



2016 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.

Please review the 2016 changes and decide which plan best meets your needs.

When is annual enrollment?

The 2016 Annual Enrollment will be November 2 – 13, 2015. Plans that can be elected are Medical, Dental and Vision. Elections made during Annual Enrollment will take effect January 1, 2016.

What's Changing for 2016?

Plan Option	Description
Blue Shield EPO and Kaiser HMO (CO)	The Blue Shield EPO and Kaiser CO HMO health plans will no longer be offered starting in 2016. If you are currently enrolled and don't make a change in your plan during annual enrollment, you will be defaulted into the PPO 300 plan with the current dependent coverage in effect for plan year 2015.
Blue Shield Plans	<u>New ID Cards</u> All Blue Shield plan participants will receive new ID cards as a result of the Blue Shield claims system migration. The new Blue Shield Group ID will be WOO52325. New cards will arrive home in mid-to-late December. <u>Additional Blue Shield Plan Changes</u> Enhanced fertility benefits, coverage for special formulas and food products and enhanced Gender Affirmation Surgery benefits. Please visit www.blueshieldca.com/paypal to learn more.
Blue Shield PPO 750	The Blue Shield PPO 750 health plan will no longer be offered starting in 2017. If you are currently enrolled, this plan will continue to be an option for you in 2016.
Dental Plan	
Delta Dental PPO Plan	The calendar year maximum has been increased to \$2,500. The lifetime limit for orthodontia benefits has also been increased to \$2,500.
Vision Plan	
Vision Service Plan (VSP)	The PayPal vision plan will now provide a \$1,000 benefit towards LASIK procedures.
Health Saving Account for CDHP Health Plan participants	
Health Savings Account (HSA) Change for CDHP Plan Participants	2016 contribution maximums: Individual \$3,350, Family \$6,750

How can I compare the plan options?

You can view your medical 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, and co-insurance.

How do I make my selections for 2016?

You can make your selections with Aon Hewitt Your Benefits Resources™, (YBR) www.ybr.com/benefits/paypal or by calling the YBR Customer Care Center at 1-844-474-6641. Remember, you must take action by November 13, 2015.

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.

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 2016, as long as you continue to make timely premiums and your COBRA coverage would not otherwise end before January 1, 2017 (based on your COBRA eligibility).

How do I enroll an eligible dependent onto my benefits plan?

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

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, 2015, however, you must **call** the YBR Customer Care Center at 1-844-474-6641 to request consideration for any late changes.

When do changes become effective?

All elections made during Annual Enrollment are effective January 1, 2016.

Will I get new plan cards because of Annual Enrollment?

New ID cards will be issued for all Blue Shield plan participants and also in the event of a plan change.

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.
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 21, 2014 will be your 2015 plan election, unless you call YBR before December 31, 2015 to make a change.

Where can I get additional information?

For additional information on these changes, other plan changes, covered services, deductibles, and 2016 COBRA premiums visit www.paypalbenefits.com.