Met-Life legal consultation provider? Can they help set up an LLC?**
No, business related services are excluded, so it cannot be used for set-up of an LLC. Visit the [Group Legal](#) site to learn more about available services.
- **Regarding Group Legal-there used to be a place on the Bridge that we could go in and create our own Will and or Trust. Has that changed? We need to now pay for the Group Legal to have this option?**
You may be referring to an option that was previously available with our prior life insurance carrier for will assistance, will and final arrangements at no cost. Learn how to access [here](#). For less than \$8 per paycheck, eligible employees can receive convenient access to legal assistance with PayPal's [Group Legal](#) coverage, including assistance with creating a will or trust.
- **Would you tell us about Group Legal –Is it offered by MetLife?**
Yes, we partner with MetLife Legal Plans to provide eligible employees convenient access to legal assistance for a variety of common legal services and needs. Visit the [Group Legal](#) page on PayPal's [website](#) to learn more about the services available.
- **Does the Legal Group plan assist with child support cases new or existing? And does it cross state lines? (i.e. parents located in different states)**
MetLife Legal Plans provide divorce and child support consultation only. Please visit info.legalplans.com and enter access code 6091045 or call 1-800-821-6400, or the [Group Legal](#) site.

- When I go to legal portal - it again asks me to sign in and was confusing. Can you confirm how to enroll, and how to access the benefits?

You can enroll in PayPal's Group Legal plan through YBR ([@Work](#)) | ([Log In](#)). Visit the [Group Legal](#) page on PayPal's benefits [website](#).

Health Insurance

- **Is Covid hospitalization covered as a qualified hospitalization under the hospital benefit?**
For medical plan coverage you will want to check with the plan regarding COVID coverage. However, for most plans regular deductibles, out of pocket maximums etc. apply. Visit the [UHC COVID page](#) or Kaiser [COVID page](#) for more information.

- **Are coverages identical between the UHC \$300 and High Deductible plans and the only difference is the co-pays/deductibles. Is the High Deductible plan equivalent to the \$300 once you hit your out-of-pocket maximum?**
Yes, both UHC medical plans cover the same services, use the same provider network and provide the same co-insurance (the amount you pay) after you reach your deductible and out-of-pocket max. Your paycheck contributions for the CDHP plan are less and you'll receive a Health Savings Account (HSA) with a contribution from PayPal (\$500 Employee only coverage and \$1000 for Employee+ Family). You can also contribute to the HSA for future medical expenses. Use the [Medical Plan Cost Estimator](#) on paypalbenefits.com to help you determine what plan may be best for you financially.

- **How does the individual \$300 relate to the family deductible \$900 (esp for a family of 4)? Does this requirement differ between \$300 Deductible and CDHP/HSA?**

PPO Plan: Each Family member has an individual deductible in addition to the overall family deductible. Meaning if an individual in the family reaches his or her deductible before the family deductible is reached, his or her services will be paid by the insurance company.

Example: Susan and John have a family health plan that covers them and their three children. Each family member has a \$300 individual deductible, and they have a \$900 family deductible. Susan meets her \$300 deductible after giving birth to their youngest child in February. Son Tommy breaks his leg and meets his \$300 individual deductible in March, their daughter Betsy has multiple procedure and applies \$200 to her individual deductible. Later in the year, when John needs carpal tunnel surgery, he only needed to meet \$100 towards his deductible because the family deductible of \$900 was met.

CDHP Plan: There is no individual deductible. So, the overall family deductible must be reached, either by an individual or by the family for the insurance company to pay for services. If you have additional plan questions, you can contact UHC or visit myuhc.com. UHC also offers 1:1 virtual benefit consultation every Wednesday. You can register [here](#).

- **Our Kaiser Permanente plan is tied to the Northern California area. If I relocate to Southern California next year, does the coverage area change automatically?**
You will want to make sure your new address is updated in Workday as coverage is driven by Zip Code. Your updated address is then passed over to Your Benefits Resources (YBR). Your address change will trigger an enrollment event and you will need to select Kaiser of Southern California.

- **Is there a plan ID/number I can give to my physical therapist to get an estimate on how much it would cost under the UHC PPO 300 deductible plan out-of-network?**
If you are currently enrolled, you can provide your member ID on your ID card. PayPal's Group Plan# is 909006. If you don't have your member ID, you can call UHC at 844-287-1297 to retrieve and they can help you understand your coverage. You may also visit <https://welcometouhc.com/paypal>.
- **Is it possible to expand the health coverage for additional items at extra pay? If so, where can I find a list?**
You can review our [medical plan summary documents](#) which outline covered services on paypalbenefits.com. We are introducing supplemental benefits (Critical Illness, Hospital Indemnity and Accident Insurance) plans in 2021 that you may want to review for additional coverage options.
- **I have a child under my current insurance plan. If she starts a job that offers health benefits, can she list my plan as a secondary insurance to cover costs that her plan does not cover?**
She can have what is considered dual coverage, however she cannot be covered under a high deductible health plan with an HSA under you and then her employer due to IRS regulations. We suggest that you contact the plan(s) directly to confirm what additional benefits may be available.
- **What about siblings for dependents?**
Siblings do not qualify as eligible dependents under PayPal's benefit plans.

[Health Reimbursement Account \(HRA\)](#)

- **Can you elaborate on the Health Equity benefit - we will get a card seeded with funds? Which plan is that for, and what amount is granted?**
Employees in grades 15 – 19 who enroll in the UHC \$300 Deductible plan receive a Health Reimbursement Account (HRA) seeded with a contribution of either \$300/\$900 depending on coverage tier. You will receive a debit card.
- **What do I need to spend the health equity on? Can I use it like I used FSA card? Will the funds rollover on Health Equity?**
Funds do not roll-over from the HRA. View the HRA FAQ's available at paypalbenefits.com: <https://www.paypalbenefits.com/us/resources/faqs#HRA>.
- **Is the HRA expense (\$300/\$900) towards dental and vision or just medical?**
HRA funds can only be used for medical and pharmacy expenses.

[Health Savings Account \(HSA\)](#)

- **If you switch from the PPO to the consumer directed HSA account, do you have to close out the original Health Equity debit card account? And will it be a totally new debit card since that is new/ HSA type account?**
No action is required on your HRA card as it will be deactivated automatically as soon as your HRA coverage ends. You will receive a separate debit card if you enroll in the [HSA](#) program.
- **Are there any tax implications that wouldn't allow my wife and I to both sign up for high deductible plans from our employers AND receive the HSA benefit that the company provides?**
There are no tax implications as long as your [combined HSA contributions](#) do not exceed the IRS family maximum. If you are both are under age 55, the IRS max for family coverage is \$7,100 in 2020

and has increased to \$7,200 for 2021. You can contribute an additional \$1,000 if you are age 55 or older.

- **For HSA contributions, I know that PP contributes \$500 annually, but if I choose to contribute an additional amount (ex. \$500 so total: \$1000 annually) ...how will that \$500 be broken up per pay period? When I went to enroll it showed that the full \$500 must be paid per period.**
PayPal's contributes \$500 annually for employee-only coverage and \$1,000 annually if you cover dependents. PayPal's contribution is funded at the beginning of the year for existing participants or the month following new hire enrollment. Your contributions to the HSA are pre-tax and you can select a contribution amount when you enroll. Contributions are deducted from your bi-weekly paychecks on a pre-tax basis. You can also verify your pay period costs in YBR.
- **HSA contribution shows a max of \$7100 for family, but the 2021 limit is \$7200. Same thing happened this year with FSA limits. Is it because the first month is in 2020?**
The 2020 maximum HSA contribution limit (your contribution and PayPal's) is \$3,550 for employee-only coverage and \$7,100 if you cover dependents. You can contribute an additional \$1,000 if you are age 55 or older. For 2021, the maximum is \$3,600 if you are enrolled in individual coverage and \$7,200 if you have family coverage. For more information on PayPal's HSA program, please visit the [Health Savings Account](#) page on our benefits [website](#).
- **Can HSA be used on all medical, dental and vision costs?**
Yes, your HSA can be used for medical, dental and vision costs as long as they are qualified medical expenses. Visit the [Health Savings Account](#) page on our benefits website to read more about PayPal's HSA program. You can also contact HealthEquity at 1-866-346-5800 or visit the HealthEquity [website](#) for more information.
- **What are the restrictions related to having HSA insurance and savings + FSA contributions?**
If you enroll in the CDHP with HSA, the Health Care FSA becomes a "limited purpose" FSA that you can use to reimburse yourself for eligible dental and vision expenses. This is because you are already receiving a tax benefit for medical expenses if you are enrolled in an HSA plan.
- **What is the maximum HSA contribution for 2021?**
For 2021, the maximum is \$3,600 if you are enrolled in individual coverage and \$7,200 if you have family coverage.
- **I have HSA and as per the benefits, yearly checkup is free, but I still got a bill for the preventive.**
In-network preventative care (like check-ups and immunizations) should be covered at 100%. Please contact UHC to have the claim reviewed or visit [myuhc.com](#). UHC also offers 1:1 virtual benefit consultation every Wednesday. You can register [here](#).
- **If I have an old HSA account from a previous employer - can I "roll over" the remaining balance into my current HSA account?**
Yes, this is called a "balance transfer". Please call HealthEquity to process a balance transfer. HealthEquity's customer service line is 1-866-346-5800.
- **With HSA selection, can I go and make life changing selection when I have a situation?**
The amount you contribute per paycheck on a pre-tax basis towards your HSA can be changed at any time throughout the year and will be effective within one to two pay periods. You can make a change by accessing Your Benefits Resources (YBR) ([@Work](#)) | ([Log In](#)).

- **Will the \$1k from PayPal be contributed to our HSA on January 1st?**
PayPal's contribution is funded at the beginning of the year for existing participants or the month following new hire enrollment.
- **Can I use HSA Balance to pay for Annual Deductibles?**
Yes, you can use your HSA to pay annual deductibles. For more information on PayPal's HSA program, please visit the [Health Savings Account](#) page on paypalbenefits.com. You can also visit the HealthEquity [website](#) for more information.

Leave of Absence

- **I am expecting a child in 2021....is there a specialist I can speak to help make the right choices in updating my plan?**
A great place to start is to speak with our Health Pro Advocates. Call 800-513-1667 or email alighthealthpro@compassphs.com to reach a Health Pro consultant. Also, you can reach out directly to the medical plan provider for coverage questions.
- **Are you also taking up questions on maternity and paternity leave policy?**
You can get information on our maternity and bonding leave programs by going to the HR Hub. <https://paypal.sharepoint.com/sites/HR-TimeOff/SitePages/HomePage.aspx> Our leave administrator, Sedgwick, can also answer your questions regarding these leaves. Sedgwick can be contacted at 855-233-7599.

Life Events

- **Is childbirth considered a qualifying life event and would I be able to remove myself from PayPal UHC insurance once I give birth?**
Yes, childbirth is a life qualifying event, and you will be able to add and/or remove yourself/dependents from the plan. You can find more information on this on paypalbenefits.com: <https://www.paypalbenefits.com/us/eligibility-and-enrolling/changing-your-benefits>
- **If my spouse loses his/her job and if I want to add spouse at that point, can I add at that point as life change event?**
Yes, you will be able to add your spouse at the time. You have 30 days from the loss of coverage date to add your spouse to your plan. You can find more information on this on paypalbenefits.com: <https://www.paypalbenefits.com/us/eligibility-and-enrolling/changing-your-benefits>
- **My family went to India and they are not scheduled to come back to US till the middle of next year. Can I not enroll them in health insurance at the beginning of year and add them when they are in US at some time in the middle of the year or after that?**
Yes, you can enroll them when they return to the US, relocation of home residence outside of current coverage area is considered a life event. You can find more information on this on paypalbenefits.com: <https://www.paypalbenefits.com/us/eligibility-and-enrolling/changing-your-benefits>
- **If I select to not enroll in dependent care FSA during the enrollment window because I don't know when in person school lesson will start, can I enroll in the dependent care if in February my kindergarten daughter is back in school and participate in before and after school program?**

Annual enrollment is your once-a-year opportunity to make any plan changes without a life qualifying event. Unfortunately starting school is not considered a life event.

- **Expected delivery is in 2021 (after open enrollment) Is birth of a child considered a qualifying event and would I be able to remove myself from PayPal UHC insurance once I give birth?**
Yes, childbirth is a life qualifying event, and you will be able to add and/or remove yourself/dependents from the plan. You can find more information on this on paypalbenefits.com: <https://www.paypalbenefits.com/us/eligibility-and-enrolling/changing-your-benefits>
- **Is retirement by one's spouse considered a "trigger event" that would enable me to add them to my coverage for areas that I do not already have them coverage?**
Yes, loss of coverage (retirement) is a life qualifying event, and you will be able to add dependents to your plan. You can find more information on this on paypalbenefits.com: <https://www.paypalbenefits.com/us/eligibility-and-enrolling/changing-your-benefits>
- **Does turning 26 count as a life event? In other words, can I deny insurance coverage and then apply when my birthday comes around in October (currently on my parent's plan).**
Yes, loss of coverage (retirement) is a life qualifying event, and you will be able to add dependents to your plan. You can find more information on this on paypalbenefits.com: <https://www.paypalbenefits.com/us/eligibility-and-enrolling/changing-your-benefits>
- **If a spouse (non-PayPal, whose healthcare coverage I am on) loses their job, is that considered a life event to where I could then enroll in healthcare coverage via PayPal?**
Yes, loss of coverage is a life qualifying event, and you will be able to add dependents to your plan. You can find more information on this on paypalbenefits.com: <https://www.paypalbenefits.com/us/eligibility-and-enrolling/changing-your-benefits>

Life Insurance

- **For Life Insurance add-on, is it possible to add on 0.5x of your salary (so 2x from PayPal + 0.5x extra for 2.5x total)?**
Life insurance is only offered in amounts equal to your full annual salary, rounded up to the nearest thousand.
- **Are the costs for the spouse life insurance per pay period?**
Yes. The costs viewable in YBR during enrollment are per pay period for life insurance.
- **Can you get life insurance on your partner if not married and if so, what is the max amount, do they have to get a physical?**
Domestic partners, like spouses, are eligible for optional life insurance coverage up to \$250K. The max amount of coverage for domestic partners, without providing evidence of insurability is \$75K.
- **Can you add on non-whole number multiple insurance amounts of your salary (i.e., not 1x of salary but only 0.5x of salary)? if you do the 6x, and then you add the optional add ... do you get paid for both?**
Life insurance is only offered in amounts equal to your full annual salary, rounded up to the nearest thousand. For example, if your annual salary were \$99,775, your coverage could be \$100K, \$200K,

\$300K and so on. If you select optional life insurance coverage, the benefit would be in addition to the basic life insurance provided by the company.

Long-Term Disability (LTD)

- **New LTD Buy up- what is the cost?**
The cost of LTD Buy-up coverage depends on what your base salary is. There is a rate sheet linked on our benefits site at <https://www.paypalbenefits.com/us/eligibility-and-enrolling/whats-new>, #3, cost of coverage.
- **To clarify, for the LTD Buy Up Plan, that would provide an additional 10% of base salary?**
Correct. The new core coverage, provided by PayPal at no cost to you, is 60%. The Buy-up plan adds an additional 10% to the core coverage, bringing your total LTD coverage amount to 70%.

Supplemental Benefits (Aflac)

- **For the additional Aflac information added for this year --how does that work and how is it accessible if needed?**
Supplemental coverage provides a cash benefit should you or a covered dependent become sick or injured. Please visit www.aflac.com/paypal for plan details, including pricing. You can also download the brochures for each of the plans. If you wish to connect with Aflac directly you can do so by calling 1-866-235-2211.
- **Regarding the AFLAC Hospital Indemnity Plan, are the preventive care benefits (physical, mammogram) payable under any circumstance -- in other words, not only dependent on a hospitalization?**
Through enrollment in either the Hospital Indemnity or Accident plan, you can file a claim and receive an annual health screening amount of \$50 to go towards health screenings, including mammograms.
- **I am looking for additional information regarding the coverage for Aflac. The Bridge only shows the per paycheck costs.**
For additional information on the supplemental coverages available through Aflac, please visit www.aflac.com/paypal. You can also learn more about the Aflac plans by visiting the [PayPal Benefits](#) website or by contacting Aflac directly at 1-866-235-2211.
- **Are there any pre-existing conditions that are excluded from the Aflac Supplemental Benefits?**
The pre-existing condition provisions have been waived for these plans. Limitations and exclusions are listed in each of the product brochures which can be downloaded by visiting www.aflac.com/paypal.

The Critical Illness policy has a Cancer Diagnosis Limitation. Benefits are payable for cancer and/or non-invasive cancer as long as the insured:

- Is treatment-free from cancer for at least 12 months before the diagnosis date; and
- Is in complete remission prior to the date of a subsequent diagnosis, as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer.

For a full list please see the product brochures on www.aflac.com/paypal.

- Hospital indemnity insurance - doesn't it cover for spouse?**
 Yes, you can select individual coverage or family coverage, which will cover your spouse. For additional information on the supplemental coverages available through Aflac, please visit www.aflac.com/paypal. You can also learn more about the Aflac plans by visiting the [PayPal Benefits](#) website or by contacting Aflac directly at 1-866-235-2211.
- I thought preventative care was covered on our health insurance. Why would we need to use AFLAC for it?**
 Supplemental coverage differs from health insurance coverage in that it will provide you a cash benefit should you or a covered dependent become sick or injured. You can use the cash to help cover expenses that major medical does not. It is like a safety net for you and your family. To learn more about the supplemental benefits you can enroll in, including information on limitations and exclusions, please visit www.aflac.com/paypal or 1-866-235-2211.
- Does Aflac insurance give an ID card? There is not much information about how to claim.**
 Aflac does not provide ID cards. If you enroll in one of the three plans, Aflac will mail a welcome packet to your home address that will provide a schedule of benefits and information on where to go to file a claim. Visit www.aflac.com/paypal or call 1-866-235-2211.
- Are the additional Aflac options on top of the normal medical insurance that is covered? I thought preventative care was covered on our health insurance. Why would we need to use AFLAC for it?**
 Your regular medical insurance does cover preventative care; however, Aflac is different in that you can receive a cash benefit should you or a covered dependent become sick or injured. You can use the cash to help cover expenses that major medical does not, like a hotel stay should you need to be close to a hospital during a procedure for a covered dependent, or to help pay for groceries or your mortgage payment. The Hospital Indemnity plan and Accident plan provide a wellness benefit in which you can file a claim for preventative screenings, including mammograms. To learn more about the supplemental benefits you can enroll in, including information on limitations and exclusions, please visit www.aflac.com/paypal or 1-866-235-2211.
- My wife and I, both work for PayPal. My question is, could we both enroll to the new Aflac benefits and if yes, could we both file a claim at the same time?**
 No, you or your spouse can enroll in any of the plans, but you cannot enroll individually. If you enroll in any of the plans, you can choose to cover your spouse as a dependent or vice versa. The plan was designed to cover an individual as an employee or a spouse but not both as that would be considered over insured.
- For group hospital indemnity plan, what is the difference between high plan and low plan?**
 The difference is you will receive a higher benefit amount if you enroll in the high plan versus the low plan. For more information please visit, www.aflac.com/paypal. You can download a brochure for each plan and review the schedule of benefits which will provide information on the different coverage amounts for the high and low plans.

[Vision Coverage](#)

- I have received my insurance card and dental card, but nothing regarding my vision insurance.**
 VSP does not mail vision cards. Your vision provider can look up your coverage using your Employee ID.

- **How can I access my vision insurance and get a new pair of glasses?**
You will not receive a vision insurance card. You can provide your SSN and the provider can pull up your coverage. Tip: If you are enrolled in the Enhanced vision plan, it is always good to mention you have the '2 pair plan'.
- **Can you please explain how and where we can use \$1000 LASIK allowance?**
The plan provides \$1,000 allowance for both eyes for both eyes, per lifetime. To find eligible providers please contact VSP at 800-765-6003 or contact deltadentalins.com.

[401\(k\) Savings Plan](#)

- **IRS 401k Contribution limit is on all the earning members in a household or on individuals. e.g if IRS limit is \$10k then can both Husband and Wife can contribute \$10k each or not? and does that contribution includes employer contribution or not?**
An individual can contribute up to the IRS contribution maximums. For 2020/2021, the IRS limit for an individual is \$19,500. If you are age 50 or over, you can contribute an additional "catch-up" contribution of \$6,500 in 2020/2021. To learn more about contribution limits, please visit the [401\(k\)](#) page on our benefits [website](#).
- **How can I transfer my 401k from my previous company?**
You can rollover (transfer) your funds at any time to the PayPal's 401(k) Savings Plan by contacting Charles Schwab's Customer Participant line at 1-800-724-7526. On the bridge, you can also download the [401\(k\) Guide](#) which will provide you additional guidance on rollovers. We encourage you to visit the [401\(k\)](#) page on our benefits [website](#) to learn more about PayPal's 401(k) plan, including the employer matching feature.

[Other Benefits](#)

- **Now that we are working from home until Sept 2021 - will there still be the COA (community on line) from PayPal Perks, where we can attend lectures and exercise classes?**
TBD – we do hope COA will be extended by the vendor. We will add any new information to the COVID page on paypalbenefits.com as it comes in!
- **Is pet insurance available with insurance provider, and if so, how much does it cost?**
You can receive a 5% discount on Pet Insurance through Nationwide; costs vary by the covered pet. Visit <https://www.paypalbenefits.com/us/everyday-living/pet-insurance>
- **Do we have any gym / wellness benefits? Like reimbursement for gym equipment?**
Check out our various fitness and wellness discount programs at www.savings.perkspot.com.
- **Are mental health services subsidized at all?**
Through the Employee Assistance Plan (EAP) you and your eligible dependents can receive up to 10 no cost confidential counseling sessions, per concern per year. More sessions may be covered by your health plan. You can get started at <https://www.paypalbenefits.com/us/emotional-wellbeing/employee-assistance-program>. View the [Well-being Tool kit](#) on paypalbenefits.com for information on other available benefits to support mental health.
- **Are there any benefits that can be taken away from us mid-year due to costs? I have never seen this before but alas; we are living in difficult COVID times.**
The health and wellness of all employees and their families is extremely important to PayPal. There are no plans to remove any benefit programs.