



PayPal

Your 2025 Benefits. It's **Go** Time.

**2025 Annual Enrollment is November 4
through 9 p.m. PT on November 15, 2024.**

Take action.



Visit

[PayPalBenefits.com](https://www.paypal.com/benefits)
for all things Annual
Enrollment.



Enroll

On Your Benefits Resources (YBR).
Review and confirm your elections
for 2025, including enrolling in a
Flexible Spending Account (FSA).



Review

Your dependents
and beneficiaries.

What you need to know.

Good news! Annual Enrollment is the time to review your coverage, stay informed about changes, and take advantage of new features offered in 2025. For many benefits, no action is needed — your 2024 elections will automatically roll over for 2025. However, if you want to contribute to a Flexible Spending Account (Health Care, Dependent Care, or Limited Purpose) in 2025, you must enroll — even if you had an FSA in 2024.

Any changes you make during Annual Enrollment will take effect on January 1, 2025.

What's changing for 2025.

Your physical, financial, and emotional wellbeing guides everything we do with our benefits programs.



New payroll contribution structure. We are moving to an industry-standard medical payroll contribution structure that is based on salary. This structure maintains our commitments to affordability and ongoing sustainability. Some employees will see a decrease while others may see a moderate increase in their payroll contribution.

More affordable Consumer Driven Health Plan (CDHP). We continue to offer Meritain CDHP as a lower-cost alternative to the Meritain Copay (PPO) plan. In 2025, payroll contributions for the Meritain CDHP will be even more favorable compared to the Meritain Copay (PPO).

Health Savings Account (HSA) election carryover. Continuing your HSA contributions just got easier. This year, if you don't make a new election, your 2024 contribution amount will automatically carry over to 2025. Remember, you can make changes to your HSA anytime during the year without a qualified life event.

New MetLife legal coverage option. Cover your parents, in-laws, and grandparents under the MetLife Plus Parents Legal Plan option. This plan provides access to legal assistance for estate planning, elder care matters, and identity theft issues.

Dependent verification in 2025. Annual Enrollment is a great time to review your covered dependents and verify they are still eligible under the dependent eligibility requirements on [PayPalBenefits.com](https://www.paypalbenefits.com). In January 2025, we will work with you to verify that your covered dependents meet eligibility requirements.





New medical and pharmacy plan features.

Rx Savings Solutions. An opt-in, confidential and personalized program that works with your existing Meritain Copay (PPO) and CDHP plans and CVS pharmacy benefits to identify lower-cost prescription options, allowing you to save money on your out-of-pocket pharmacy costs.

Sword. Meritain Copay (PPO) and CDHP members have access to Sword, a digital physical therapy program that can help treat musculoskeletal (MSK) or pelvic health issues from the comfort of their home.

Equip. In January, Meritain Copay (PPO), Meritain CDHP, and Kaiser Permanente (HMO) members will have access to Equip, a virtual program that provides treatment for eating disorders, at no additional cost.

Nutritional counseling. Starting January 1, Meritain Copay (PPO) and CDHP members will have access to nutritional counseling as preventive care at no cost. Members will be able to meet with a provider (e.g., nutritionist, registered dietician) up to six times a year for support.

Prior authorization for GLP-1 medications. Starting January 2025, CVS/Caremark will introduce a prior authorization process for GLP-1 medications that will require a type 2 diabetes diagnosis for coverage. If you have a documented history of type 2 diabetes, your prescription will continue to be covered. Employees without a documented history of type 2 diabetes will need to obtain prior authorization for GLP-1 medications through their provider.

What's staying the same.

Unless you make a change, your 2024 benefit elections will roll over to 2025. However, keep in mind if you want:

FSA enrollment. If you want to contribute to a Health Care, Limited Purpose, or Dependent Care FSA, you must enroll each year. The new maximum allowable amount is usually published after Annual Enrollment ends. You will have the option to automatically enroll in the new maximum when it is announced by the IRS. For those returning to the office, remember to reevaluate your Dependent Care FSA contributions.

Voluntary benefits. Voluntary benefit programs are available during Annual Enrollment and include: group legal, enhanced long-term disability coverage, group accident, critical illness insurance, hospital indemnity insurance, and supplemental life and AD&D insurance.



Remember.



Update your beneficiary.

We encourage you to update or add a life insurance and a 401(k) beneficiary during Annual Enrollment.



Check your retirement contributions.

Now is a good time to review your enrollment and maximize your annual retirement contribution amounts for your 401(k) plan to ensure you're contributing what you need for a comfortable retirement.



Submit spending account claims.

If you were enrolled in a spending account during the transition to HealthEquity, carryover amounts from 2023 will expire on December 31, 2024. Be sure to use 2024 funds and file claims before then and reenroll in those accounts to continue participating in 2025.



Enroll in your benefits.

Annual Enrollment is your one opportunity during the year to enroll in or make changes to your benefits for 2025, unless you experience a qualified life event (as defined by the IRS) during the calendar year, such as getting married or divorced or having or adopting a child. If you experience a qualified life event, you must initiate the change to your benefits within 31 days of the event by logging in to YBR from PayPalBenefits.com.



Need help?

Stay in the know.

Visit PayPalBenefits.com to learn more about Annual Enrollment, so you feel confident when electing your 2025 benefits.

Have questions?

Contact the YBR call center at 844-474-6641 or Accolade at 866-406-1338.

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