

# 2021 U.S. Benefit Summary



ebay

Choose now.  
Benefit later.



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## An Important Notice

This summary provides an overview of your benefit options as an employee of eBay or any of its U.S. subsidiaries. It is not intended to be a complete summary of your benefits. For the terms and conditions that govern these benefits, please refer to the actual plan documents available on People Central on the Hub. eBay reserves the right to amend, change or terminate these benefits for any reason at any time. Nothing in this summary is an employment contract, and participation in the benefit program does not give you any right to continued employment.

# Benefits for Your Unique Needs

We know no other situation is exactly like yours. Choose benefits that fit your unique needs, and access a variety of wellbeing programs to help you live well year-round.

## Who Gets Benefits

If you're a regular employee on the U.S. payroll and you work 20 or more hours a week on a continuous basis, you're eligible for the benefits described in this summary. Your spouse/domestic partner and your children up to age 26 are also eligible for coverage under our health and insurance benefits.

## When to Choose or Change Coverage

When it comes to medical, dental, vision, Flexible Spending Accounts (FSAs), the Health Savings Account (HSA), and optional life and accidental death and dismemberment (AD&D) insurance, the IRS only allows you to enroll or make changes at specific times during the year. Those are:

- During our Open Enrollment period each fall
- Within 30 days of first becoming eligible
- Within 30 days of a qualifying life event (e.g., getting married or having a baby)

## How to Enroll

Open Enrollment is your once-a-year opportunity to change plans or update who you cover. If you are happy with your choices, you don't need to do anything to continue coverage (except for Flexible Spending Account contributions) at 2021 employee contribution rates.

Once you've explored this summary, use one of these methods to select your benefits:

- Go to [ybr.com/benefits/ebay](https://ybr.com/benefits/ebay).
- Log on through People Central on the Hub. (Select "Benefits & Wellness," then "Take Action Now" and "Manage Your Benefits.")
- Enroll by phone by calling 1-877-EBAY-BEN (1-877-322-9236).

### A Note About the 401(k) Savings Plan

If you're a regular eBay employee on the U.S. payroll, you're eligible to contribute to the 401(k) Savings Plan regardless of how many hours you work on a weekly basis.

If you're not already enrolled in this plan, you can enroll and make changes to your elections at any time.

## New Employees

You have 30 days from your hire date to make your benefit choices. If you don't take action, here's the coverage you'll have:

- PPO medical, dental and vision coverage (employee-only coverage)
- Short- and long-term disability coverage (no cost to you)
- Basic life and AD&D insurance (no cost to you)

This benefit coverage will remain in effect for the rest of the calendar year. Your next opportunity to make a change will be during Open Enrollment in the fall or if you experience a qualifying life event that permits you to make a change.

If you do not enroll in the 401(k) Savings Plan within 90 days of your date of hire, you will automatically be enrolled at a 4% pre-tax contribution rate. If you prefer not to participate in the plan, you must change your contribution rate to 0% at [netbenefits.com/ebay](https://netbenefits.com/ebay) within your first 90 days.

## Questions?

1-877-EBAY-BEN (1-877-322-9236)  
Monday through Friday  
5 a.m. to 6 p.m. Pacific time

[ybr.com/benefits/ebay](https://ybr.com/benefits/ebay)  
Live chat is available.

**Need help understanding or using eBay's PPO and PPO with HSA plans?** Contact the Anthem Health Guides team:

1-844-963-0443  
Seven days a week  
5 a.m. – 8 p.m. Pacific time

**Need help enrolling in the 401(k) plan?**  
Contact Fidelity:

1-800-884-4015



# Physical Wellbeing

Medical, Prescription Drug,  
Dental, Vision, Expert Guidance,  
Health Coaching

We want to make it easy for you to be healthier and happier. So, we've assembled a top-notch team of partners who offer programs that work together to create a better, simpler experience for you and your family.



You and your family have access to a wide variety of plans and programs to meet your individual needs. Keep reading for an overview of your medical plan options and health and wellbeing programs designed to help you be your best self.

You can choose between two medical plans: a preferred provider option (PPO) and the PPO with a Health Savings Account (HSA). If you live in California or Utah, you have a third medical plan option. Respectively, the Kaiser Health Maintenance Organization (HMO) and SelectHealth HMO.

eBay offers dental coverage through Delta Dental and vision coverage through VSP.

## Anthem

Anthem makes understanding and using your health benefits easy. When you have questions about the PPO or PPO with HSA, Anthem's Health Guides and the online portal provide health care expertise and a simple, personalized experience.

### Service and tech you get with Anthem

- Dedicated Health Guide to help you coordinate care and answer questions about your coverage or claims
- 24/7 virtual care via Anthem's LiveHealth Online
- Engage mobile app, with alerts for when you're due for preventive screenings and exams

- A single place to review your claims history
- Easy connection to programs that meet your unique needs, including mental and emotional wellbeing, health coaching and expert medical advice

1-844-963-0443

Seven days a week  
5 a.m. – 8 p.m. Pacific

**[anthem.com/ca](https://www.anthem.com/ca)**

Live chat is available.



For more helpful tools, like videos and important notices, check out **[ebaybenefits.com](https://www.ebaybenefits.com)**.

# Medical

Our two options – the PPO and the PPO with HSA – offer the same great coverage, provide in-network preventive care at no cost to you, use the Anthem network of providers, and pay the highest benefit when you stay in-network. Anthem is the medical plan administrator for these options. While the two PPO

options have many similarities, there are important differences. The table below will help you compare these plans.

**Watch and learn:** Text **EBAY950** to **61759** to watch a quick video on how the PPO with HSA plan works.

## PPO Options

### Your Share of the Cost

	PPO		PPO With HSA	
	In-Network	Out-of-Network <sup>1</sup>	In-Network	Out-of-Network <sup>1</sup>
<b>Annual Deductible</b>				
Individual	\$300	\$500	\$1,400	\$2,100
Family	\$900	\$1,500	\$2,800	\$4,200
<b>Out-of-Pocket Maximum<sup>2</sup></b>				
Individual	\$2,300	\$3,500	\$3,000	\$4,500
Family	\$4,900	\$7,500	\$6,000	\$9,000
<b>Your Coinsurance Amount</b>	10% <sup>3</sup>	30% <sup>3</sup>	10% <sup>3</sup>	30% <sup>3</sup>
<b>Hospital - Inpatient</b>	10% <sup>3</sup>	30% <sup>3</sup>	10% <sup>3</sup>	30% <sup>3</sup>
<b>Primary Doctor Office Visits</b>	\$20 copay	30% <sup>3</sup>	10% <sup>3</sup>	30% <sup>3</sup>
<b>Specialist Office Visits</b>	\$35 copay	30% <sup>3</sup>	10% <sup>3</sup>	30% <sup>3</sup>
<b>Annual Physicals</b>	\$0	30% <sup>3</sup>	\$0	30% <sup>3</sup>
<b>Emergency Room</b>	10%	10%	10%	10%
<b>Urgent Care</b>	\$35	30%	10%	30%
<b>Medical house calls via Heal (available in select regions – visit <a href="https://www.heal.com">heal.com</a>)</b>	no cost	N/A	no cost after deductible	N/A
<b>24/7 virtual medical visits via Live Health Online</b>	no cost	N/A	no cost	N/A
<b>Annual eBay HSA Contribution<sup>4</sup></b>	N/A		\$650	\$1,300
Employee only If you cover dependents				
<b>Annual HSA Contribution Limit (yours + eBay's)<sup>5</sup></b>	N/A		\$3,600	\$7,200
Employee only If you cover dependents				

### Who Must Meet the Family Deductible?

In the PPO, the plan will pay benefits for an enrolled family member once that person meets the individual deductible. Once the full family deductible is met by any combination of covered family members, the PPO pays benefits for them all. In the PPO with HSA, the full family deductible must be met before the plan pays benefits for any family member.

### What's Your Share of the Cost?

In the PPO, you pay a flat dollar amount (a copay) for each in-network office visit. In the PPO with HSA, you must first meet your deductible; then you pay a percentage of the cost (coinsurance).

### What's an HSA?

The Health Savings Account (HSA) is a key feature of the PPO with HSA. The HSA can be used to help you meet the deductible, pay for current qualified medical expenses, and even save for future qualified expenses. Read more about the HSA in the Financial Wellbeing section on page 16.

**Note:** In-network and out-of-network deductibles and out-of-pocket maximums cross apply.

<sup>1</sup> If you use an out-of-network provider, you will be responsible for any billed charges that exceed Anthem's payment rates.

<sup>2</sup> Includes medical and prescription drugs.

<sup>3</sup> Deductible applies.

<sup>4</sup> eBay's full contribution is made at the beginning of each plan year or, if you are newly enrolled, at the next one or two pay periods after your enrollment.

<sup>5</sup> If age 55 or older, you can contribute an additional \$1,000 a year.

# HMO Options

## California and Utah

If you live in California or Utah, an HMO medical plan option is also available to you. Like our other medical plans, the HMOs cover preventive care at no cost to you. The big differences are that, in an HMO, each

enrolled person may be required to select a primary care physician (PCP) to coordinate all care, and there is no coverage for care outside the HMO network, except in emergencies.

## Your Share of the Cost

	Kaiser HMO (CA)	SelectHealth (UT)
<b>Annual Deductible</b>		
Individual	None	\$150
Family	None	\$300
<b>Out-of-Pocket Maximum</b>		
Individual	\$1,500	\$1,500
Family	\$3,000	\$3,000
<b>Hospital – Inpatient</b>	\$250 copay after the deductible is met	\$250 copay after the deductible is met
<b>Primary Doctor Office Visits</b>	\$20 copay	\$20 copay
<b>Specialist Office Visits</b>	\$35 copay	\$35 copay
<b>Annual Physicals</b>	\$0	\$0
<b>Emergency Room</b>	\$100 copay	\$300 copay
<b>Urgent Care</b>	\$20 copay	\$35 copay

## Prescription Drug Coverage

This coverage can help you afford the medicine prescribed to you. The PPO and PPO with HSA plans are covered by Express Scripts nationwide.

Each HMO manages its own prescription drugs, using its own network pharmacies only.

## Your Cost for a 30-Day Supply

	PPO	PPO With HSA <sup>1</sup>	Kaiser HMO (CA)	SelectHealth (UT)
<b>Retail Generic</b>		After deductible:		
In-Network	\$10	10%	\$10	\$10
Out-of-Network	\$10 + 50%	30%	N/A	N/A
<b>Retail Brand Formulary</b>		After deductible:		
In-Network	\$25	10%	\$25	\$25
Out-of-Network	\$25 + 50%	30%	N/A	N/A
<b>Retail Brand Non-Formulary</b>		After deductible:		
In-Network	\$35	10%	\$25, if approved by your PCP	\$35
Out-of-Network	\$35 + 50%	30%	N/A	N/A
<b>Chronic Condition Medications (in-network only)</b>	\$0	\$0	\$0	\$0

### What's a Chronic Condition Medication?

Chronic condition medications are those prescribed for treating diabetes, high blood pressure and high cholesterol.

<sup>1</sup> Under the PPO with HSA, deductibles and coinsurance apply. After you meet your deductible, the maximum amount you will pay per retail prescription is \$150.



## Dental

Dental coverage is provided through the Delta Dental PPO plan. You don't need a Delta Dental ID card when you visit your provider. Just provide your name, birth date and enrollee ID.

As long as you use Delta Dental providers, there is no annual deductible for basic and major care. You can find a Delta Dental dentist by visiting [www.deltadentalins.com](http://www.deltadentalins.com). Expanded preventive coverage will be available, too, for members with chronic health conditions. If you go out-of-network, the annual deductible is \$50 per person or \$150 per family. And, since out-of-network dentists have not agreed to Delta Dental's lower rates, they may charge you more.

Additional dental services during pregnancy include one additional oral examination; either one additional routine cleaning or one additional periodontal scaling and root planing per quadrant; or one additional periodontal maintenance procedure.

If you have certain chronic conditions (e.g., diabetes, heart disease, HIV/AIDS, rheumatoid arthritis or stroke), you may benefit from additional periodontal (gum) cleanings. Contact Delta Dental about their SmileWay Wellness Benefit.

### Your Share of the Cost

<b>Preventive Exams and Cleanings</b> Two each calendar year; three if you're pregnant	No charge
<b>Basic Services</b> Fillings, extractions, root canals, etc.	20% <sup>1</sup>
<b>Major Services</b> Crowns, dentures, bridges, etc.	50% <sup>1</sup>
<b>Orthodontia</b>	You pay 50%; plan pays \$2,000 maximum per person per lifetime

## Vision

In addition to protecting your eyesight, regular eye exams can also lead to early detection of other diseases, like diabetes and high blood pressure. Vision benefits are provided through VSP. You don't need a VSP Vision ID card when you visit your provider. Just tell them your name, birth date and enrollee ID.

VSP's retail chain providers include Costco, Visionworks and Cohen's Fashion Optical. Services from these providers are considered in-network. You can see a complete list of VSP's retail chain providers at [vsp.com](http://vsp.com).

Lenses, frames and contacts (in lieu of lenses and frame) are covered once per calendar year.

### Your Share of the Cost

<b>Annual Exam</b>	No charge
<b>Materials</b> (does not apply to elective contact lenses)	\$20
<b>Contacts or Frame of Your Choice</b>	Plan covers cost up to \$200; you get a 20% discount on frame cost over \$200
<b>Contact Lens Fitting/Evaluation Exam</b>	Up to \$60 (does not count toward \$200 allowance)

<sup>1</sup> For basic and major services, up to \$2,000 in coverage is available each calendar year for each enrolled person.



### VSP's Diabetic Eyecare Plus Program

Additional eye care services (such as exams and retinal screenings) are available for a \$20 copay to members with type 1 and type 2 diabetes, glaucoma, and age-related macular degeneration (AMD).

## 2021 Employee Contributions

These tables show how much you will pay out of each paycheck for medical, dental and vision coverage. eBay pays the majority of the total cost of this coverage.

### Medical Contribution Amount per Paycheck

Per-Paycheck Contributions	Employee Only	Employee and Spouse/ Domestic Partner <sup>1</sup>	Employee and Child(ren)	Employee and Family
PPO	\$65.00	\$217.00	\$179.50	\$304.50
PPO with HSA	\$44.50	\$152.00	\$131.00	\$215.00
Kaiser HMO (CA)	\$46.50	\$158.50	\$120.00	\$209.00
SelectHealth (UT)	\$49.50	\$166.00	\$136.00	\$222.50

### Dental Contribution Amount per Paycheck

Per-Paycheck Contributions	Employee Only	Employee and Spouse/ Domestic Partner <sup>1</sup>	Employee and Child(ren)	Employee and Family
Delta Dental	\$6.50	\$12.50	\$15.00	\$21.50

### Vision Contribution Amount per Paycheck

Per-Paycheck Contributions	Employee Only	Employee and Spouse/ Domestic Partner <sup>1</sup>	Employee and Child(ren)	Employee and Family
VSP	\$1.25	\$2.50	\$2.50	\$3.80

<sup>1</sup> The IRS states that the fair market value for domestic partner coverage is taxable to the employee. This means the full cost of individual coverage (for your domestic partner) would be added to your taxable income (imputed income). You will see domestic partner imputed income added to your annual earnings (to incur the tax liability) and then deducted from your gross pay.

## 2021 Health and Wellbeing Programs

eBay sponsors health and wellbeing programs that support you and your family at no additional cost.



## Grand Rounds Expert Medical Opinion and Office Visit Services

Offers expert guidance on any aspect of your health care, provides an expert second opinion on your treatment plan and can help you locate a quality doctor. This benefit is available to you, your spouse or domestic partner, your children and other family members (including your parents and siblings).

## Grokker on-Demand Video Platform for Your Wellbeing

Join Grokker to bring wellbeing into your day with more than 4,000 on-demand, expert-led fitness, nutrition, sleep, mental health and financial wellbeing videos. You can access Grokker anytime, from any device.

## Vida Health Coaching

Work virtually with a coach to reach your health goals. Whether it is losing weight, exercising more, decreasing stress or managing a chronic condition, you and your health coach will create a plan that works for your lifestyle. The Vida Health app can even connect you with other health apps and personal devices to help you track your progress.

## Robin Care Cancer Support

Robin Care helps you navigate your cancer journey in unexpected ways. Each cancer journey is different, and at Robin Care they've been down this road before. That experience means they can give you the tools you'll need before you even know you need them. Whether you are newly diagnosed or in survivorship, the Robin Care team of experts is focused on you, anticipating and reacting to everything you're facing.

# Emotional Wellbeing

Time Off, Therapy, Digital Care Tools,  
Work and Life Solutions

eBay provides a variety of benefits to help you maintain a healthy balance between the demands of your job and your life outside the office. This includes offering time off from work so you can recharge, as well as help to care for your loved ones so you can take care of yourself.

## Paid Time Off

You begin earning paid time off (PTO) from your first day with eBay as a full-time or part-time employee. You can use your PTO to hit the beach, get well, binge-watch a TV show – whatever.

Full-time employees earn 4.92 hours of PTO each pay period (16 days for your first year), plus another day for each year of service, up to 20 days a year. PTO for part-time employees is prorated based on scheduled hours.

Plan to take the PTO you earn each year. When you reach the PTO accrual limit of 1.75 times your annual PTO accrual, you won't accrue any more PTO until your balance drops below the limit.

Length of Service	Annual PTO Accrual	Rate of PTO Accrual (per pay period)	PTO Accrual Limit
0-12 months	16 days	4.92 hours	N/A
13-24 months	17 days	5.23 hours	238 hours
25-36 months	18 days	5.54 hours	252 hours
37-48 months	19 days	5.85 hours	266 hours
49+ months	20 days	6.15 hours	280 hours

## 2021 Holidays

You get 10 paid holidays each calendar year. Subject to your eligibility and manager approval, an additional floating holiday may be available so you can celebrate a holiday or special event not listed in our holiday schedule. This may include a religious or cultural holiday or a birthday. You're eligible for a floating holiday if you were hired before the fourth quarter of the year.

2021 Holidays	Date Celebrated
New Year's Day	Friday, January 1
Martin Luther King, Jr. Day	Monday, January 18
Presidents' Day	Monday, February 15
Memorial Day	Monday, May 31
Independence Day (Observed)	Monday, July 5
Labor Day	Monday, September 6
Thanksgiving Day	Thursday, November 25
Day after Thanksgiving	Friday, November 26
Christmas Day (Observed)	Friday, December 24
Company-Designated Holiday	Friday, December 31
Floating Holiday*	Arranged by employee and manager

\* Employees joining in the fourth quarter do not receive a floating holiday in the year they are hired.





## Sabbatical Program

The sabbatical program offers time away from work so you can pursue what interests you – whether it's family, travel, hobbies, personal development or education. You are eligible for four consecutive weeks of time off with pay after each five years of service with eBay.

## Lyra

Lyra is your Employee Assistance Program provider. Whether you're feeling overwhelmed and stressed or stuck dealing with something more complex, you have help how, when and where you need it, at no cost to you. Meet with top therapists and coaches via live video, live messaging, phone, in-person or on-site care. You can also get personalized, self-guided care by a Lyra coach via the Lyra app. You and each of your dependents can schedule up to 30 therapy sessions in 2021.

If you are enrolled in an Anthem or SelectHealth medical plan, after you meet Lyra's 30-visit limit, you can continue to see your therapist (if your therapist approves based on clinical need) and only pay your plan's in-network copayment.\*

Need guidance beyond mental health? Experts are available to help you manage through emergencies, financial issues, legal matters and more of life's challenges.

\* If you enroll in the PPO with HSA, you'll pay the full amount until you meet your deductible. Then, you'll pay a percentage of the cost (coinsurance).

## Disability Leave

If you are away from work for longer than seven calendar days as a result of a medical emergency, surgery, illness or childbirth (including pregnancy disability and postpartum recovery), you may be eligible for disability benefits as described on page 19.



# Financial Wellbeing

401(k) Savings Plan, FSAs, HSA,  
Life, Accident and Disability  
Insurance

From protecting your well-earned money today to building a nest egg for tomorrow, our financial wellbeing benefits offer you many ways to become more financially confident.

## 401(k) Savings Plan

No matter what you imagine for retirement, having some money set aside will make it easier. With eBay's 401(k) Savings Plan, you really can afford to save. In fact, you can't afford not to. Text **EBAY675** to **61759** to watch a quick video on the 401(k) Savings Plan.

<b>How much you can contribute each pay period</b>	Up to 50% of your eligible pay.
<b>How much you can contribute in a year</b>	Up to the IRS annual maximum of \$19,500 in 2021. If you are age 50 or older, you can contribute an additional \$6,500 in "catch-up" contributions.  These IRS limits apply to contributions made to any 401(k) plan during the calendar year, including to a previous employer's plan.
<b>Your contribution types</b>	You have the flexibility to designate part or all of your savings as Pre-tax or Roth contributions.
<b>The eBay match</b>	eBay matches your contributions, dollar for dollar, up to 4% of your eligible pay, with a maximum match of \$11,600 in 2021.
<b>When you own the money in your account</b>	You immediately own (are vested in) all the contributions you make, any matching contributions eBay makes, plus any earnings they generate.
<b>When you can enroll</b>	If you're not already enrolled, you can enroll at any time.

## Health Savings Account (HSA)

The HSA, administered by HealthEquity, is a tax-advantaged account available to those who enroll in the PPO with HSA. It helps you meet that plan's higher deductible by giving you a way to pay for qualified medical expenses, including deductibles and copays, using pre-tax money.

eBay makes an annual contribution to the HSA on your behalf. If you choose to contribute, your contributions will be made on a pre-tax basis. (Generally, HSA funds grow free of federal taxes, but state tax may apply.) Your HSA balance earns tax-free interest and investment returns, and any HSA money you don't spend stays in your account to help you save for future medical and retiree health expenses. eBay's HSA is administered by HealthEquity.

Text **EBAY950** to **61759** to watch a quick video on the PPO with HSA.

### Are You New to eBay?

If you do not enroll in the 401(k) Savings Plan within 90 days of your date of hire, you will automatically be enrolled at a 4% pre-tax contribution rate. Your contributions will be invested in the Schwab Managed Retirement Trust Fund Unit Class V with the target date closest to the year you turn 65. If you prefer not to participate in the plan, you must change your contribution rate to 0% at [netbenefits.com/eBay](https://netbenefits.com/eBay) within your first 90 days.

**Tip:** If you contributed to a previous employer's 401(k) plan this year, you may submit a ticket to request that Payroll adjust your limit for 2021 via "People Central – Ask a Question" on the Hub.

### Brush up on 401(k) basics

NetBenefits® at [netbenefits.com/eBay](https://netbenefits.com/eBay) is Fidelity's comprehensive website dedicated to retirement planning education, featuring easy-to-use tools and calculators to help you make smarter, more informed decisions.

<b>How much eBay contributes</b>	\$650 if you enroll in employee-only coverage; \$1,300 if you cover dependents.  eBay's contributions are made at the beginning of each plan year or, if you are newly enrolled, at the next one or two pay periods after your enrollment.
<b>How much you can contribute</b>	Up to an additional \$2,950 if you enroll in employee-only coverage; \$5,900 if you cover dependents.  If you will be age 55 or older in 2021, you can make up to \$1,000 in additional pre-tax "catch-up" contributions.  If you're enrolling in the PPO with HSA for the first time and do not make an HSA election, your HSA contribution will default to \$25 per paycheck.  Already enrolled in the PPO with HSA? Your current HSA election will carry over to 2021 if you're contributing more than \$0 per paycheck. If you're not contributing to your HSA and you do not make an HSA election for 2021, your contribution will default to \$25 per paycheck.  You can change your HSA election at any time during the year.
<b>When you own the money in your account</b>	Your HSA belongs to you. You take it with you if you leave the plan, leave the company or retire.

## Flexible Spending Accounts (FSAs)

The two Flexible Spending Accounts (FSAs) can help you save money on eligible health care and dependent care expenses. These accounts let you set aside pre-tax dollars from your pay to cover eligible expenses not covered by other benefit programs.

If you want to participate in an FSA, you must elect it every year during Open Enrollment. And be sure to file claims for the current year no later than April 30 of the following year to avoid forfeiting leftover funds.

### Health Care FSA

- Can be used to reimburse you for qualified expenses not covered by your medical, dental or vision plan.
- Up to \$550 of any unused balance will automatically be added to your account the next year, and it won't count against the annual IRS contribution limit. Any unused amount over \$550 will be forfeited.
- In 2021, you can contribute up to \$2,750.
- If you are enrolled in the PPO with HSA, you cannot participate in the health care FSA. However, you can participate in a "limited-use" FSA, which is limited to reimbursement of eligible dental and vision expenses only. You can contribute up to \$2,750 to a limited-use FSA in 2021. **New in 2021:** In years past, you could only get reimbursed for qualified dental and vision expenses. Now, in 2021, you'll be able to use your limited-use FSA funds to pay for qualified medical expenses, too, once you've met your medical plan deductible.

### Dependent Care FSA

- Can be used to reimburse you for supervisory care

of an eligible dependent so you (and your spouse, if you have one) can work or go to school full time.

- Any unused money in your account at the end of the year is forfeited.
- You can participate in a dependent care FSA whether or not you participate in any other eBay benefits.
- The limit on your contributions depends on your tax filing status:
  - If you're married and you and your spouse file separate tax returns, you can contribute up to \$2,500 in 2021.
  - If you're married and you and your spouse file a joint tax return, or if you file as single or head of household, you can contribute up to \$5,000.

Please note: Any contributions made to a dependent care FSA during the calendar year (including to a previous employer's plan) apply to the annual contribution limit.





# Life, Accident and Disability Insurance

These benefits provide you and your family with a measure of financial protection if you become disabled and are away from work, or in the case of severe accidental injury or death.

## Basic Life and AD&D Insurance

At no cost to you, eBay provides you basic life insurance of two times your base annual earnings. You also get a matching amount of basic accidental death and dismemberment (AD&D) insurance.

## Optional Life and AD&D Insurance

You can purchase the following optional coverage. Evidence of insurability and approval by Lincoln Financial Group are required for certain coverage amounts.

### Optional Life Insurance

Who's Covered?	Coverage Limit
<b>You</b>	One to eight times your base annual earnings, up to \$4 million (when combined with your company-paid basic life insurance).
<b>Your spouse/ domestic partner</b>	You can elect coverage in these amounts: \$10,000, \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000 and \$250,000.
<b>Dependent children</b>	You can elect coverage per child in these amounts: \$5,000, \$10,000, \$15,000, \$20,000, \$25,000.

**Note:** Your spouse/domestic partner coverage amount may not exceed the employee's coverage amount.

### Evidence of Insurability Requirement

For first-time optional life insurance enrollments above \$750,000 for employees, or above \$50,000 for spouse/domestic partner, or for life insurance increases above one coverage level, you'll need to complete a health questionnaire called evidence of insurability (EOI). Your EOI will be reviewed by Lincoln Financial Group and you'll be notified of the outcome.

### Optional AD&D

Who's Covered?	Coverage Limit
<b>You or you and family</b>	One to eight times your base annual earnings, up to \$4 million (combined with your company-paid basic AD&D insurance).





## Disability Insurance

If a qualifying illness or injury keeps you from working, eBay offers coverage to replace a portion of your income while you recover.

### Short-Term Disability (STD)

If you are away from work for longer than seven calendar days as a result of a medical emergency, surgery or childbirth (including pregnancy disability and postpartum recovery), you can take time off to get better. STD pays you 100% of your base pay (to a maximum of \$8,653 per week) for the first 12 weeks of disability. Benefits are retroactive to the first day of your illness or injury once you've been out for seven consecutive days. If you're still away from work after 12 weeks due to a disability, STD benefits will change to 80% of your base pay (up to a maximum of \$6,923 per week).

### Long-Term Disability (LTD)

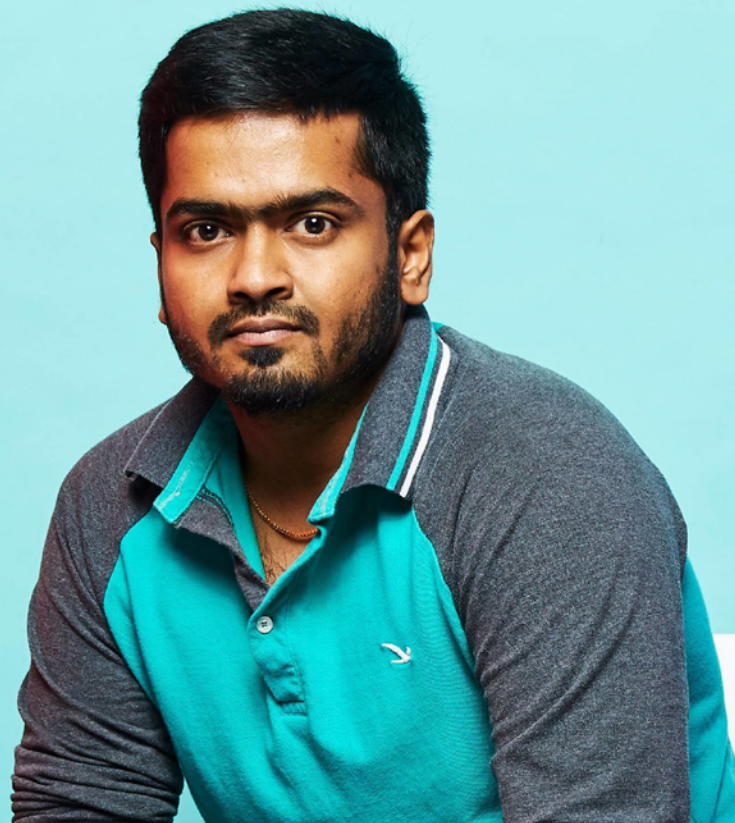
The company-provided LTD program provides a benefit of 67% of your base pay, up to \$25,000 per month. LTD works with other long-term disability benefits you receive to replace some of your income if a disability keeps you from working. The cost of this insurance is paid entirely by eBay. LTD benefits start on the 183<sup>rd</sup> day of disability.

## Business Travel Accident (BTA) Insurance

Business travel accident insurance and emergency travel assistance are available while you're traveling on behalf of the company. The policy provides life and accident insurance of up to five times your base pay (\$1 million limit). It also provides insurance for medical expenses incurred outside your home country, and insurance for lost baggage and cash or cash equivalents.

## Personal (Leisure) Travel Medical Insurance

Here at eBay, your safety is a priority even when you are not in the office. When you are out on the road for leisure travel, your urgent and emergency medical needs are covered by eBay's International Travel Medical Plan with Cigna. This applies to your dependents too when they are traveling with you. Accessing this benefit is easy. Just call eBay's Global Security Operations at 1-408-376-7777 (emergency) or 1-408-376-4444 (non-emergency) and ask for personal leisure travel benefits with International SOS.



## Education Assistance Program

eBay's education assistance program supports your continuing education and development by helping pay eligible expenses. To qualify for the assistance, get your manager's approval in advance. The course or program must be from an accredited institution and apply to your current role or to a role you're likely to fill at the company in the future. Then, earn good grades: C or better for undergraduate courses, or B or better for graduate courses. With approval, the program will cover eligible tuition, books and lab expenses up to a maximum of \$5,250 per calendar year.

## Group Legal Coverage

MetLife® Legal Plans offers you and your family the convenience and comfort of having access to a wide variety of legal services for almost all personal legal matters.

You can purchase group legal coverage for \$17.50 per month. You can enroll in this plan during your initial new hire enrollment period or during Open Enrollment each fall.



# Support for Families

Family Care, Parental Leaves,  
Expert Guidance, and Pet Insurance

Every phase of family life comes with its own unique challenges and rewards. These benefits offer you expert advice, time off, financial assistance and an extra pair of hands when you need it.



## Family Care

Through Care.com, you have 10 days of backup care per year to take care of children and adults, plus access to sitters, dog walkers, special needs caregivers, house cleaners and so much more. Register for a membership (compliments of eBay) to post jobs, search for local caregivers, and even access reviews, references and background checks.



## Paid Family Leave

We believe that taking care of yourself and your family is important, so eBay provides paid leaves of absence for parental and family needs. The type of leave available to you may vary depending on local laws, your circumstances and other factors.

## Parental Leave

All mothers and fathers are eligible to take off up to 12 weeks with 100% of base pay to bond with a child following birth or adoption.

To bond with a foster child, you can also take off (with 100% base pay) up to the lesser of 12 weeks or the length of stay defined in the foster care order.

Parental leave can be taken all at once or in one-day increments within the first year following birth, adoption or foster care placement.

## Maternity Leave

All mothers will receive short-term disability (STD) benefits during their maternity leave, plus parental leave pay separate from disability, for bonding with a newborn. The total amount of maternity leave time taken depends on the details of the pregnancy.

## Family Care Leave

You can take up to 12 weeks (within a rolling 12-month period) at 100% of base pay to care for an ill family member as certified by a physician. Family members can include your child, spouse/domestic partner, parent, grandparent, grandchild, sibling or parent-in-law. This time can be taken all at once or in one-day increments.

## Cleo Parenting Support

Supports you on any path to parenthood and provides expert guidance for birth preparation, newborn care, sleep coaching, breastfeeding, child development and safety, transitioning to parental leave, and returning to work with confidence.

## Progyny Fertility Benefits

Progyny's fertility benefits can help you preserve your fertility or grow your family. A dedicated patient care advocate will educate and guide you in your fertility journey. The service is available to participants in the PPO, PPO with HSA and SelectHealth (Utah).

## Adoption Assistance Program

eBay's adoption assistance program provides up to \$5,000 per adoption to help pay for qualified expenses related to the adoption of a child, including attorney fees, court costs and adoption fees.

## Pet Insurance

eBay employees receive a 5% group discount on veterinary care insurance for your two- and four-legged nonhuman family members, such as dogs, cats and birds. To enroll, call Nationwide at 1-888-899-4874.





# U.S. Benefit Contact Information

Assistance & Enrollment			
Provider	Service	Contact Information	Policy Number
<b>UPoint</b>	Eligibility and enrollment	ybr.com/benefits/ebay 1-877-EBAY-BEN (1-877-322-9236)	N/A
Physical Wellbeing			
Provider	Service	Contact Information	Policy Number
<b>Anthem</b>	PPO and PPO with HSA plans	anthem.com/ca 1-844-963-0443	174269
<b>Delta Dental</b>	Dental plan	deltadentalins.com 1-888-335-8227	01690-01001
<b>Express Scripts</b>	Prescription drugs for PPO and PPO with HSA	express-scripts.com 1-855-778-1436	6380 (PPO) 6381 (PPO with HSA)
<b>VSP</b>	Vision plan	vsp.com 1-800-877-7195	12269985
<b>Grand Rounds</b>	Expert medical opinions and assistance with finding a doctor	grandrounds.com/ebay 1-866-357-6942	N/A
<b>Kaiser HMO (CA)</b>	Kaiser HMO medical plan	my.kp.org/ebay 1-800-464-4000	38294
<b>Cleo</b>	Guidance and support for parents from conception to age five	hicleo.com/ebay	N/A
<b>Progyny</b>	Fertility benefits	progyny.com 1-888-379-5362	N/A
<b>Robin Care</b>	Cancer support	www.robinicare.com/ebay 1-855-MY-ROBIN (1-855-697-6246)	N/A
<b>SelectHealth (UT)</b>	SelectHealth medical plan	selecthealth.org 1-800-538-5038	G1007045
<b>Vida</b>	1:1 health coaching	vida.com/ebay 1-855-442-5885	N/A

Emotional Wellbeing			
Provider	Service	Contact Information	Policy Number
<b>Care.com</b>	Family care	ebay.care.com 1-855-781-1303	N/A
<b>Lyra</b>	Therapy made easy	ebay.lyrahealth.com 1-844-993-3322	N/A
	Work and life solutions	ebay.lyrahealth.com/worklife 1-844-281-2340	N/A
<b>People Central</b>	Paid time off	1-866-767-3360	N/A

Financial Wellbeing			
Provider	Service	Contact Information	Policy Number
<b>Fidelity Investments</b>	401(k) Savings Plan	netbenefits.com/ebay 1-800-884-4015	12473
<b>Global Security Operations and International SOS</b>	Business travel accident insurance and emergency travel assistance; personal leisure travel benefits	+1-408-376-7777 (emergency) +1-408-376-4444 (non-emergency) For personal leisure travel benefits, ask for International SOS	N/A
<b>HealthEquity</b>	Health Savings Account	healthequity.com/ed/ebay my.healthequity.com memberservices@healthequity.com 1-866-346-5800	N/A
<b>MetLife® Legal Plans</b>	Group legal coverage	legalplans.com 1-800-821-6400	9900801 (password)
<b>Lincoln Financial Group</b>	Basic and optional life insurance and basic and optional AD&D	Enrollment and elections: ybr.com/benefits/ebay 1-877-EBAY-BEN (1-877-322-9236) Claims: 1-888-787-2129	SA3-860-067050-01
	Long-term disability benefits	1-800-320-7585	GF3-860-067050-01
<b>Nationwide</b>	Pet insurance	petinsurance.com 1-888-899-4874	eBay
<b>People Central</b>	Adoption assistance, education assistance	1-866-767-3360	N/A
<b>Sedgwick</b>	Leaves, short-term disability benefits and workers' compensation	claimlookup.com/ebay 1-866-774-EBAY (1-866-774-3229)	N/A
<b>Smart-Choice Accounts™</b>	Health care and dependent care FSAs	ybr.com/benefits/ebay 1-877-EBAY-BEN (1-877-322-9236)	N/A





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