

The Affordable Care Act (ACA) now requires all Americans to have healthcare coverage and to provide proof of coverage when filing your taxes. Starting January 2016, PayPal is required to provide you (and the IRS) with a new annual form called **Form 1095**. This form will be proof of the medical plan coverage you have been offered and enrolled in during the previous benefit plan year. **Your Action is Required!**

What You Need To Do:

- **Verify Social Security Numbers**

Verify the SSN accuracy for any dependents enrolled under your PayPal medical plan coverage. Without accurate SSNs, the IRS may not receive sufficient proof of healthcare coverage. As a result, you may be contacted by the IRS and asked to provide additional documentation or be required to pay the “shared responsibility” tax imposed on individuals who do not have the mandated healthcare coverage.

Action Needed!

Dependent SSNs can be verified in YBR. From the YBR landing page, if one of your dependent's SSN is missing, you'll see an alert displayed as an “Action Needed”. You can also call YBR customer service at 1-844-474-6641 to update your dependent's SSN or for assistance in the event your dependent does not have a SSN.

- **Use the Form 1095 when filing your 2015 Tax Return**

You should use the information contained on the Form 1095 to provide proof of coverage when filing your income tax return for 2015.

- **If You Have a New Home Address**

Be sure to **update your address** in WorkDay so that your form is mailed to the correct home address.

- **Keep Track of your Form(s)**

All forms will be mailed on February 1, 2016. Depending on your personal situation, you may receive more than one Form 1095 for plan year 2015. It's important to keep all the forms you receive with your tax information to enable you or your tax accountant to have all documentation required for ACA. Reasons for multiple 1095's include:

- If you were covered under the eBay Inc plans before our company separation. You will receive two forms:
 - Form 1095 from eBay Inc. for coverage through July 17, 2015.
 - Form 1095 from PayPal for coverage starting July 18, 2015.
- You were covered under an insured HMO during the year (PayPal's Kaiser, Select Health or Health Net HMO plans). You will receive a form 1095-B from the insurer and a 1095-C from PayPal.

- You joined PayPal after July 18, 2015 and were covered under another health plan in 2015.
- You or a covered dependent became eligible for COBRA during the year.

Questions

Additional information, including FAQ's can be found on the [Bridge](#). If you have questions about:

- PayPal's Form 1095-C, please contact YBR:
 - Online, by using the [YBR](#) "Contact Us" chat and email feature
 - Over the phone, by calling YBR Customer Service at 1-844-474-6641YBR representatives are available from 5 am – 6 pm PST Monday through Friday.
- The PayPal Kaiser, Health Net or Select Health HMO plan's Form 1095-B, [contact](#) the HMO carrier directly.
- How to report proof of health insurance coverage to the IRS, you should consult with your personal tax advisor.