



## **eBay COBRA Enrollment (Employee-paid) Frequently Asked Questions (FAQs)**

### **General**

#### **What is COBRA?**

COBRA is an acronym for the Consolidated Omnibus Budget Reconciliation Act of 1985. This federal law is designed to allow eligible employees and/or their covered dependents to continue certain health related group benefits when coverage is lost due to a qualifying event.

#### **Do I have a qualifying event that makes me eligible for COBRA?**

Yes. Since your employment from eBay is terminating, you are eligible to continue coverage through COBRA if you and your covered dependents were enrolled in the eBay health plan (medical, dental and vision plans).

#### **When does my coverage end and COBRA begin?**

Your active medical, dental, and vision coverage will end on the last day of the month in which your employment ends. You will be eligible for COBRA coverage effective on the first of the month following your separation date. For example, if your separation date is January 15, your active coverage continues through January 31. This means your COBRA eligibility date is February 1.

#### **How long does COBRA last?**

You are eligible to participate in COBRA for up to 18 months after your separation date.

#### **Does COBRA happen automatically after I leave eBay?**

No. Alight, our COBRA administrator, will mail a COBRA enrollment packet to your home shortly after your exit from the Company. You will need to elect COBRA coverage and submit your enrollment form to Alight within 60 days from the date of notification.

#### **Will I receive new medical ID cards once I am enrolled in COBRA?**

If you enroll in one of eBay's Anthem medical plans (PPO, PPO with HSA, or EPO Essentials) or the Select Health plan, you will be issued a new COBRA-specific medical ID card once you enroll in COBRA. Kaiser does not issue a new medical card to distinguish COBRA coverage.

#### **What benefits can I continue under COBRA?**

You may choose to continue coverage for any or all of the health benefits in which you were enrolled at the time of your separation. Health plans include medical, dental, vision, and LYRA coverage.

If you choose to continue participation in the Health Care Flexible Spending Account (HCFSAs), you will also be responsible to fund the after-tax contributions. Alight will invoice you accordingly to continue coverage in the HCFSAs.

#### **Why would I want to continue in the Health Care Flexible Spending Account (HCFSAs) and how does it work?**

Without COBRA, your participation in the HCFSAs ends at the end of the month containing your date of separation and only claims incurred on or prior to that date are eligible for reimbursement. Although your COBRA contributions for the HCFSAs will be on an after-tax basis, you may wish to elect to continue participation if you have a balance and have not yet incurred eligible expenses to claim. You will be responsible to fund the after-tax contributions and any associated premiums for the HCFSAs. You will receive a monthly invoice for that amount.

#### **Can I change my medical plan when I move to COBRA?**



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No. Continuation of coverage under COBRA will be for the same plans you were enrolled in at the time of separation. If you remain continuously enrolled under the COBRA program, you will have an opportunity to change plans during the annual open enrollment period typically held in the fall of each year for a January 1 of the following year effective date.

### **Can I add dependents to my coverage when I move to COBRA?**

No. Only those dependents that had coverage at the time of separation are eligible for COBRA coverage. You can DROP a dependent, but you cannot ADD a dependent when you start your COBRA coverage.

### **When can I make changes to my COBRA coverage?**

Eligible COBRA participants may make changes to their benefit elections during the designated U.S. Benefits Open Enrollment period which is typically held in the fall of each year. More information will be sent to the COBRA participant's home prior to the open enrollment period, including any coverage or rate changes which will be effective for the following plan year.

If you experience an eligible event outside of the open enrollment period, such as birth, marriage, or address change to a state where your current benefit is not available, you may be eligible to change your coverage. Please contact Alight, our COBRA administrator, to confirm if changes can be made to your account, 1-877-EBAY-BEN (1-877-322-9236).

### **If I go to the doctor after my separation date and I'm not showing yet in the carrier's system, what do I do?**

If you go to the doctor after your separation date and you are not showing active with the carrier, you may have to a) pay out-of-pocket and then go through a reimbursement process after the carrier shows you active on their system or b) work with your doctor's office to have them submit the claim after the carrier shows you active on their system.

### **How do I get reimbursed for my claims that I incurred prior to the carrier reinstating my COBRA benefits?**

Contact the applicable carrier's member service and follow claim reimbursement process.

### **How do I cancel COBRA?**

You can cancel your COBRA coverage by contacting Alight at 1-877-EBAY-BEN (1-877-322-9236).

## **Paying for COBRA**

### **How much does COBRA cost?**

The current COBRA premiums can be found [here](#).

### **What happens if I miss my 30-day grace period for a premium payment?**

Failure to make payment before or within the 30-day grace period will result in cancellation of your COBRA coverage. You will not be eligible for reinstatement. Payments must be postmarked within the month they are due.

## **Other Coverage**

**If I am married and my spouse has health insurance coverage under his/her employer, can my spouse add me to his/her insurance?**



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If your spouse's employer offers coverage for employee + spouse, you will have 30-31 days from your separation date to be added to their plans. Ask your spouse to contact his/her employer to find out how to add you to his/her plans and the deadlines to do so.

### **If I am married and my spouse has health insurance coverage under his/her employer, can I go on COBRA and then later join my spouse's plan?**

You must have a qualifying event to get on your spouse's plan. Separation of employment **IS** a qualifying event. Terminating your COBRA coverage is **NOT** a qualifying event. You generally have 30-31 days from your qualifying event date to be added to your spouse's plans. If you miss that window, you can't be added to your spouse's plans until their next annual open enrollment period. Please note that open enrollment times vary between companies so you will want to ask your spouse to follow up with his/her company to determine when they are having their next annual open enrollment.

### **Domestic Partners**

#### **Is COBRA coverage available for domestic partners?**

If you covered your domestic partner and their eligible dependents previously under the eBay health plan, they are eligible for continuation of coverage under COBRA.

#### **If I have a domestic partner and my domestic partner has health insurance coverage under his/her employer, can I enroll in my domestic partner's insurance?**

It depends. Some companies offer domestic partner coverage for their employees, and some do not. Ask your domestic partner to inquire with his/her employer if domestic partner benefits are offered. Please note that any domestic partner benefit may be considered taxable income for the employee.

### **Questions**

#### **Who do I call if I have any questions on COBRA?**

If you have questions regarding the COBRA election process or eligibility, please contact Alight at 1-877-EBAY-BEN (877-322-9236).