

2025 Annual Enrollment FAQs for all U.S. Employees

Annual Enrollment is Monday, November 4 through Friday, November 15 at 9 p.m. PT

Annual Enrollment General Questions:

1. How do I enroll?

You can enroll online through [Your Benefits Resources](#) (YBR) beginning November 4 through November 15 at 9 p.m. PST. You also have an option to call the Benefits center to enroll at 844-474-6641.

2. Do I need to take action during Annual Enrollment 2025?

Most of your benefits elections will rollover from 2024 to 2025 and no action is required. However, if you want to contribute to a Flexible Spending Account (health care, dependent care, or limited purpose) for 2025, you will need to re-enroll during annual enrollment.

3. What if I don't take any action during annual enrollment?

Most of your benefits elections will rollover from 2024 to 2025 with the same coverage you had elected in the prior year, including your election to contribute to a Health Savings Account (HSA). However, you will need to re-enroll in an FSA. Remember, annual enrollment is your only chance during the year to elect or change your benefits unless you experience a life event such as a marriage, divorce, loss of other benefits or birth.

4. What actions can I take during Annual Enrollment?

Annual Enrollment is the time where you can enroll in new benefit options, add new dependents, drop dependents, and/or change coverage tiers for your benefits in the upcoming year.

5. When do my annual enrollment changes take effect?

Changes to your benefits made during Annual Enrollment between November 4 – November 15 at 9 p.m. PST will be effective January 1, 2025.

6. Do I have to take action during annual enrollment to re-elect my Health Savings Account contribution for 2025?

No. This year you do not have to actively elect a new HSA contribution for next year during annual enrollment. Your current contribution election will automatically rollover to next year. If you want to

increase your contribution to the updated 2025 IRS limit, you will need to increase your contribution amount on [YBR](#). You can always make changes to your contribution amount throughout the year.

7. How do I maximize my Health Savings Account and Flexible Spending Account contributions?

The IRS updates the maximum contribution amount every year. The 2025 Health Savings Account limits are \$4,300 (employee only) and \$8,550 (family). New maximum 2025 limits for flexible spending accounts (health care and limited purpose) will be updated on the [Health Care Flexible Spending Account](#) page.

8. Do I have to re-enroll in an FSA every year?

Yes, all FSAs (Health Care, Dependent Care, and Limited Purpose) require re-enrollment each year during Annual Enrollment if you want to have the plan in the next year.

9. Where can I see my current enrollment contributions and enrolled dependents?

You will receive an enrollment worksheet showing your current elections via USPS to your home address in Workday. You can also login to [YBR](#) and view your current elections.

10. How do I know which of my dependents are eligible to be covered under PayPal benefits?

You can find eligibility requirements on [PayPalBenefits.com](#).

Please be aware, there are certain situations where dependents added to benefits are not eligible to be covered. Some examples of ineligible dependents include, but are not limited to, ex-spouses (even if a court order mandates that an employee provide coverage), an employee's parents/in-laws/grandparents, or children/grandchildren without court ordered documentation of legal custody.

11. How can I remove a dependent who doesn't meet the eligibility requirements?

During annual enrollment, you can go through the enrollment process and remove any ineligible dependents for 2025.

12. Do I need to verify my dependents during Annual Enrollment?

Annual Enrollment is a good time to review and verify your dependents are eligible for coverage based on the [eligibility requirements](#). In January 2025, separate from Annual Enrollment, we will reach out to work with those employees whose dependents may require further verification to meet eligibility requirements.

13. Who can I contact if I have questions about my benefits or the different program offerings?
You can contact YBR at 844-474-6641 to speak with a benefits specialist knowledgeable in the enrollment process or contact Accolade at 866-406-1338 for specifics around our healthcare program offerings. You can also view additional information on [PayPalBenefits.com](https://www.paypal.com/benefits).

Questions about What's Changing:

14. What is the new medical payroll contribution structure?
We are moving to an industry-standard medical payroll contribution structure that is based on salary. This structure maintains our commitments to affordability and ongoing sustainability. Some employees will see a decrease while others may see a moderate increase in their payroll contribution. This means that what you contribute is now aligned with your annual base salary.
15. Where can I see my new medical payroll contribution structure?
You can see your new payroll contribution amount in [YBR](#) when enrolling during annual enrollment.
16. Does PayPal offer a lower-cost health plan to help me save money on my medical payroll contribution?
Yes, you have the option to enroll in the Meritain CDHP which offers a lower per paycheck contribution, high deductible, and enrollment in this plan allows access to a Health Savings Account and Limited Purpose FSA.
17. I am currently taking a GLP-1 medication. Will my prescription be disrupted due to the prior authorization process?
PayPal currently covers certain GLP-1 medications which are FDA approved for the treatment of diabetes. Starting January 2025, CVS will introduce a prior authorization process for GLP-1 medications that will require a type 2 diabetes diagnosis for coverage. If you have a documented history of type 2 diabetes, your prescription will continue to be covered. Employees without a documented history of type 2 diabetes will need to obtain prior authorization for GLP-1 medications through your provider.
18. Can I enroll in both Thrive and Bloom through Sword Health?
No, you can only enroll in one program at a time. However, if you cover a dependent, he or she can enroll in a program independently from your enrollment.

Questions about benefits outside of Annual Enrollment:

19. What if I get married or have a baby outside of the annual enrollment period, can I make changes to my benefits elections then?

Yes. If you experience a qualified life event such as a marriage, divorce, or birth, you can make changes to your benefits coverage during the year. You can review more information on [PayPalBenefits.com](https://www.paypal.com/benefits).

20. How can Accolade assist me?

All PayPal employees have access to Accolade throughout the year to assist in navigating the benefits PayPal offers. During Annual Enrollment, Accolade can answer questions about the plan details of medical, dental, vision and voluntary benefits (i.e., co-pays, deductibles, out of pocket expenses, provider searches, etc.).

21. What is Accolade?

Accolade is your medical plan point of contact, whether you're enrolled in Meritain Copay (PPO), CDHP, or Kaiser HMO plans. They offer advocacy services for your health plan and support PayPal's voluntary plans. Accolade has Health Assistants that can help you navigate your medical plan and make sure you're getting the best care possible. Whether you don't understand your medical plan, a diagnosis, or suggested treatment, or just need to find an in-network quality provider – Accolade can help.