



Rest. Relax.  
Recharge.

# YOUR BENEFITS SUMMARY

PayPal France – Full Time Employees

# HEALTH & WELLNESS

Hospitalization	<ul style="list-style-type: none"> <li>• Convention (doctors/hospitals participating social security medical system): 100% of actual costs</li> <li>• Non-convention (non-participating doctors/hospitals): 100% of actual costs up to a maximum of 125% of the responsible rate (typical rate that would be charged for a physician appointment in the market)</li> </ul>																								
Routine Medicine	<ul style="list-style-type: none"> <li>• Convention: 100% of actual costs</li> <li>• Non-convention: 90% of actual costs</li> </ul>																								
Maternity	<ul style="list-style-type: none"> <li>• Single Birth: 30% of Monthly Social Security Ceiling (MSSC)</li> <li>• Twin Birth: 60% of MSSC</li> </ul>																								
Thermal Cures	15% of MSSC																								
Prescription Drug	100% of actual costs																								
Dental	<ul style="list-style-type: none"> <li>• Treatments: 100% of actual costs limited to 300% of Social Security tariff</li> <li>• Dental Prosthesis reimbursed by the SS: 100% of actual costs limited to 500% of Social Security tariff and limited to 100% MSSC by year and beneficiary</li> <li>• Dental Prosthesis not reimbursed by the SS: 100% of actual costs limited to 500% of Social Security tariff and limited to 10% MSSC by prosthesis (and limited to 3 prosthesis per year, per beneficiary)</li> <li>• Orthodontics (approved): 100% of actual costs limited to 200% of Social Security tariff</li> </ul>																								
Vision	<ul style="list-style-type: none"> <li>• Lenses : 100% actual costs limited to the maximum covered by the plan will be €450 - €870 per person, depending on the type of lenses</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Optical equipment (frame + two lenses)</th> <th style="text-align: center;">Minimum</th> <th style="text-align: center;">Maximum</th> </tr> </thead> <tbody> <tr> <td>Two single-vision lenses</td> <td style="text-align: center;">€50</td> <td style="text-align: center;">€470</td> </tr> <tr> <td>One single-vision lens and one complex lens</td> <td style="text-align: center;">€125</td> <td style="text-align: center;">€610</td> </tr> <tr> <td>Two complex lenses</td> <td style="text-align: center;">€200</td> <td style="text-align: center;">€750</td> </tr> <tr> <td>One single-vision lens and one highly complex lens</td> <td style="text-align: center;">€125</td> <td style="text-align: center;">€660</td> </tr> <tr> <td>One complex lens and one highly complex lens</td> <td style="text-align: center;">€200</td> <td style="text-align: center;">€800</td> </tr> <tr> <td>Two highly complex lenses</td> <td style="text-align: center;">€200</td> <td style="text-align: center;">€850</td> </tr> <tr> <td>Including optical frames</td> <td colspan="2" style="text-align: center;">Cover for the cost of frames is limited to €150 and is part of the total optical equipment ceiling</td> </tr> </tbody> </table> <p>Cover is limited to one pair of optical equipment every two years. Minors or people who experience vision changes may be reimbursed yearly.</p> <ul style="list-style-type: none"> <li>• Frames: 100% actual costs limited to €150 per person</li> </ul>	Optical equipment (frame + two lenses)	Minimum	Maximum	Two single-vision lenses	€50	€470	One single-vision lens and one complex lens	€125	€610	Two complex lenses	€200	€750	One single-vision lens and one highly complex lens	€125	€660	One complex lens and one highly complex lens	€200	€800	Two highly complex lenses	€200	€850	Including optical frames	Cover for the cost of frames is limited to €150 and is part of the total optical equipment ceiling	
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Alternative medicine	€45 per session, max 4 sessions per year																								

Employer and Employee Contributions	<ul style="list-style-type: none"> <li>• Company pays approx. 56% of the premiums for employee and dependent coverage.</li> <li>• Employee pays approx. 44% of the premiums.</li> </ul> <p>Monthly Social Security Ceiling (MSSC) in 2021 = €3,428</p>
Expert Medical Opinion (Advance Medical)	All eligible employees have access to Expert Medical Opinion (EMO), a free service that offers support to help you make fully informed decisions about care and treatment plans. EMO services are offered through Advance Medical, a global health care service.
Employee Assistance Program	Counseling and consultation services designed to help employees and family with a wide range of personal, emotional or financial issues.
Support for new parents	<ul style="list-style-type: none"> <li>• Cleo App helps you build confidence as a new parent with personalized support of a Cleo coach and educational programs</li> <li>• Rethink gives you award-winning, research-based resources, training, and support for a child with learning or behavioral challenges</li> </ul>
Manage Stress	<ul style="list-style-type: none"> <li>• meQuilibrium is a resilience-building app designed to help you build the mental and emotional strength to face each day with confidence.</li> </ul>





## FINANCIAL SECURITY

### Employee Stock Purchase Plan (ESPP)

A voluntary program which provides eligible employees the opportunity to buy shares of PayPal Common Stock at a discount of 15% from the market price on the Purchase Date.

Employees are eligible to contribute between 2% to 10% of their after-tax payroll deductions to purchase shares in this program.

### Retirement Benefits

Provided pursuant to statutory requirements

### Life

- Single, divorced, widowed without dependent child: 250% of annual salary
- Married: 300% of annual salary
- An additional 50% of annual salary for each dependent child

### Accidental Death

Additional 100% of the death benefit

### Total & Permanent Disability (at least 66% of incapacity)

- Single, divorced, widowed without dependent child: 250% of annual salary
- Married: 300% of annual salary
- An additional 50% of annual salary for each dependent child

### Accidental Total and Permanent Disability

Additional 100% of the total & permanent disability benefit

### Spouse's subsequent or simultaneous Death (to share between children)

Additional 100% of the total & permanent disability benefit

### Orphan's Pension (Educational Allowance)

- Under Age 18: 8% of annual salary
- Age 18 – 26: 12% of annual salary

### Short-term Disability

100% of annual salary for 90 days, then 85% of annual salary up to

## Tranche C ceiling & after social security indemnity deductions

Long-term Disability  
(excluded work accident):

- 1st Category: 60% of salary
- 2nd Category: 85% of salary
- 3rd Category: 85% of salary

Long-term Disability (due to  
work related accident):

- Incapacity less than 33%: no benefit
- Incapacity more than 33% but less than 66%: 1.5 x level of incapacity x 85% of salary
- Disability Rate more than 66%: 85% of salary

Employer Contribution

The company pays 50% of the premium for employee and dependent coverage.

Business Travel Insurance  
Policy

Accidental death: The lesser of:

(i) 5 times annual base pay; or (ii) USD \$1,000,000

Employees and accompanying dependents while traveling on company business outside the country where they normally work are eligible to receive:

- Out-Of-Country Medical coverage up to USD 350,000 per trip per person subject to a USD 50 deductible per incident.
- Out-Of-Country Lost/Stolen Baggage coverage up to USD 500 per item and limited to USD 1,000 per incident.

Employee Relief Fund:

Our employees are our family, and we support each other and our overall wellness in good times and through difficult situations. This is why we have established the PayPal Employee Relief Fund (the "Fund"), which provides assistance to our employees who are facing financial hardship immediately after an unforeseen, life-altering personal hardship.



## EVERYDAY LIVING

Public Holidays	11 public holidays a year in line with statutory provision To view the full list of Public holidays, please refer to <a href="https://www.paypalbenefits.com/fra/everyday-living/time-off-and-leaves#LOA">https://www.paypalbenefits.com/fra/everyday-living/time-off-and-leaves#LOA</a>
Wellness days	6 companywide wellness days in 2021 For more details, please refer to HR HUB Time Off & Leaves
Paid Time Off (PTO)	First 5 years of service: 25 days per year <ul style="list-style-type: none"><li>• After 5 years of service: 26 days per year</li><li>• After 10 years of service: 27 days per year</li><li>• After 15 years of service: 28 days per year</li><li>• After 20 years of service: 29 days per year</li></ul> Number of vacation days is calculated on a pro-rata basis when an employee joins in the middle of the reference year, which is from June to May.
Vacation 35H - Law Regulation:	RTT provides you with an average of 10 days off per year (the RTT entitlement varies each year, and the calculation is based on legal criteria). Three of these days (RTTE) are decided by PayPal. The reference year is June to May.
Sabbatical	After 5 years of service, employees are eligible for 4 weeks of sabbatical (paid time off).
Bereavement Leave	1-20 days of paid time off depending on relationship with the deceased.
Maternity Leave	6 weeks before the expected delivery date and 10 weeks after the delivery date. Women with 2 or more children may take 8 weeks before the delivery date, and 18 weeks after the delivery date. In case of multiple births, 12 weeks for twins and 24 weeks for triplets (and more) before the delivery date and 22 weeks after. For pathological cases: Additional 2 weeks before and 4 weeks after.

Paternity Leave	The company offers an additional 3 paid days of birth leave and 11 consecutive days paid by Social Security.
Bonding Leave:	Up to 6 weeks of leave paid at 100% of salary (including statutory leaves) to be taken within the first year after birth, adoption, or placement
Other Leaves	<ul style="list-style-type: none"> <li>• Marriage Leave: <ul style="list-style-type: none"> <li>- 4 days for employee's own marriage</li> <li>- 1 day for child's marriage</li> </ul> </li> <li>• Child Illness: <ul style="list-style-type: none"> <li>- Child under age 2: up to 8 days per year</li> <li>- Child of age 2-15: up to 6 days per year</li> <li>- More than 2 children: up to 8 days per year</li> </ul> </li> <li>• Moving: 1 day</li> </ul>
Meal Voucher (Ticket Restaurant)	<ul style="list-style-type: none"> <li>• 1 coupon of €10.00 for each day worked</li> <li>• Employees pay 50% of the cost</li> </ul>
Public Transportation	The company contributes 50% of the annual or monthly employee's subscription for the Paris Metro.
Financial planning skillset training:	Training is provided to all employees in order to build financial health, and to provide support on big financial decisions or other financial challenges.
Part-time	Employees working a part time schedule will remain eligible for full benefits.

For more information, please refer to the [HR Hub](#), [PaypalBenefits.com](https://www.paypal.com/benefits) or contact [Employee Central](#)

**Important:**

The information provided above is not intended to be a complete summary of your benefits. It is important for you to understand that because this document is only a summary, it cannot cover all the details of the benefits or how the rules will apply to every person in every situation. Time-off benefits differ for employees falling under the applicable Collective Bargaining Agreement. All of the specific terms and conditions related to these benefits, including the eligibility requirements, are set forth in official plan documents and/or insurance policies, contracts, certifications or other underlying benefit program documents.

Every effort has been made to accurately describe these benefits. In the event there is any conflict between this benefit summary and the controlling documents, the controlling documents will be used in the actual determination of your benefits or rights and its terms and conditions will govern.