



## 2018 U.S. Benefits Annual Enrollment for COBRA Frequently Asked Questions

### What is Annual Enrollment and why do we have it each year?

Annually, we evaluate our benefits plan service providers and rate their performance, negotiate costs, and review plan enhancement opportunities, which may include making changes based on your feedback. As a result, plan offerings (types, benefit levels, vendors) as well as the cost of coverage can change each year.

**Annual Enrollment for 2018 runs November 6-17, 2017.** Visit Aon Your Benefits Resources™ (YBR) at [www.ybr.com/benefits/PayPal](http://www.ybr.com/benefits/PayPal) to review what is changing in 2018. You can change, add or delete plans, and add or remove covered dependents.

**Plans that can be changed are:** Medical, Dental and Vision. All elections made during Annual Enrollment are effective **January 1, 2018**.

### How can I compare the plan options?

Use the Medical Plan Cost Estimator available at [paypalbenefits.com](http://paypalbenefits.com) to ensure you are enrolled in the most cost effective plan for you and your family. You can view your medical, dental and vision plan options in Your Benefits Resource (YBR) profile. While each plan has a different premium amount (the cost to you each month), you also need to consider your potential out-of-pocket costs for using the plan – things like co-pays, deductibles, co-insurance.

### How do I make my selections for 2018?

You can make your selections with Aon Your Benefits Resources™, (YBR) [www.ybr.com/benefits/PayPal](http://www.ybr.com/benefits/PayPal) or by calling the YBR Customer Care Center at 1-844-474-6641. **Remember, the deadline is November 17, 2017.**

### Is this the only time I can make changes?

This is the only time you can make changes to your benefits, unless you have a qualifying life event such as marriage, birth, adoption, or divorce. Changes can be made to your election within 31 days of an eligible event.

### If I don't take action during the annual enrollment period, what happens?

If you do not take action during the enrollment period, your current coverage will carry over into 2018 as long as you continue to make timely premium payments and your COBRA coverage would not otherwise end before January 1, 2018 (based on your COBRA eligibility).

### How do I add or remove someone from my benefits plan?

You can add and enroll your eligible dependents in YBR. Coverage will only be applied to those dependents that have a checkmark next to their name.

*Note: For a newborn that is born during the annual enrollment period or the month of December, call YBR to immediately add your newborn to coverage for 2018.*

### Whom can I cover on my benefits?

Please review the list of eligible dependents on YBR.

### If I miss the enrollment period, can I make changes later?

Yes, changes can be made after the online enrollment period has ended, and prior to December 31, 2017. You must call the YBR Customer Care Center at 1-844-474-6641 to request consideration for any late changes.

**Will I get new plan cards because of Annual Enrollment?**

New ID cards are issued if you make a medical plan change. Any new enrollments for the Delta dental plan will receive a new ID card. There are no cards issued for the VSP Vision plan.

**What is Your Benefits Resource (YBR)?**

Your Benefits Resource (YBR) is our benefits COBRA administrator that helps you manage your PayPal benefit enrollments and provides plan information and resources. In addition to the annual enrollment, YBR provides information on making changes throughout the year, resources to locate providers and their quality ratings, and claim advocacy services.

**How do I access YBR?**

Accessing YBR is easy, fast and convenient. For ease of use, you have two options to access YBR.

1. First, you can directly access YBR at [www.ybr.com/benefits/paypal](http://www.ybr.com/benefits/paypal).
2. Secondly, you can call YBR direct at 1-844-474-6641.

**What is my YBR user name and/or password?**

Go to the YBR site and follow the instructions on the upper right-hand side of the screen to create and/or retrieve your user name and/or password.

**How often can I access YBR?**

You can access YBR online 24/7 or call a Customer Care Representative between 5:00 a.m. and 6:00 p.m. PT Monday through Friday.

**Can I re-enter the system and change information that I've already saved?**

During the Annual Enrollment period, you can make as many changes as you'd like, but the change that's on file as of November 17, 2017 will be your 2018 plan election, unless you call YBR before December 31, 2017 to make a change.

**Where can I get additional information?**

For additional information and 2018 COBRA premiums visit [paypalbenefits.com](http://paypalbenefits.com)