

U.S. Short Term Disability (STD) Leave Frequently Asked Questions (FAQ)

What is my paid Short Term Disability (STD) benefit through PayPal?

If eligible, PayPal provides you with up to 26-weeks of paid Short Term Disability (STD) leave for time away from work due to a disability, including illness, injury, medical emergency, or surgery. STD provides a benefit of:

- 100% of base salary for up to 6-weeks
- 80% of base salary if the approved disability continues past 6-weeks to a maximum of 26-weeks.

Who is eligible for Short Term Disability (STD) benefits?

U.S. exempt and non-exempt employees are eligible for STD benefits from day one of employment.

How do I know if I can claim STD benefits?

You can claim STD benefits if:

- You are unable to perform your job due to a disability as defined by PayPal's STD plan (including illness, injury, medical emergency, or surgery).
- You are off work due to illness or injury for at least 7 full or partial days.
- You are unable to earn more than 80% of your pre-disability regular wages.
- You are under the regular and continuous care and treatment of a health care provider.

Are Maternity disability benefits covered under the Short Term Disability plan?

Disability as the result of pregnancy, childbirth and recovery provides a separate Short Term Disability benefit defined as Maternity Short Term Disability (MSTD). MSTD provides 8-weeks of leave compensated at 100% of base salary regardless of delivery type. Visit the [Maternity Leave](#) page on the Bridge for full details on Maternity benefits.

How long do I have to claim Short Term Disability (STD) benefits?

STD Benefits must be claimed within 49-days of the date of disability.

What type of medical documentation does my healthcare provider need to provide to support my claim?

Your healthcare provider will need to complete the Disability and Leave Health Care Provider Form included in your initial packet and provide objective medical information, such as office notes and test results to substantiate your leave.

Can I still take Short Term Disability (STD) leave if my medical benefits are covered through my spouse?

Yes, you can still take Short Term Disability (STD) leave if your medical benefits are covered through your spouse. Medical plan enrollment does not affect your eligibility for STD Leave Benefits.

What is the waiting period for Short Term Disability (STD) Leave?

The first 7-days of your leave is considered the unpaid waiting period. To receive pay, you must apply 5-days Paid Sick Leave (PSL). If you do not have PSL available, you are able to apply PTO or Track Free Vacation (TFV). Please keep in mind that if you do not have time available to cover the waiting period, it will be unpaid.

How do I apply my time for the waiting period?

- **Exempt employees:** Paid Sick Leave is entered into Workday as a Time Off program. Please refer to [this user guide](#) for support on how to enter this time.
- **Non-exempt employees:** Paid Sick Leave is entered in Kronos.

What happens to my benefits if my doctor determines I'm still disabled after 6-weeks?

If you are eligible for STD benefits, and your doctor determines that you are still disabled after 6-weeks, your STD benefits will reduce from 100% to 80% beginning with week 7. You will also be required to submit supportive medical documentation to Sedgwick to substantiate your continued time off.

What is the difference between FMLA and Short Term Disability (STD)?

The Family Medical Leave Act (FMLA) is federally regulated by the U.S. Department of Labor and provides 12-weeks of unpaid job-protected time away from work.

Short Term Disability (STD) through PayPal provides salary replacement while you are disabled from performing the essential functions of your job after illness or injury. If eligible, FMLA and STD run concurrently.

Do I have to be FMLA eligible to receive PayPal Short Term Disability (STD) benefits?

No, FMLA eligibility has no impact on the paid Short Term Disability benefits.

What states are statutory and offer a disability benefit?

California (CA VP)	Colorado (CO FAMLI)	Connecticut (CT PFMLA)	Hawaii (HI TDI)
Massachusetts (MA PFML)	New York (NY DBL/ PFL)	New Jersey (NJ TDI/ FLI)	Oregon (OR PFMLI)
Puerto Rico (TDI)	Washington (WA PFML)	Washington DC (DC UPL)	Rhode Island (RI TDI/TCI)

How is my leave affected by state leave benefits?

If your state offers a paid leave benefit, these benefits will be coordinated with your PayPal paid leave benefits. State disability benefits are deducted from your PayPal STD benefits whether you apply for them or not. If the state benefit is denied or if you are not eligible, please forward a copy of the denial to Sedgwick and they will review and determine if the offset will be removed.

For California employees, Sedgwick manages your state benefits through the California Voluntary Plan (CA VP) and will be paid directly through PayPal.

For all other states with a state disability leave plan, you must apply for the state benefits separately, to ensure you receive full disability benefits. You will receive two separate payments from PayPal and the state.

When should I initiate my leave with Sedgwick?

Planning ahead for your Short Term Disability (STD) leave helps to create a smooth transition for both you and your team. You are able to initiate your leave as early as you want but you must initiate your leave at least 30-days prior to your expected first date of absence (or if the leave was not foreseeable, as soon as possible).

How do I initiate my leave with Sedgwick?

To initiate your leave, contact our leave administrator, Sedgwick at 855-233-7599 or go to MySedgwick.com and create a profile. The Service Center Representative (SCR) will initiate your leave. The SCR will initiate the process but will not be able to answer leave specific questions. Your claim will be assigned to a Disability Specialist, who will review the claims process, set expectations, and answer any questions.

Once I initiate my leave, what can I expect?

Once you initiate your leave, Sedgwick will send the initial packet within 5-business days of claim initiation. The disability claim packet you receive from Sedgwick will include leave information and forms required for processing your claim.

On my leave packet, what is the difference between “Your Time Away Begins” and “Your Medical Due Date”?

Your Time Away Begins refers to the estimated date that your leave will begin. This is the date that you provided to Sedgwick when you initiated your leave.

Your Medical Due Date refers to the date that your medical documentation is due to Sedgwick.

What do I need to do with the Disability and Leave Health Care Provider Form?

The Disability and Leave Health Care Provider form must be completed by your doctor and returned by the medical due date listed within your packet. Your doctor will also need to provide objective medical information along with their signed portion of the form.

How do I submit the Disability and Leave Health Care Provider Form and any pertinent medical information?

Medical information and any other required claim documentation can be uploaded to your claim through the mySedgwick portal. As an alternative, you can e-mail or fax, the information to Sedgwick.

- Upload: mySedgwick.com/paypal
- E-mail: PayPalMail@sedgwick.com
- Fax: 877-393-0017

Once Sedgwick receives the required documents, a disability/ leave specialist will review the information within 2- business days and make a determination on your leave.

I have already initiated my leave with Sedgwick, why is the status showing pending?

Your Leave claim status will show as pending until the claim decision is made. Sedgwick will review your claim for approval after the first day of absence and all the required medical documentation is received.

When will I be paid while on leave?

Once your leave is approved, you can expect to receive pay on the next available pay cycle. PayPal leave benefits are issued by PayPal payroll. Any applicable state benefits will be issued by the state leave administrator.

Ongoing pay while on leave will be paid on the regular payroll schedule. Questions related to your benefit calculation, or the dates paid should be directed to your leave specialist at Sedgwick, 855-233-7599 or send a message through [mySedgwick](#), by clicking on the **Contact Examiner** link in your claim. For questions related to any deductions withheld from your benefits, please contact PayPal Payroll at 833-573-6042.

How will I be paid on leave if I receive commission?

Your leave benefit is calculated on pre-disability Regular Wages. Regular wages do not include bonus, over-time, commissions or the value of any stock awards or other employee benefit plans or fringe benefits.

What happens to my pay if I receive a pay increase while I'm on leave?

If you receive an annual merit/ pay increase while on your leave of absence, the increase will be reflected in your leave of absence pay. You will not have to wait until you are back at work full time to receive the pay increase.

What else should I know about my pay while I'm on leave?

- Holiday Pay is not paid while on leave. You will receive leave pay if your leave falls on a holiday.
- Deductions for your benefits (medical, dental, vision, supplemental life, etc.) will continue to be deducted by the Payroll Department.
- Eligibility for AIP Bonuses: Bonuses are paid on eligible earnings; pay from LOA is considered eligible earnings.
- Stock options and RSUs will continue to vest for a full year while on an approved leave.
- 401(k) contributions and deductions will continue during the paid leave of absence.

Is there any impact to my health and other benefits while on leave?

If you are on a paid leave of absence, your benefits coverage will continue, and your regular paycheck contributions will be deducted from any salary continuation pay you receive from PayPal during your leave. The only exceptions are to the Dependent Care Spending Accounts and ESPP deductions where enrollment ceases while on a leave of absence, paid or unpaid. No contributions can be made to the account, nor can any claims be submitted for reimbursement.

For full details regarding all PayPal benefits (i.e. 401k, ESPP, stock vesting, etc.) during your leave, refer to the [US Leave of Absence: Benefits and Pay Information document](#) for full details.

What if I'm still disabled after 26-weeks on Short Term Disability (STD)?

If you are still disabled after 18-weeks on the STD plan, Sedgwick will refer your file to Prudential, the LTD leave administrator, to begin their initial evaluation of your LTD claim. This is to ensure a smooth transition to LTD after week 26 of STD.

Sedgwick will continue to review your time off under the STD plan through week 26 and you are still responsible for providing ongoing medical to support for your time away from work. You will be contacted by your assigned LTD Claims Examiner once they begin the evaluation of your LTD claim. If you have questions regarding your LTD claim, you may contact Prudential at 800-842-1718.

Who do I contact if I have questions about my leave?

Contact Sedgwick for questions regarding your leave of absence.

- **Sedgwick Service Center Representatives** are available Monday through Friday, from 7:00 a.m. to 7:00 p.m. Central Time at 855-233-7599 and are able to answer most leave-related questions.
- You can also speak to your **Specialist** or send a message through [mySedgwick](#), by clicking on the **Contact Examiner** link in your claim.
- Please send all **claims correspondence** and **medical documentation** to our secure email inbox, PayPalMail@sedgwick.com.
- If you have not filed a leave and have general questions about STD, contact PayPal's Leave of Absence Administrator, Sedgwick, PayPalOperations@Sedgwick.com.
- If your claim has transitioned or may possibly transition to LTD and you have questions about LTD, contact Prudential at 800-842-1718.

What other resources are available to help me understand my Short Term Disability leave?

- [Disability Leave Overview on the Bridge](#)

