



US Benefits Annual Enrollment Frequently Asked Questions

Oct. 26 “Ask the Experts” Session

Benefits Enrollment

Question	Answer
When is Annual Enrollment?	The US Benefits Annual Enrollment period is October 26, 2022 through November 9, 2022.
Where can I learn more about what is changing, where to select a plan and enroll?	To view what’s new and changing, visit PayPal Annual Enrollment (benefitsenrollmentinfo.com) . The US Benefits Annual Enrollment period is now open, October 26 through November 9, 2022. All plan selections are made in the Your Benefits Resources (YBR) system. Access YBR directly here: Your Benefits Resources (YBR) PayPal Benefits
If I don’t enroll before November 9, will I keep the same benefits as last year? Or do I have to re-enroll if my medical plan has transitioned from UnitedHealthcare (UHC) to Meritain Health? What about other benefits like dental, vision and life insurance?	<p>If you do not make a new health plan selection for 2023 and are enrolled in a UHC health plan today, PayPal will carry over your enrollment in the equivalent plan offered by Meritain Health for 2023. Learn more about Meritain Health at Your health PayPal Annual Enrollment (benefitsenrollmentinfo.com)</p> <p>All 2022 plan elections will carry forward into 2023 except for Flexible Spending Account (FSA) and Health Savings Account (HSA) elections, which require re-enrollment annually.</p>
When do updates need to be made by?	The US Benefits Annual Enrollment period is now open, October 26 through November 9, 2022. All elections for 2023 must be made by 9 pm PST on November 9, 2023.
Do I have to take action?	<p>If you do not make a new health plan selection for 2023 and are enrolled in a UHC health plan today, PayPal will carry over your enrollment in the equivalent plan offered by Meritain Health for 2023. Learn more about Meritain Health at Your health PayPal Annual Enrollment (benefitsenrollmentinfo.com)</p> <p>Flexible Spending Accounts and Health Savings Account selections require re-enrollment annually.</p>



Eligibility

Question	Answer
Will there be an option to add an elder, such as a parent, to my plan? How do you add a dependent?	Parents are not eligible for coverage under the PayPal healthcare programs. Benefits-eligible dependents include your spouse/domestic partner and child(ren) up to age 26. You'll need to verify dependent eligibility by providing documentation, such as a birth certificate, following benefits enrollment . Verification will be required for any newly added dependents enrolled in medical, dental, or vision. You can complete the verification process online via YBR.
Do I have to re-upload my child's verification such as a birth certificate during Annual Enrollment?	If you were previously asked to provide dependent certification, you do not need to do this process again during Annual Enrollment.
How do I remove a dependent from coverage?	To remove a dependent from coverage for 2023, go to the benefit plan you want them to be removed from, uncheck their name, and save.
How long can my child stay on my healthcare plans?	Children are eligible for coverage under the PayPal healthcare plans up to age 26. At that time, the dependent child will be offered the opportunity to continue coverage through COBRA. Details on COBRA can be found at COBRA PayPal Benefits .
Is there any documentation required to add a domestic partner to my plan?	You will need to verify eligibility for benefits following enrollment on YBR. Typically, this requires an Affidavit of Domestic Partner Registration (the form is available in the YBR verification system) and proof of joint ownership. Please contact YBR with any questions: Your Benefits Resources (YBR) PayPal Benefits
Can I add my spouse to my plan if they haven't received their social security card since moving to the US?	Yes, to get a dependent added, call YBR Your Benefits Resources (YBR) PayPal Benefits . Then, when you receive the social security card, you will need to call them again to provide the social security number.

Health Insurance

Question	Answer
What are the deductible and out-of-pocket limit changes for next year if I'm moving to the Meritain Health plan?	The Summary of Benefits document includes the Plan deductibles and out-of-pocket (OOP) limits. Visit the Meritain Summary plan documents at Plan documents and forms PayPal Benefits .
When will the transition from UHC to Meritain Health occur?	The plan changes will take effect on January 1, 2023.



Question	Answer
Where can I go for help with health insurance questions?	Accolade Health Assistants are available to help you navigate your medical plan options, explain the different levels of coverage, verify your provider network coverage, and discuss how plan changes may affect you and your family. You can access Accolade here: Your health PayPal Annual Enrollment (benefitsenrollmentinfo.com)
Will Meritain Health cover 100% of eligible expenses after the annual out-of-pocket maximum is reached?	The OOP maximum is the most you will pay for covered health services in a calendar year. Once you reach it, the Meritain health plan will pay 100% for covered services for the rest of year. Note, there are separate OOP limits applicable to in-network claims and a separate OOP limit for out-of-network claims.
I am having an upcoming outpatient surgery. What plan would be best to ensure it is covered under the new health plan?	The Medical Plan Cost Estimator can give you an idea of your annual costs under each of PayPal's medical plans. If you are enrolled in one of the UHC medical plan options for 2022 and are moving to the equivalent Meritain Health plan in 2023, you can work with Accolade to verify coverage levels under the applicable Meritain Health plan options. The Meritain Summary of Benefits chart provides a comparison of coverage applicable under the CoPay Plan and the Consumer Directed Health Plan. Contact the Accolade Health Assistants for additional support.
What is the reason for PayPal's transition from UHC to Meritain Health?	PayPal compared our current provider to others and found that Meritain Health, an Aetna company, provided a stronger network presence where our employees are located. This means more in-network options, which translates to lower health care costs for you. This move has also helped PayPal mitigate higher increases in our premiums. All services covered under the PayPal UHC plan options today, including fertility benefits provided through Progyny, reproductive health care and gender affirming care, will be covered by the 2023 Meritain Health plan options, in accordance with the terms and conditions of the plan.
Are we losing benefits due to the transition from UHC to Meritain Health?	The covered services you have today under the UHC plans will be carried over to the new Meritain health plans, with the added enhancement of Accolade health care navigation and advocacy services. Effective January 1, 2023, you'll also have access to Accolade Care , which enables you to see doctors and therapists by phone or computer. Get support for urgent care needs, including the flu, a sore throat, or an infection, or virtually see the same doctor or therapist for ongoing care needs, such as diabetes or high blood pressure. Virtual care can be used for many of the same reasons you would visit a doctor in person, such as for prescriptions, mental health, or sleep problems. Your cost for virtual care services is based on your medical plan's coverage for office visits.
When are we getting our new healthcare cards for the Meritain Health plan? Will my member ID change?	The Meritain health plan ID cards will be sent to your home address on file in mid- to late-December. New member ID numbers will be issued by Meritain Health. A digital copy of your



	card will be available in Accolade mobile app after January 1, 2023.
What will change with the medical plan transition from UHC to Meritain Health?	The covered services you have today under the UHC plans will be covered under the new Meritain health plans. The provider network will change from UHC to the Aetna Choice POS II (Open Access) network, so check to see if your doctor is in-network by contacting Accolade or using the search tool located on PayPalBenefits.com . Review the Health section and resources available on the 2023 Benefits Annual Enrollment page .
With the transition from UHC to Meritain Health, will co-pays remain the same?	The health plan co-payments will not change for 2023.
Is there an option to pay out-of-pocket for the old UHC plan to keep it, so that I can keep my current providers? If so, what would that look like cost-wise and logistically?	Effective January 1, 2023, the UHC health plans available today will no longer be offered by PayPal. The Meritain Health plans do offer out-of-network coverage. If your provider is not in-network with your 2023 Meritain Health plan, you can request that they be added to the network. Download the Accolade mobile app on the App Store or Google Play , activate your account , then complete the provider nomination form. PayPal has asked Aetna to recruit providers who were in the UHC network, but not currently in the Aetna network. Your request will help Aetna prioritize their recruiting efforts.
Are the child and elder care, fertility/family planning and adoption assistance benefits changing?	Child and elder care benefits will continue to be provided by Bright Horizons. Learn more: Child and elder care resources PayPal Benefits . Fertility benefits, as well as the adoption and surrogacy reimbursement program, will continue to be offered through Progyny. Learn more: Fertility benefits PayPal Benefits
Will the transition from UHC to Meritain Health affect pre-planned surgeries?	Your coverage with UHC will continue through December 31, 2022. Your new coverage with Meritain Health will be effective January 1, 2023. If you’ve already been pre-authorized for surgery, that information will be carried over to the new plan. Contact Accolade to help coordinate your transition of care: Your health PayPal Annual Enrollment (benefitsenrollmentinfo.com)
With the transition from UHC to Meritain Health, will prescriptions still covered through CVS Caremark?	Yes, if you are enrolled in a Meritain Health plan, pharmacy coverage will continue with CVS/Caremark .
If my doctor is in-network and is an accredited office for outpatient procedures, do I have to make sure their facility or anesthesia services are in the approved network?	Yes, as the doctor may be billing under a separate tax ID than the facility or anesthesia providers. Before having your procedure, please work with your insurance carrier to confirm applicable coverage, and network status.
Do I have to pay 100% of my deductible before my co-insurance kicks in? What is the difference between co-insurance and co-pay?	Yes, you must meet your annual deductible before co-insurance will be applied towards the claim. Co-insurance is the percentage of the cost you pay for covered services, after deductible. A co-



	pay is a fixed amount you pay when you receive covered health services like an office visit.
Is a spouse considered part of the family deductible, or two individual deductibles?	<p>Generally, you must pay all of the costs from providers up to the deductible amount before the plan begins to pay. If you cover a dependent on your medical plan, the individual deductible amount applies to each covered person until the total amount of deductible expenses paid by all family members meets the overall family deductible amount.</p> <p>If there are only two people covered under the plan, the family deductible would be met if each person met their individual deductible amounts.</p> <p>The maximum you will pay before the plan pays 100% of covered charges is your Out-of-Pocket limit, which includes amounts paid toward your annual deductible, copays, coinsurance, and prescriptions. Just like the family deductible, if you cover 1 or more dependents, you must meet the full family out-of-pocket maximum amount before the plan begins to pay the remainder of eligible medical benefits for the rest of the year. This applies even if only one member of your family is using the plan’s benefits.</p>

Health Plan: Mental Health Coverage Questions

Question	Answer
What is PayPal doing to support those whose mental health support provider falls out-of-network with the transition from UHC to Meritain Health? Are there any changes in mental health coverage?	<p>Under the PayPal health plans offered through both UHC, and continuing in 2023 under Meritain Health, out-of-network mental health outpatient office visits are covered at the in-network benefit level, as PayPal recognizes that in-network mental health providers can be challenging to find.</p> <p>Mental health coverage is not changing in 2023:</p> <p>Meritain Co-pay plan: Outpatient Office visits: \$20 copay per visit</p> <p>Meritain CDHP plan: 10% co-insurance after deductible</p>
Where can I find the claim form for mental health reimbursement as part of the UHC plan?	Log in to myuhc.com . Go to Claims & Accounts > Submit Claims > Start a Claim > Mental Health. Claims forms will also be available for Meritain Health in 2023.

Health Plan: Fertility Questions

Question	Answer
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<p>How do the fertility benefits of Meritain Health and Kaiser compare?</p>	<p>Accolade Health Assistants are available to help you with coverage questions and can help you compare plans. Call 866-406-1338 Monday through Friday, 8 am to 11 pm EST, visit member.accolade.com or download the Accolade app from the App Store or Google Play.</p> <p>PayPal partners with Progyny to provide fertility benefits coverage for those enrolled in the Meritain Health plans. It is your personal choice as to what plan you select based on your healthcare needs. Visit the fertility benefits page on PayPalBenefits.com to learn more about Progyny benefits.</p>
<p>Is the Progyny benefit impacted by the transition from UHC to Meritain Health?</p>	<p>No. Progyny benefits and the Progyny network of preferred providers will continue to be available with the Meritain plans in 2023. Learn more: Fertility benefits PayPal Benefits.</p>
<p>Are the child and elder care, fertility/family planning and adoption assistance benefits changing?</p>	<p>Child and elder care benefits will continue to be provided by Bright Horizons. Learn more at Child and elder care resources PayPal Benefits.</p> <p>Fertility benefits, as well as the adoption and surrogacy reimbursement program, will continue to be offered through Progyny. Learn more: Fertility benefits PayPal Benefits.</p>

Dental and Vision

Question	Answer
<p>Are dental and vision benefits changing in 2023?</p>	<p>There are no changes to the dental and vision carriers, benefits design, or contributions for 2023.</p>
<p>Can I change my dental or vision selection from the core plan to the enhanced plan? When will the changes be effective?</p>	<p>If you are currently on the core plan or have opted out of coverage and would like to change to the enhanced dental or vision plan, you can make that update in the YBR before November 9, 2022. The new plan will be effective January 1, 2023. Learn more: Your Benefits Resources (YBR) PayPal Benefits.</p>

Employee Contributions

Question	Answer
<p>Why is there an increase in my payroll contributions for 2023?</p>	<p>Health care costs continue to rise nationally. Each year, we work closely with our health plans and vendor partners to manage costs and mitigate the impact to employees.</p> <p>During the pandemic, PayPal was able to absorb the cost increases and did not make any contribution or plan design changes for employees for two years. PayPal continues to pay for a majority of the health care premiums and employees to cover a small portion of the total cost.</p>



	Dental and vision costs are not changing for 2023.
Where can I find information about the 2023 payroll contributions?	The 2023 employee medical, dental and vision plan contributions for coverage can be found at Contributions PayPal Benefits on PayPalBenefits.com or in your profile on the YBR site. Contributions are based on your employee grade level, which plan you enroll in, and who you cover on your plans.
Are life insurance premiums changing?	Contributions for life insurance and disability benefits are based on your pay and age as of October 1, 2022. During Annual Enrollment, these costs can be seen on YBR in your profile.
Are dental and vision premiums changing?	Dental and vision costs are not changing for 2023.
When will the paycheck deductions change?	The new health insurance payroll deductions will begin with the first paycheck of 2023.

Flexible Spending Accounts (FSA)

Question	Answer
Can I be enrolled in the PayPal FSA programs but not on PayPal health insurance?	Yes.
Is the Flexible Spending Account (FSA) contribution limit changing for 2023?	The FSA healthcare annual maximum has increased to \$3,050 for 2023 and is reflected on YBR. The Dependent Care limit has not been changed for 2023.
What is the process for reimbursement from a Dependent Care FSA?	Submit your receipts for reimbursement online in YBR. You can also quickly request reimbursement on your smartphone through the Smart-Choice mobile app. Eligible claims are typically processed within three to five days. You can activate direct deposit online, which will expedite your reimbursement directly to your bank account. Learn more: Dependent Care FSA



<p>Do the funds in my FSA roll over to the next year if unused?</p>	<p>In 2022, for Health Care FSA, there is a carry-over provision which will allow for the carry-over of up to \$570 of unused funds to carryover for use in 2023. The IRS has increased that limit to \$610 in 2023, so participants can carryover \$610 of unused funds to 2024.</p> <p>For the Dependent Care FSA, there is no carry-over, but there is a grace period which extends the time to use unused 2022 funds to March 15, 2023.</p>
<p>Is the amount I elect frontloaded into my FSA at the beginning of the year, while amounts are deducted from my paychecks pre-tax throughout the year?</p>	<p>Yes. The annual election is available for reimbursement of eligible expenses starting January 1, 2023, and the employee contributions are made each pay period.</p>
<p>Will I continue to have an FSA debit card to pay for doctor visits and prescriptions at the time of service?</p>	<p>One of the plan features of the FSA healthcare program is the debit card, which will continue to be available to plan participants that make an annual election of \$100 or greater.</p>
<p>Where do I go on the YBR website to select how much money I would like to contribute to my FSA in 2023?</p>	<p>Log in to or call YBR and go through the enrollment options. Navigate to FSA and enter your election for 2023 in either Health Care or Dependent Care FSA by the November 9, 2022 enrollment deadline.</p>

Health Savings Accounts (HSA) / Health Reimbursement Accounts (HRA)

Question	Answer
<p>With the transition from UHC to Meritain Health, can I still enroll in a Health Savings Account (HSA)?</p>	<p>Yes, participants can enroll in the Meritain CDHP (Consumer Directed Health Plan) with HSA. Visit PayPalBenefits.com to learn more about the Meritain CDHP with HSA plan.</p>
<p>My HSA/Health Reimbursement Account HRA is currently with Health Equity. Is that changing with the transition from UHC to Meritain Health? What do I need to do to set up or change how I am reimbursed?</p>	<p>When paying health plan or pharmacy claims, you have a few options (as applicable):</p> <ol style="list-style-type: none"> 1. You can use your Health Equity HSA debit card to pay for services using your available HSA balance. 2. You can log into your Health Equity profile and take action on any pending claims listed to pay the provider directly from within the portal. 3. You can submit a receipt or an Explanation of Benefits (EOB) in your Health Equity profile and reimburse yourself for any out-of-pocket expenses. <p>For additional details, visit: Health Savings Account PayPal Benefits</p>



Will PayPal continue to provide a contribution towards my HSA?	Yes, PayPal will continue to provide a contribution to the HSA for employees that enroll in the Meritain CDHP with HSA for eligible employees. PayPal contributes \$500 for Employee Only coverage and \$1,000 if you cover dependents. For more information, visit Health Savings Account PayPal Benefits .
Is the HSA only available for the high deductible plan?	You must be enrolled in the Meritain CDHP with HSA to participate in the HSA in 2023. Visit PayPalBenefits.com to learn more.
What's the difference between the HSA and the FSA?	To compare the differences between these plans, please visit How the FSA, HSA, and HRA compare PayPal Benefits .
Where do I go to learn more about Health Equity?	Health Equity administers PayPal’s HRA and HSA plans. Learn more about HSA: Health Savings Account PayPal Benefits Learn more about HRA: Health Reimbursement Account PayPal Benefits
Is the HRA option still available with the transition from UHC to Meritain Health?	Yes, the HRA is still available in 2023 for eligible employees in Grade Levels 15-19 enrolled in the Meritain Co-pay Plan (formerly the \$300 Deductible Plan). The PayPal HRA contribution will increase to \$500 Employee Only coverage and \$1,200 if dependents are covered.

[Employee Assistance Program \(EAP\)](#)

Question	Answer
Are we still using Optum as our Employee Assistance Program (EAP) provider?	Yes, Optum will remain our EAP provider in 2023. Through our EAP, you and your family members can get up to 10 free, confidential counseling sessions by phone or in person per issue, per member, per year. Learn more: Employee Assistance Program PayPal Benefits
Can the 10 EAP sessions be with an out-of-network provider?	The 10 free EAP sessions are limited to the Optum network. Learn more: Employee Assistance Program PayPal Benefits

[Group Legal](#)

Question	Answer
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<p>Will there be a change to the MetLife legal plan for 2023?</p>	<p>The MetLife legal plan is not changing and will continue to be available in 2023. Learn more: Legal insurance PayPal Benefits</p>
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New Hire Questions

<p>I’m a new hire. When I tried to enroll in benefits, I got an error saying to review the information I’ve entered to make sure it’s correct, and that I’m not on file. What do I do?</p>	<p>It can take 7-10 days from your start date before your benefits account is available for enrollment. Within this timeframe, you should receive an email from YBR when your benefits account is available. Follow the 3 step process to create your benefits account on the YBR portal. Contact Employee Central for any additional questions.</p>
<p>If I joined PayPal in August and signed up for the health benefits in September, will I have to re-enroll?</p>	<p>All 2022 plan elections will be carried forward (with the applicable health plan changes) into 2023 except for FSA and HSA elections, which require re-enrollment annually. If you want to change your current elections, you can do so before November 9, 2022.</p>
<p>I recently joined PayPal. When I complete my benefits enrollment, am I signing up for UHC for the rest of 2022, or am I signing up for Meritain Health right away?</p>	<p>UHC is the health plan option for the remainder of 2022. Meritain Health plans will be effective January 1, 2023. As soon as you complete your enrollments, ID cards will be issued for both plans accordingly.</p> <p>As a new hire, you will need to make your 2022 plan selections, and then will be prompted to make any changes for the 2023 plan year.</p>

Child and Elder Care Support

Question	Answer
<p>What support does PayPal provide for childcare?</p>	<p>The Bright Horizons page on PayPalBenefits.com contains helpful information on the available benefits provided by Bright Horizons, including the backup childcare program. More information including how to activate your profile with Bright Horizons and request care, can be found at Child and elder care resources PayPal Benefits.</p>



	<p>You can also learn more about our Dependent Care Spending Account benefit here: Dependent Care Flexible Spending Account PayPal Benefits</p>
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Long-Term-Care with Life Insurance

Question	Answer
<p>Why is the Trustmark LTC enrollment period separate from the enrollment period for all other PayPal benefits?</p>	<p>The new Long-Term Care with Life Insurance program is optional and administered directly with the carrier, Trustmark, and any policy premiums are paid by the employee directly to Trustmark (not through PayPal Payroll). The coverage is separate from your other PayPal benefits and can also continue if you leave PayPal.</p> <p>For more information on the new optional benefit, visit Your money PayPal Annual Enrollment (benefitsenrollmentinfo.com).</p>
<p>As a Washington State resident, I need to have Long-Term Care insurance or get money deducted from our paycheck starting in 2023 to pay into the state pool for long-term care. I already have long-term care insurance. Where can I go to note that I already have that care so that it does not get deducted from my paycheck?</p>	<p>Washington State recently announced that mandatory contributions will begin July 1, 2023. You will need to work with Washington State to submit your exemption form if you had long-term care coverage purchased by November 1, 2021. Please visit the WA Cares Fund for details or call 1-844-227-3492.</p> <p>The deadline announced in the WA Cares Fund Exemptions site page is December 31, 2022, to file for an exemption with Washington State. Once you receive the approved exemption letter from the state of Washington, you can submit the exemption letter to PayPal payroll. Visit Washington State LTC Mandate PayPal Benefits for instructions.</p>

Life Insurance

Question	Answer
<p>Is the Life insurance plan changing?</p>	<p>No. You may see a premium increase if you move into a new age category (based on your age as of January 1, 2023). To verify, you can view your coverage in the YBR enrollment tool, which will reflect the applicable premiums for 2023. Learn more: Your Benefits Resources (YBR) PayPal Benefits</p>
<p>Will I have to complete a statement of health if I enroll in life insurance?</p>	<p>If your selection is \$500,000 or greater, or is more than one level above the current election, a statement of health will be required and the YBR enrollment system will generate it for you upon completion of enrollment.</p>



Additional Questions

Question	Answer
Where can I find more information about upcoming benefit related webinars and events?	Learn more about all upcoming webinars and events here: Events PayPal Benefits
Will PayPal continue to offer access to Pet Insurance with Nationwide?	Yes. Learn more at Pet care and protection PayPal Benefits.
Will the Calm app still be paid for by PayPal for employees next year? Where do we go to get access?	Yes, Calm is available to all PayPal employees globally. For instructions on how to access your complimentary PayPal Calm access, visit Improve your sleep and manage stress PayPal Benefits.