

2023 U.S. Benefits Annual Enrollment FAQ

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 employee feedback. As a result, plan offerings (types, benefit levels, vendors) as well as the cost of coverage can change each year.

Annual Enrollment for 2023 runs October 26 - November 9, 2022. Visit PayPalBenefits.com to learn what's new and changing in 2023. During this period, 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, 2023.

How can I compare the plan options?

Use the [Medical Plan Cost Estimator](#) to ensure you are enrolled in the most cost-effective plan for you and your family. 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 2023?

You can make your selections on [Your Benefits Resources™](#), (YBR). Remember, the deadline is November 9, 2022.

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 30 days of an eligible event.

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

If you do not act during the annual enrollment, your current elections or equivalent, will carry forward for 2023 with the exception for Flexible Spending Accounts and Health Savings accounts which require re-enrollment each year.

I just joined PayPal; how do I enroll for my 2023 benefits?

If you are a new hire joining during the annual enrollment period, you will first need to complete your enrollment for the current year benefits. Once you complete it, you will be promoted to enroll in your 2023 benefits. You can also allow your current year elections to default to 2023. Review your Confirmation of Coverage statement that you will receive from YBR shortly after enrollment to make sure your selections are correct.

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.

Whom can I cover on my benefits?

Please review the list of eligible dependents on YBR. 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 2023.

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 ended, you must notify [YBR](#).

Will I get new plan cards because of Annual Enrollment?

New ID cards will be issued for medical plans. Any new enrollments for the Delta dental plan will receive a new ID card. There are no cards issued for the VSP Vision plan. If you have lost your current health plan card you will need to contact the provider.

What is a Flexible Spending Account (FSA)?

FSAs allow you to place money into a 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. With the Health Care FSA, you can carry over \$550 of your remaining balance to the next plan year. There is no carry over for the Dependent Care FSA. Funds remaining at the end of the plan year are 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](https://www.paypal.com/benefits/faq).

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

Yes. You may elect optional life insurance in multiples of your salary, up to six times, and up to \$2 million maximum.

I would like to increase my life insurance coverage. Will I need to answer any questions?

You may elect optional insurance for an amount equal to as much as 6x your annual salary. Coverage exceeding \$500,000 requires completion of an EOI.

Can I cover my dependents with our optional life insurance?

You can purchase dependent life insurance 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 optional) and amounts over \$75,000 will be subject to an EOI.

What is evidence of insurability (EOI)?

If your optional life election requires EOI, you will be asked to provide certain health information, which will be reviewed by our carrier (Prudential). 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 optional life via YBR, if an EOI is required, you will be prompted to complete the form online.

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 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.

What if I lost my YBR username and/or password?

Go to the YBR site and follow the instructions to retrieve your username and/or password.

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

First, try to use online help or chat functions. If you still have questions, you can reach YBR at 1-844-474-6641.

How often can I access YBR?

You can access YBR online 24/7 or call Customer Service between 5 a.m. and 6 p.m. PST Monday through Friday.



How do I access YBR?

Visit Your Benefits Resources (YBR) ([@Work](#)) | ([Log In](#)).

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 up to 10 p.m. PST, November 9, 2022. After the deadline, you can call YBR after the online enrollment period has ended and before December 31, 2022 to make a change.

Do I need to enroll in optional or no cost benefits on YBR?

No. Some optional benefits such as the Calm meditation app or Vida wellness coaching do require enrollment but you will enroll on the program's website. To view all benefit program options visit PayPalBenefits.com.

Who can help me understand my options?

PayPal has partnered with [Accolade](#) to give you and your families access to high-quality virtual care, top specialists for a second opinion when you have an important medical decision, and personalized support from a Health Assistant and nurse for all your healthcare and benefits questions. You can also view all your benefits in one place with the Accolade member portal and mobile app. Accolade helps to make healthcare easier for you and your family.

How do I contact Accolade?

Connect with Accolade by calling 866-406-1338 or sending a secure message through the online member portal and mobile app. Activate your account by visiting member.accolade.com or download the mobile app on the App Store or Google Play. Health Assistants are available Monday through Friday, 8:00 AM - 11:00 PM EST. Nurses are available 24x7.