



## 2017 U.S. Benefits Annual Enrollment 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 2017 runs November 7-18, 2016.** Visit Aon Your Benefits Resources™ (YBR) at [www.ybr.com/benefits/PayPal](http://www.ybr.com/benefits/PayPal) to review what is changing in 2017. You can change, add or delete plans, and add or remove covered dependents.

**Plans that can be changed are:** Medical, Dental, Vision, Optional Life and AD&D, Health Care and Dependent Care Flexible Spending Accounts (FSA) and Group Legal. **All elections made during Annual Enrollment are effective January 1, 2017.**

### 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 the medical plan options available to you in your YBR profile. While each plan has a different premium amount (the cost to you each payday), the Medical Plan Cost Estimator will help you also determine your out-of-pocket costs for using the plan – things like copays, deductibles and coinsurance.

### How do I make my selections for 2017?

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 18, 2016 if you want to make changes or elect Flexible Spending Account (FSA) contributions for 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 annual enrollment period, your current elections or equivalent, will carry forward for 2017. Flexible Spending Accounts and Health Savings accounts also require re-enrollment each year.

### 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 2017.*

### 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?**

You may be allowed to make changes after the Annual Enrollment period if you were on a leave of absence or vacation during the entire enrollment period, without access to email or a telephone. To request approval to make changes after the annual enrollment period has closed, you must notify YBR at [www.ybr.com/benefits/PayPal](http://www.ybr.com/benefits/PayPal) or by calling the YBR Customer Care Center at 1-844-474-6641.

### **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 a Flexible Spending Account (FSA)?**

An FSA allows you to place money into your health care or dependent care spending account on a *pre-tax* basis to pay for eligible expenses during the calendar year. An FSA can help you save money by reducing your taxable income, but be careful when estimating your expenses. Unused money left in your account in excess of \$500 at the end of the plan year is forfeited due to the “use it or lose it” rule. There are two types of FSA accounts:

- *Health Care Spending Account*—the Health Care Spending Account is used for eligible out-of-pocket health care expenses (medical, dental, or vision care).
- *Dependent Care Spending Account*—the Dependent Care Spending Account covers eligible dependent care expenses so that you (and your spouse, if married) can work or attend school.

You can enroll in both the Health Care and Dependent Care Spending Accounts. To learn more about the Flexible Spending Accounts, please visit the FSA FAQ available at [PayPalbenefits.com](http://PayPalbenefits.com).

### **I don't have Optional life insurance now. Can I sign up for it during Annual Enrollment?**

Yes. You may elect supplemental life insurance in multiples of your salary, up to six times, and up to \$2 million maximum. The amount may be subject to Evidence of Insurability (EOI).

### **I would like to increase my coverage. Will I need to answer any questions?**

You may elect Optional Life insurance for an amount equal to as much as six times your annual salary. You must complete an Evidence of Insurability (EOI) Form, if:

- Your increase is greater than one level of coverage.
- You increase coverage to any coverage level exceeding the guaranteed issue amount (\$300,000).

### **What is Evidence of Insurability (EOI)?**

If your Supplemental Life election requires EOI, you will be asked to provide certain health information, which will be reviewed by our carrier (MetLife). If approved, your coverage will be increased to the elected amount, and your premiums will increase accordingly. If you are denied, you will be notified and your premiums will remain at the original level or the highest approved level. When you enroll in the Supplemental Life Insurance program via YBR, if an Evidence of Insurability (EOI) Form is required, you will be prompted where to go to complete the form online.

### **Can I Cover My Dependents with Our Supplemental Life Insurance?**

You can purchase Dependent Life Insurance Plan coverage for your spouse, domestic partner, and children. Please note that your spouse/domestic partner coverage cannot exceed 50% of your total coverage (basic and supplemental) and amounts over \$50,000 will be subject to Evidence of Insurability (EOI).

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

Your Benefits Resource™ (YBR) is our online administrative tool that helps you manage your PayPal benefits enrollment and provides plan information and resources. In addition to the annual enrollment, YBR provides

information on making changes throughout the year, tools to estimate Life Insurance and Flexible Spending Account (FSA) needs, resources to locate providers and their quality ratings, and claim advocacy services.

### Accessing YBR

#### When logging onto YBR from work:

- Access the MyHR landing page
- Under “Quick Links”, click on Aon Your Benefits Resources (YBR)

#### When logging onto [YBR](#) from home:

- Access [ybr.com/benefits/paypal](#)
- Use your self-assigned Username

#### What if I lost 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 retrieve your user name and/or password.

#### What should I do if I have questions or problems with the system?

First, try to use the online help function. If you still have questions, you can reach YBR by calling MyHR, (1-855-489-0343) and selecting the Benefits option.

#### How often can I access YBR?

You can access YBR online 24/7 or call a Customer Service 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 Midnight PST on November 18, 2016 is what your election will be for plan year 2017, unless you call YBR after the online enrollment period has ended and before December 31, 2016 to make a change.

#### Who can help me understand my options?

PayPal has partnered with Aon to provide **Advocacy Services**. The Health Advocacy team provides you with access to highly qualified, unbiased, third-party professionals who are trained to answer your complicated medical benefits and insurance-related questions.

Advocacy services include:

- Help understanding and using your benefits.
- Resolving health care insurance claims and billing issues.
- Help understanding diagnoses and providing education and information regarding treatment options.
- Assistance locating doctors or hospitals and making appointments with hard-to-reach specialists.
- Understanding issues related to prescription drugs, such as comparisons between generic and brand name medications.

#### To reach an advocate:

- Call 1-888-622-1200 advocacy hours are Monday through Friday, 6:30 a.m. to 4 p.m. Pacific Time
- Online at [www.aonhewittadvocacy.com](#)

The rights, if any, of employees to participate in the benefits programs and to receive benefits under such programs are governed by the terms and conditions of the applicable benefit plans and PayPal policies (the “Benefit Plans”), rather than any summary or other communication. In the event of any conflict between any summary or other communication and the Benefit Plans, the applicable Benefit Plan shall control. Information contained in this communication does not create a right to employment and will not be interpreted as forming an employment contract or affecting an employee’s employment status, which remains at-will. PayPal reserves the right to make changes or cancel any benefits at any time, in PayPal’s sole discretion.