

We offer benefits that are as unique as you are, and we want you to start enjoying them as soon as possible.

## How to enroll in medical, dental and vision coverage

<b>Your Enrollment Opportunity</b>	<b>You have 30 days from your date of hire to enroll in your health and insurance benefits.</b> You can enroll beginning on the Monday following your date of hire. Your benefits will become effective retroactively to your date of hire.	
<b>If You Do Not Choose Your Benefits or Waive Coverage</b>	If you'd like to waive medical and prescription drug coverage, you must do so within 30 days of your hire date. <b>If you do not enroll in or waive coverage,</b> you will automatically be enrolled for employee-only coverage in: <ul style="list-style-type: none"><li>• PPO medical plan, dental and vision coverage (employee-only coverage)</li><li>• Short- and long-term disability coverage (no cost to you)</li><li>• Basic life and AD&amp;D insurance (no cost to you)</li></ul>	
<b>Ways to Enroll</b>	<b>Online:</b> Visit People Central on the Hub. Select "Benefits & Wellness," then "Take Action Now" and "Manage Your Benefits."	<b>By phone:</b> Call 1-877-EBAY-BEN (1-877-322-9236) Monday through Friday between 5:00 a.m. and 6:00 p.m. Pacific time.
	On the eBay network? <a href="#">Go directly to the enrollment site.</a>	
<b>After You Enroll</b>	Within two weeks of enrolling, you'll receive medical ID cards and other member materials from your health plan in the mail.  To access a digital copy of your ID card and manage your benefits, download your health plan's mobile app.	

### Anthem

Have questions about the PPO or PPO with HSA? Contact Anthem Health Guides via phone or live chat.

For more specialized support, reach out to our on-site Anthem concierge Jim Bustamante at [jambustamante@ebay.com](mailto:jambustamante@ebay.com).

1-844-963-0443

Seven days a week, 5:00 a.m. – 8:00 p.m. Pacific time

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

Live chat is available

### Making Changes to Your Benefits

The IRS allows you to enroll in or make changes to medical, dental, vision and certain other benefits at specific times during the year, including:

- Our Open Enrollment period each fall
- Within 30 days of your new hire date
- Within 30 days of a big life change, like getting married or having a baby

### Virtual Health Care Options

No matter which eBay medical plan you choose, you and covered family members have access to low-cost or no-cost virtual care:

- **PPO and PPO with HSA:** Schedule no-cost\* 24/7 video visits via [Anthem's LiveHealth Online \(LHO\)](#), or no-cost\* on-demand house calls or telemedicine services via [HEAL](#) (available in select regions).
- **Kaiser HMO (CA):** Schedule [video visits](#) with Kaiser providers at no cost to you.
- **SelectHealth (UT):** Schedule no-cost 24/7 virtual visits via [Connect Care](#).

### Questions About Eligibility or Enrollment?

To find out whether you can make a change to your benefits outside the annual Open Enrollment period, call 1-877-EBAY-BEN (1-877-322-9236, Monday through Friday from 5:00 a.m. to 6:00 p.m. Pacific time).

\*Those in the Anthem PPO pay nothing for virtual LHO medical visits or Heal appointments. Those in the PPO with HSA pay \$59 per LHO medical visit, \$79 per Heal telemedicine visit, and \$159 for Heal house calls – until deductible is met. Once deductible is met, visits are covered at 100%.

# How to enroll in the eBay 401(k) Savings Plan

## Your Enrollment Opportunity

If you want to participate right away, log in to [netbenefits.com/ebay](https://netbenefits.com/ebay) to select your contribution rate and investment funds. Your contribution rate and investment funds can be changed at any time.

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.

Your contributions will be invested in the plan's default fund, the Schwab Managed Retirement Trust Fund Unit Class V with the target date closest to the year you turn 65.

## About the Plan

You can contribute up to 50% of your eligible pay to the plan, up to the IRS annual contribution maximum of \$19,500 in 2020.

If you will be age 50 or older at any time in 2020, you can make an additional "catch-up" contribution of up to \$6,500.

You can designate part or all of your contributions as Pre-tax or Roth contributions.

eBay will boost your savings by matching your contributions, dollar for dollar, up to 4% of your eligible pay, with a maximum match of \$11,400 in 2020.

You are fully and immediately vested in all the contributions you make, any matching contributions eBay makes, plus any earnings they generate.

## Important Note

The IRS limits mentioned above apply to contributions made to any 401(k) plan during the calendar year, including to a previous employer's plan.

To be sure you avoid exceeding these limits, notify eBay's Payroll Department about any contributions you've made to another 401(k) plan this year.

- Visit People Central and at the bottom of the page, select "People Central Support," then "Submit a Question." Under "Category," choose "Payroll."
- In your request, include the following: "In calendar year 2020, I have participated in another company's 401(k). I've contributed \$\_\_\_ to the Pre-tax and Roth options and made \$\_\_\_ in catch-up contributions."

## Manage Your 401(k) Savings Plan Account Online

[NetBenefits](https://netbenefits.com)® is where you will manage your account, make decisions about your investment choices, and find financial learning resources. If this is the first time you are logging in to Fidelity, select "Register Now" to create a username and password. If you have an existing Fidelity account, use that same login information to access your eBay 401(k) Savings Plan account.

You can also keep an eye on your account through the Fidelity NetBenefits app.

## Fidelity Service Center for eBay

For questions about the 401(k) Savings Plan, contact Fidelity.

1-800-884-4015 between 8:30 a.m. and midnight Eastern time, Monday through Friday

[netbenefits.com/ebay](https://netbenefits.com/ebay)

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