



## U.S. Reproductive Health and Benefit Support Frequently Asked Questions

### Reproductive Health Services and PayPal Benefits Program Support

#### How is my confidentiality protected?

The Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) imposes numerous requirements on the use and disclosure of individual health information by PayPal’s group health plans. This information is known as protected health information (“PHI”). Read the [PayPal HIPAA Notice](#).

#### How can Teladoc’s Expert Medical Opinion service support questions about abortion care and reproductive health?

Available to all PayPal employees at no cost, [Teladoc’s Expert Medical Services](#) can provide an expert review and answer medical questions related to reproductive health. If you live in a state with legal limitations, an opinion from an expert outside of that state can be provided. Teladoc’s “Find a Doctor” service can assist you in locating a provider outside of your state.

#### How do I learn more about fertility coverage under my benefits?

Comprehensive fertility and family planning benefits are available through [Progyny](#) for United Healthcare (UHC) members. Dedicated Progyny Patient Care Advocates (PCAs) provide support, education, and guidance for members throughout their journey. You can reach a Progyny Patient Care Advocate at 833-838-5850.

#### What does my medical plan cover for reproductive health and abortion and how do I confirm my benefits?

PayPal has worked directly with our health plan partners, UHC and Kaiser HMO health plan (California employees only) and will continue to provide employees with access to the resources needed to help make the reproductive health decisions right for them—regardless of where they live. There are several support options available, ranging from your health plan’s customer service team to [Teladoc Expert Medical Services](#).

- For UHC members, coverage for abortion care will be covered the same as any other eligible medical expense and will be based on whether the care is accessed on an inpatient or outpatient basis. Earlier in 2022, travel and lodging benefits were expanded to cover eligible expenses for medical services provided more than 50 miles from a participant’s residence—this includes expenses related to reproductive health.
  - To confirm travel and lodging reimbursement for reproductive care services, and for assistance locating participating providers, visit [myuhc.com](#) or speak with a UHC Customer Care representative at 844-298-2737.
  - [UHC Advocates](#) are available to guide you through all benefits, coverage, and care options. UHC offers personalized weekly one-on-one visits with a health plan specialist. [Sign up](#) for a free 15-minute appointment and a specialist will call you at the number you provide and help you with any questions you may have.
- For Kaiser members, contact Kaiser customer care directly at 800-464-4000.
- All employees can access Teladoc member services at 855-380-7828.

We are currently updating the plan documents (including summary plan descriptions) to provide additional details. These documents are currently available at [www.paypalbenefits.com](http://www.paypalbenefits.com) or by contacting each plan's [customer service number](#) directly.

### **Will PayPal reimburse travel and lodging expenses for reproductive health care?**

Yes. Earlier in 2022, travel and lodging benefits were expanded to cover eligible expenses for medical services provided more than 50 miles from a participant's residence—this includes expenses related to reproductive health. The Kaiser California health plan also provides certain travel benefits to support reproductive care needs. For more information, go to [www.paypalbenefits.com](http://www.paypalbenefits.com) or contact your plan's [customer service number](#) directly.

### **Can I take Paid Time Off (PTO) to access medical care?**

All employees are eligible for Time Off programs when seeking medical care. You may be able to use any available Paid Sick Leave, PTO or Vacation time, as applicable. You may also contact our [Employee Advocacy team](#) and arrange for a confidential meeting with you to discuss your Time Off needs.

### **How can I learn more about the adoption and surrogacy benefits?**

PayPal provides adoption and surrogacy support through [Progyny](#). Reimbursement for eligible expenses include legal fees, court fees, placement fees, and adoption/surrogacy fees. For questions about the PayPal Adoption and Surrogacy reimbursement programs, contact the plan administrator, Progyny at 833-838-5850. The Adoption and Surrogacy policies are available on the [HR Hub](#).

### **Where can I find support in finding abortion services that are covered under my health plan (in state or out of state)?**

There are several options available to assist you, ranging from your health plan's customer service team to Teladoc Expert Medical services:

- For UHC members, coverage for abortion care will be covered the same as any other eligible medical expense and will be based on whether the care is accessed on an inpatient or outpatient basis. Earlier in 2022, travel and lodging benefits were expanded to cover eligible expenses for medical services provided more than 50 miles from a participant's residence—this includes expenses related to reproductive health.
  - [UHC Advocates](#) are available to guide you through your benefits, coverage, and care options. UHC offers personalized weekly one-on-one visits with a health plan specialist. [Sign up](#) for a free 15-minute appointment and a specialist will call you at the number you provide and help you with any questions you may have.
- For Kaiser members, contact Kaiser customer care directly at 800-464-4000.
- All employees can access Teladoc member services at 855-380-7828.

### **If I need to travel for reproductive health services, can I get those expenses covered? Is any of my travel cost reimbursable?**

UHC members can [submit](#) eligible travel and lodging expenses to UHC. Any employee who requires support accessing PTO, or who might require emergency financial assistance for supplementary travel or associated non-medical expenses, can contact our [Employee Advocacy team](#) and arrange for a confidential meeting with you to discuss your needs.

## **Mental Health Support**

### **What counseling support is available to me?**

To help you navigate your emotional and mental health concerning this ruling, we encourage you to

reach out to the trained counselors available through the [Employee Assistance Program \(EAP\)](#). As a PayPal employee, you and your dependents receive up to 10 free sessions. Additional sessions beyond 10, would be eligible for coverage under your PayPal health insurance program. To contact the EAP:

- Call Optum at 888-876-7830 or visit [liveandworkwell.com](https://liveandworkwell.com) (access code: PayPalUS).
- Nebraska employees call Arbor Family Counseling at 800-922-7379 or visit [arborfamilycounseling.com](https://arborfamilycounseling.com) (access code: arbor).

### **What if I have religious views around abortion and need a counselor with similar views?**

The EAP program can help you search for counselors with similar views, by contacting them and providing your provider search preferences. Visit [paypalbenefits.com](https://paypalbenefits.com) for more information.

### **I had an abortion and the overturning of Roe v Wade is bringing up past trauma. Is there support to help me navigate this trauma?**

Yes, help is available. To support you while you navigate your emotional and mental health concerning this ruling, we encourage you to reach out to the trained counselors available through the [Employee Assistance Program \(EAP\)](#). As a PayPal employee, you and your dependents receive up to 10 free sessions. Additional sessions beyond 10 may be eligible for coverage under your PayPal group health program. To contact the EAP:

- Call Optum at 888-876-7830 or visit [liveandworkwell.com](https://liveandworkwell.com) (access code: PayPalUS).
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## **Supporting Others**

### **How do I support a colleague or family member making decisions around reproductive health or abortion?**

Everyone can be affected by a pregnancy, the decision-making process around the pregnancy, and, ultimately, the choice made. Here are a few tips on how to support your friends or family members experiencing pregnancy decisions:

- Withhold all assumptions about how your friend or family member may feel about the situation. You can begin with, "How are you feeling about this?". Listen to their response without judgment and by being present, making eye contact (if possible), and tuning in to their nonverbal expressions and tone of voice. Approach them as someone you care about who is looking for support, regardless of your personal opinions on the decision they will make.
- If your beliefs make it hard for you to support their decision, try to support them in the most loving way. For example, if they're scared about making a decision or angry about the situation, validate those emotions and explore what's helped them cope with similar emotions in the past. Or ask if they'd like to talk more or suggest an activity that can help to distract them. Be there and support them regardless of their choice.
- Reinforce that you understand this is a personal decision and all their feelings are valid. Avoid including your personal opinions about their decision in the conversation.
- Offer to connect them with resources if they seem scared or unsure.
- For your dependents, remind them about resources like the EAP for confidential mental health support:
  - Call Optum at 888-876-7830 or visit [liveandworkwell.com](https://liveandworkwell.com) (access code: PayPalUS).
  - Nebraska employees call Arbor Family Counseling at 800-922-7379 or visit [arborfamilycounseling.com](https://arborfamilycounseling.com) (access code: arbor).

- Encourage your friends to contact their coverage provider or ask if they have an EAP with their employer. They can also check out [psychologytoday.com](https://www.psychologytoday.com), and [lifescape.com](https://www.lifescape.com) can help connect them to psychiatrists and therapists in several states.
- Direct them to their family doctor or OB-GYN to help clarify facts. Be careful about online chats and phone numbers as many of these are run by organizations with a specific agenda when they speak to women. It is best to direct medical questions to licensed medical providers.

Overall, the best way to support others is by creating an environment where everyone is treated with compassion, dignity, and respect.

### **How do I connect with the experts to learn what to say and what not to say when helping a friend?**

To support you while you navigate your emotional and mental health concerning this ruling, or that of a colleague, friend, or family member, we encourage you to reach out to the trained counselors available through the [EAP](#). As a PayPal employee, you and your dependents receive up to 10 free sessions. Additional sessions beyond 10 may be eligible for coverage under your PayPal group health program. To contact the EAP:

- Call Optum at 888-876-7830 or visit [liveandworkwell.com](https://www.liveandworkwell.com) (access code: PayPalUS).
- Nebraska employees call Arbor Family Counseling at 800-922-7379 or visit [arborfamilycounseling.com](https://www.arborfamilycounseling.com) (access code: arbor).

## **Support Available Through PayPal's Employee Advocacy Team**

### **Will my request be confidential?**

Our Employee Advocacy team is trained to support complex employee needs and will engage and support employees and their dependents in a confidential and private manner.

### **How do I contact Employee Advocacy and how can they support me?**

Any employee who needs support accessing PTO, might require emergency financial assistance for supplementary travel or associated non-medical expenses, or support with other concerns or needs related to work that arise from this topic, can contact our [Employee Advocacy team](#) and arrange for a confidential meeting with you to discuss your needs.

### **When do I contact Employee Advocacy as compared to my health plan?**

Our Employee Advocacy team is trained on these matters and conducts this work in a confidential and private manner. Advocates are always available and can discuss specific support needs or answer any questions you may have and can share information with you about the PayPal benefit programs available to support you.

### **What is the turn-around time I can expect to hear from Employee Advocacy?**

The Employee Advocacy team typically responds within 2-4 hours, and no later than 24 hours, after receiving a request.