

**339 W 13490 S 5th Floor, Draper, UT 84020**

Phone: 1-866-767-3360 Fax: 1-866-767-3361



This letter is to confirm your separation of employment from eBay Inc. This letter contains your Exit Packet with important information regarding your Benefits, Stock, 401(k) and more to assist you in your transition.

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Your participation in most of eBay Inc.'s plans will end on your termination date; however, some plans allow you to continue or obtain benefits on an individual basis. In either case, **there is a transition period for each program where action may be required on your part.**

#### **Final Paycheck**

If applicable, your final paycheck will include payment for the hours of unused PTO which you have accrued through your last day of employment and any ESPP contributions withheld thus far for the current purchase period. If your PTO balance is negative, the advance will be taken out of your final paycheck. Please contact Payroll at 1 -866-767-3360, using option #5 if you have questions.

#### **Home Address Information**

Although you have left eBay Inc., we may have a need to contact you in the future. Please make sure you have provided us your most current address. For example, at the beginning of every year we generate a W - 2 Form for every employee who received wages from us in the prior year. Please contact People Experience to update your address by calling 1- 866-767-3360.

#### **Benefit Plans**

Please carefully review the Benefits Checklist for important information about the impact to your eBay Inc. sponsored benefits after your employment ends. Some benefits end on last day worked, others end on last day of the month in which employment is terminated. If you have any benefits questions, please call 1-877-EBAY-BEN (1-877-322-9236).

#### **RSUs, Stock Options and ESPP**

Once you leave eBay Inc. any unvested RSU or Stock Options will be cancelled immediately. The RSU shares that have already vested and currently available in your E\*TRADE Stock Plan account can be held, sold or transferred at your discretion. If you have stock options that are vested and exercisable, you have the specified period set forth in your stock options agreement to exercise the shares. If you are a participant in the current ESPP purchase period and leave the company prior to the close of the purchase period, your contributions will be refunded in your final paycheck. Should you have any questions regarding your RSUs or the ESPP, please contact Global Stock Plan Services at 408- 376-7049 or send an email to dl-ebay-askgps@ebay.com.

#### **Proprietary Information**

Lastly, we'd like to take this opportunity to remind you of your continuing obligations as set forth in the Employee Proprietary Information and Inventions Agreement, which you signed when you first joined the company. These obligations include but are not limited to the obligation to refrain from any unauthorized use or disclosure of any confidential or proprietary information of the Company. Your obligations under the Employee Proprietary Information and Inventions Agreement continue even after your employment with eBay Inc. terminates.

**If you need assistance with any of the programs listed above or have general questions, please contact People Experience at 1-866-767-3360.**

**People Experience | Americas**

866-767-3360 | Fax: 866-767-336

## 2026 Benefits Summary for Terminating Employees

Benefit Plan	Impact and Action Summary for Terminating Employees
<b>Health and Welfare Plans</b>	
<b>Medical</b>	Your current election for medical, dental, and vision coverage will continue through the last day of the month in which your employment ends. You and your eligible dependents may be eligible to continue participation in the eBay-sponsored health plans through COBRA.
<b>Dental</b>	<p>Your eligibility for COBRA coverage will begin the first of the following month in which your current medical, dental, and vision coverage through eBay cease. Alight, our COBRA administrator, will mail you a COBRA enrollment packet, including current COBRA Premium rates. You have 60 days from the date you lose coverage or from the date you receive notice of your continuation rights, whichever is later, to apply for COBRA.</p> <p>Please be advised that COBRA rates are subject to annual changes. Should eBay's costs increase in the future, Alight will notify you of the effective date and amount of premium rate changes. Please contact Alight at 877-EBAY-BEN (877-322-9236) if you have any questions concerning your COBRA coverage.</p>
<b>Vision</b>	
<b>Health Savings Account (HSA)</b>	Contributions to your account will stop with your last paycheck. The balance in this account belongs to you and available for eligible healthcare expenses. You may keep your account open with HealthEquity, and you will be required to pay the nominal monthly service charge. If you decide to rollover your account, a fee may apply. Contact HealthEquity at 1-866-346-5800 to obtain rollover information.
<b>Flexible Spending Account (FSA) - Health Care</b>	<p>Contributions to your account will stop with your last paycheck. Your debit card will be deactivated as of your date of termination. However, claims for eligible expenses incurred up until the end of the month of your date of termination may be submitted through April 30 following the end of the plan year. Funds remaining in your account after that date are forfeited.</p> <p>You may elect to continue your participation through COBRA on an after-tax basis. With COBRA, you can continue your participation through the end of the current plan year (December 31) by making direct, after-tax payments to your account. Alight will include additional information about continuing your Health Care FSA participation in your COBRA packet. Please contact Alight at 1-877-EBAY-BEN (1-877-322-9236) if you have any questions.</p>
<b>Flexible Spending Account (FSA) - Dependent Care</b>	Contributions to your account will stop with your last paycheck. Claims for eligible expenses incurred during the plan year in which you terminate may be submitted through April 30 following the end of the plan year. Funds remaining in your account after that date are forfeited. Continuation of this benefit under COBRA is not available. Please contact Alight at 1-877-EBAY-BEN (1-877-322-9236) if you have any questions.
<b>Wellness Programs</b>	<p>Access to Cleo, Teladoc, Grokker, Thrive, Peppy, Galleri and Vida ends on your last day of employment. If you have an open case with Cleo or Teladoc prior to termination, you can continue with the program until the case is closed. If you have already scheduled a Galleri test, you can take and receive the results of the test.</p> <p>To continue Progyny services, you will need to enroll in the PPO, PPO with HSA, EPO Essentials or Select Health COBRA plans.</p> <p>Access to the Employee Assistance Program (EAP) will end on the last day of the month of in which your employment ends unless you enroll in the EAP COBRA Plan.</p>

**Short-Term and Long-Term Disability**

Coverage for Short-Term and Long-Term disability ends on your last day of employment. You cannot convert these plans to individual coverage.

**Basic and Optional Life and Accidental Death & Dismemberment (AD&D) Insurance**

Coverage for Basic Life and Optional Life insurance as well as your Basic and Optional Accidental Death and Dismemberment (AD&D) insurance ends on your last day of employment. You will be receiving a termination package directly from Prudential that will outline the options available to you upon coverage termination. You may be eligible to choose to port (continue your coverage through a group term life policy) or convert (continue your coverage through an individual whole life policy). The package will contain applicable details regarding the rates, application process and deadline to pay the premiums. You should receive this package within three weeks of your coverage termination. Should you not receive the package in this time or have further questions, you can contact Prudential directly at: 1-800-778-3827.

**Retirement Savings**

**401(k)**

Contributions to your account in the eBay 401(k) Savings Plan stop with your last paycheck. The disposition of your account will depend on your account balance at separation.

- If your account balance is less than \$1,000, you will automatically receive a cash distribution of your account balance (less applicable taxes) unless you request a distribution or rollover.
- If your account balance is between \$1,000 and \$5,000, your account balance will be transferred to an IRA provided by Fidelity unless you request a distribution or rollover.
- If your account balance is greater than \$5,000, you have a choice to either leave your account balance in the eBay 401(k) plan or request a distribution or rollover.

**401(k) Loan**

You may request a distribution or rollover from the 401(k) Plan through Fidelity NetBenefits® at [www.netbenefits.com/ebay](http://www.netbenefits.com/ebay) or by contacting the Fidelity Service Center for eBay at 1-800-844-4015.

If you owe on an outstanding loan from your 401(k) account, you have the option of paying the balance in full immediately upon separation or continuing monthly loan repayments through Fidelity's Electronic Loan Payment service. If you do not repay your loan based on the original terms, your outstanding loan balance will be defaulted, and you will be subject to taxes and early withdrawal penalties on the defaulted loan (there is a 10% Federal penalty and other penalties that vary by state). Please go online at [www.netbenefits.com/ebay](http://www.netbenefits.com/ebay) and select Electronic Payments or contact the Fidelity Service Center for eBay at 1-800-884-4015 to make payment arrangements.

**Other Information**

**PTO**

Any unused PTO will be paid to you in your final paycheck. PTO will be paid at your base rate and taxed as supplemental.

**MetLife Legal Plan**

Your current election for the MetLife Legal Plan will continue through the last date of employment. If you wish to continue your legal plan benefit after terminating employment with eBay, you can still access the benefits of a legal plan by enrolling in individual coverage. With an individual legal plan, you'll continue to receive legal coverage whenever you need it. You can enroll in one of two plan options – Standard and Premium. To enroll in or learn more about an individual legal plan visit [MetLife.com/individual-legal-plans](http://MetLife.com/individual-legal-plans) or call our Client Service Center at (833) 214-417, Monday through Friday (8am – 8pm ET) .

**Note:** Maine and Hawaii residents are not eligible for the individual plan. Please call our client services center at (833) 214-4175 to see if you are eligible for our alternate offering.

**Nationwide Pet insurance**

You may continue participation in the discounted pet insurance program through a direct monthly invoice. If you have any questions, you can call Nationwide at 1-888-899-4874.

**Address Change**

To ensure your W-2 is mailed to the correct address on file, please provide any address updates to People Experience at 1-866-767-3360.

*Please refer to the enclosed Important Contact Information sheet should you have any additional questions.*

## U.S. Benefits Contact Information

Provider	Website	Phone Number	Description/Policy
<b>Assistance &amp; Enrollment</b>			
<b>Alight Worklife</b> Eligibility & enrollment questions, leaves, short-term disability	<a href="http://www.ybr.com/benefits/ebay">www.ybr.com/benefits/ebay</a> Live chat is available	1-877-EBAY-BEN (1-877-322-9236) Mon - Fri; Sam - 6 pm PT	N/A
<b>Physical Wellness</b>			
<b>Anthem</b> PPO, PPO with HSA, and EPO Essentials	<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>	1-844-963-0443 5am-8pm PT	174269
<b>Rightway</b> Prescription drug benefit for Anthem plans	<a href="http://member.rightwayhealthcare.com">member.rightwayhealthcare.com</a>	1-833-783-1448	Use number on ID card
<b>Kaiser HMO (CA)</b>	<a href="http://www.kp.org">www.kp.org</a>	1-800-464-4000	38294
<b>Select Health HMO (UT)</b>	<a href="http://www.selecthealth.org">www.selecthealth.org</a>	1-800-538-5038	G1007045
<b>Delta Dental</b>	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>	1-800-765-6003	01690-01001
<b>VSPVision</b>	<a href="http://www.vsp.com">www.vsp.com</a>	1-800-877-1795	12269985
<b>Teladoc</b>	<a href="http://teladoc.com/medical-experts">teladoc.com/medical-experts</a>	1-855-380-7828	N/A
<b>Cleo</b>	<a href="http://www.hicleo.com/ebay">www.hicleo.com/ebay</a>	N/A	N/A
<b>Progyny</b>	<a href="http://www.progyny.com">www.progyny.com</a>	1-888-379-5362	N/A
<b>Vida</b>	<a href="http://www.vida.com/ebay">www.vida.com/ebay</a>	1-855-442-5885	N/A
<b>Financial Wellness</b>			
<b>Fidelity Investments</b> 401(k) Savings Plan	<a href="http://netbenefits.com/ebay">netbenefits.com/ebay</a>	1-800-884-4015	eBay
<b>HealthEquity</b> HSA (Health Savings Account)	<a href="http://my.healthequity.com">my.healthequity.com</a>	1-866-346-5800	N/A
<b>MetLife Legal Plan</b> Group legal coverage	<a href="http://www.legalplans.com">www.legalplans.com</a>	1-800-821-6400	9900801 (Password)
<b>Prudential</b> Life, AD&D and Long-term Disability	<a href="http://prudential.com/mybenefits">prudential.com/mybenefits</a>	Evidence of Insurability (EOI) status: 1-888-257-0412 LTD, NY DBL/PFL and HI  TDI claims: 1-800-842-1718  Life claims: 1-800-524-0542	72288
<b>Sedgwick</b> Workers' compensation		1-866-774-EBAY (1-866-774-3229)	Not required
<b>Smart-Choice Accounts</b> Health care and dependent care FSAs	<a href="http://www.ybr.com/benefits/ebay">www.ybr.com/benefits/ebay</a>	1-877-EBAY-BEN (1-877-322-9236)	Not required
<b>Other Benefits</b>			
<b>Lyra Health</b> Behavioral Health Work-Life	<a href="http://ebay.lyrahealth.com">ebay.lyrahealth.com</a> <a href="http://ebay.lyrahealth.com/worklife">ebay.lyrahealth.com/worklife</a>	1-844-993-3322 1-844-281-2340	N/A N/A
<b>Care.com</b>	<a href="http://www.ebay.care.com">www.ebay.care.com</a>	1-855-781-1303	N/A

<b>Nationwide</b> Pet insurance	<a href="http://www.petinsurance.com">www.petinsurance.com</a>	1-888-899-4874	eBay
<b>Galleri</b>	<a href="http://www.galleri.com/ebay">www.galleri.com/ebay</a>	1-833-694-2553	N/A



**IMPORTANT INFORMATION ABOUT YOUR 401(k) PLAN  
BI-WEEKLY SCHEDULE**

If you are currently contributing to the eBay 401(k) plan, deductions WILL be taken from your final paycheck\*.

If you wish to change your contribution (increase, decrease, or stop entirely) you should make that change before the stated deadlines below for it to be reflected in your next applicable paycheck. To make a change, contact the Fidelity Service Center for eBay at 1-800-844-4015 or access your account online through Fidelity NetBenefits® at [www.netbenefits.com/eBay](http://www.netbenefits.com/eBay).

<b>Change must be made by 1PM (Pacific) on:</b>	<b>To be reflected on this pay date:</b>
12/31/25	1/9/26
1/15/26	1/23/26
1/29/26	2/6/26
2/12/26	2/20/26
2/26/26	3/6/26
3/12/26	3/20/26
3/26/26	4/3/26
4/9/26	4/17/26
4/23/26	5/1/26
5/7/26	5/15/26
5/18/26	5/26/26
6/4/26	6/12/26
6/18/26	6/26/26
7/2/26	7/10/26
7/16/26	7/24/26
7/30/26	8/7/26
8/13/26	8/21/26
8/27/26	9/4/26
9/10/26	9/18/26
9/24/26	10/2/26
10/8/26	10/16/26
10/22/26	10/30/26
11/5/26	11/13/26
11/19/26	11/27/26
12/3/26	12/11/26
12/17/26	12/25/26

**\*If you don't make any changes, 401(k) deductions will be taken from your final paycheck, including any applicable PTO. 401(k) deductions will NOT be taken from severance pay.**



**IMPORTANT INFORMATION ABOUT YOUR 401(k) PLAN  
WEEKLY SCHEDULE**

If you are currently contributing to the eBay 401(k) plan, deductions WILL be taken from your final paycheck\*.

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<b>Change must be made by 1PM (Pacific) on:</b>	<b>To be reflected on this pay date:</b>
12/24/25	1/2/26
12/31/25	1/9/26
1/8/26	1/16/26
1/15/26	1/23/26
1/22/26	1/30/26
1/29/26	2/6/26
2/5/26	2/13/26
2/12/26	2/20/26
2/19/26	2/27/26
2/26/26	3/6/26
3/5/26	3/13/26
3/12/26	3/20/26
3/19/26	3/27/26
3/26/26	4/3/26
4/2/26	4/10/26
4/9/26	4/17/26
4/16/26	4/24/26
4/23/26	5/1/26
4/30/26	5/8/26
5/7/26	5/15/26
5/14/26	5/22/26
5/21/26	5/29/26
5/28/26	6/5/26
6/4/26	6/12/26
6/11/26	6/19/26
6/18/26	6/26/26
6/25/26	7/3/26
7/2/26	7/10/26
7/9/26	7/17/26

<b>Change must be made by 1PM (Pacific) on:</b>	<b>To be reflected on this pay date:</b>
7/16/26	7/24/26
7/23/26	7/31/26
7/30/26	8/7/26
8/6/26	8/14/26
8/13/26	8/21/26
8/20/26	8/28/26
8/27/26	9/4/26
9/3/26	9/11/26
9/10/26	9/18/26
9/17/26	9/25/26
9/24/26	10/2/26
10/1/26	10/9/26
10/8/26	10/16/26
10/15/26	10/23/26
10/22/26	10/30/26
10/29/26	11/6/26
11/5/26	11/13/26
11/12/26	11/20/26
11/19/26	11/27/26
11/25/26	12/4/26
12/3/26	12/11/26
12/10/26	12/18/26
12/17/26	12/25/26

**\*If you don't make any changes, 401(k) deductions will be taken from your final paycheck, including any applicable PTO. 401(k) deductions will NOT be taken from severance pay.**

# 2026 eBay COBRA Monthly Premiums

Plan Type	Plan Provider	Location	Coverage Level	2026 Monthly Premium
Medical	PPO	All	Employee only	\$885.43
			Employee + spouse/partner	\$1,947.98
			Employee + child(ren)	\$1,770.91
			Employee + family	\$2,833.39
Medical	PPO with HSA	All	Employee only	\$790.57
			Employee + spouse/partner	\$1,749.95
			Employee + child(ren)	\$1,581.14
			Employee + family	\$2,594.01
Medical	EPO Essentials	All	Employee only	\$838.71
			Employee + spouse/partner	\$1,845.21
			Employee + child(ren)	\$1,677.49
			Employee + family	\$2,683.91
Medical	Kaiser HMO	CA	Employee only	\$652.67
			Employee + spouse/partner	\$1,435.89
			Employee + child(ren)	\$1,305.35

# 2026 eBay COBRA Monthly Premiums

Plan Type	Plan Provider	Location	Coverage Level	2026 Monthly Premium
			Employee + family	\$2,088.57
Medical	SelectHealth	UT	Employee only	\$943.26
			Employee + spouse/partner	\$2,074.52
			Employee + child(ren)	\$1,886.09
			Employee + family	\$3,059.14
Dental	Delta Dental	All	Employee only	\$46.64
			Employee + spouse/partner	\$93.29
			Employee + child(ren)	\$111.96
			Employee + family	\$158.63
Vision	VSP	All	Employee only	\$8.91
			Employee + spouse/partner	\$20.06
			Employee + child(ren)	\$17.85
			Employee + family	\$29.01
Mental health care vendor	Lyra	All	Employee + family	\$41.51



## Separation Resources & Benefits Frequently Asked Questions

### GENERAL

**Q. Will I be eligible for rehire?**

A. You may apply for re-employment at any time. You will be considered with others who also apply for employment at the same time. However, the Company has no obligation to rehire you in the future.

**Q. Will I be eligible to receive unemployment?**

A. Eligibility varies from state to state and from unemployment office to office. The specifics of the timing and eligibility of benefit payments are determined by each state. You will need to contact the local branch of your state unemployment agency to determine eligibility requirements.

**Q. What information will be supplied by eBay to potential employers?**

A. eBay will respond to reference check inquiries by contacting [The Work Number](#) or calling 1-800-367-5690. The Work Number will confirm only dates of employment, positions held, and full-time or part-time status.

**Q. How do I get a verification of employment?**

A. eBay uses [The Work Number](#) for verifications of employment. You may reach The Work Number by calling 1-800-367-5690. The Work Number will confirm only dates of employment, positions held, and full-time or part-time status.

**Q. Will I receive a payment for my unused PTO?**

A. Yes, your unused PTO will be paid to you in your final paycheck. PTO will be paid at your base rate and taxed as supplemental earnings.

**Q. How will I be reimbursed for any outstanding business expenses?**

A. Accounts Payable will reimburse all authorized expenses according to its regular business practice. Approvals and supporting documents should be submitted in Concur before your access is shut off. If this is not possible, there is a Manual Expense Form located on the [Leaving eBay page](#).

**Q. If I am currently enrolled in a pre-approved course, but have not yet completed the course and/or submitted grades or course completion documentation for reimbursement, will I be reimbursed?**

A. Your reimbursement will be honored consistent with the educational reimbursement guidelines. Upon course completion, all required documentation along with dollars spent should be entered on the Educational Assistant Program expense [form](#) and sent to:

Attn: People Experience  
339 West 13490 South  
Draper, UT 84020

## **IMMIGRATION**

### **Q. Where can I get an Experience Letter?**

A. To request an experience letter to support your green card application or for other immigration purposes, email [global\\_mobility@ebay.com](mailto:global_mobility@ebay.com).

## **PAYCHECKS**

### **Q. When will I receive my final regular paycheck?**

A. You will receive your final paycheck in accordance with state law; your final paycheck will be calculated at the base rate and taxed at the W4 rates. PTO will be paid at your base rate and taxed as supplemental earnings. Final checks will be direct deposit. ESPP current plan contributions will be refunded, if applicable. All voluntary deductions (including 401(k) contributions) and garnishments will be taken from your final paycheck.

### **Q. Where can I get my paystubs and a copy of my W2?**

A. You can download payroll documents from [Dayforce](#). Instructions on how to access Dayforce under the Payroll category on the Leaving eBay [page](#).

## **EMPLOYEE STOCK PURCHASE PLAN (ESPP), STOCK OPTIONS AND RSUs**

### **Q. Upon separation, what happens to my ESPP contributions?**

A. Any unused contributions will be refunded to you in your final paycheck.

### **Q. What happens to the ESPP shares I have purchased?**

A. Any eBay shares acquired through prior purchase periods that have vested will not be affected by your withdrawal or termination from the Employee Stock Purchase Plan. You own those shares outright and they will remain in your E\*Trade Employee Stock Plans account. You can access your shares at [www.etrade.com./stockplans](http://www.etrade.com./stockplans) or contact E\*Trade at 1-800-838-0908 (Int'l: +1 650-599-0125). If you have transferred your shares to an account outside E\*Trade, you will need to contact your broker for this information.

### **Q. How can I view my current stock options or RSUs?**

A. You can view your stock options and RSUs online in your E\*TRADE account under the Employee Stock Plans tab. In order to access this information, you will need to activate your account at [www.etrade.com/activate](http://www.etrade.com/activate). You may also access this information by contacting E\*TRADE at 1-800-838-0908 or (Int'l: +1 650-599-0125). In addition, eBay will mail a Closing Statement within 14 days of your separation date.

### **Q. How will a change in my employment status affect stock option vesting?**

A. Your vesting will cease on your separation date; however, you may exercise vested options for a specified period following your separation date as described in your Closing Statement. eBay stock options have a 90-day or 3-month exercise period following separation, depending on the terms of your stock option agreement.

**Q. How will a change in my employment status affect my RSUs?**

A. Your vesting will end on your separation date for your RSUs. Any shares that have already vested are yours and can be held, sold, or transferred through your E\*TRADE Stock Plan account. Shares that have not vested will be canceled immediately following your separation date.

**Q. If I am rehired, will my service be "bridged" for Stock Options or RSUs?**

A. No. All unvested stock options or RSUs are canceled at the time of separation and are not reinstated upon rehire.

**Q. If my mailing address changes and I update my record at eBay, will my broker be notified of the address change through eBay?**

A. No. You must contact your broker to update your home address and e-mail address directly with them.

**Q. How will I be affected by eBay's closed trading windows?**

A. Unless you are otherwise notified you will not be subject to eBay's closed trading window following your separation date. However, you will still be subjected to all SEC trading requirements.

## **BENEFITS**

**Q: What happens to my benefits at separation?**

A: Medical, dental, vision, flexible spending accounts (FSA), LYRA and Progyny benefits continue until the end of the month in which you separate. After that, you may purchase employee-paid COBRA coverage. COBRA is a U.S. federally mandated program that allows you to keep your same coverage and benefits by purchasing them directly. You can learn more about COBRA by reading the COBRA FAQs located on the Leaving eBay [page](#) and going to [ebaybenefits.com](http://ebaybenefits.com).

Life, Accidental Death and Dismemberment, and disability insurance will end on your separation date. Access to Cleo, Teladoc, Grokker, Thrive, Peppy, Galleri and Vida also ends on your last day of employment. If you have an open case with Cleo or Teladoc prior to separation, you can continue with the program until the case is closed. If you have already scheduled a Galleri test, you can take and receive the results of the test. To continue Progyny services, you will need to enroll in the PPO, PPO with HSA, EPO Essentials or Select Health COBRA plans.

**Q. Can I make a change in benefits coverage before the separation date?**

A. You cannot make a change unless you experience an approved family status change such as marriage, divorce/legal separation, commencement or separation of a domestic partnership, death of spouse, domestic partner or child, birth or adoption of a child, or separation of your spouse's coverage or employment.

**Q. Where can I find more information about my benefits coverage?**

A. Please go to [ebaybenefits.com](http://ebaybenefits.com).

## **401(k) PLAN**

**Q. Can I continue to contribute to my eBay 401(k) Plan after my separation date?**

A. No. Participation is limited to active employees. Refer to the Benefits Summary link and 401(k) Cutoff Dates located on the Leaving eBay [page](#).

## **MISCELLANEOUS BENEFITS**

**Q. If I am rehired, will my service be "bridged" for benefits (PTO Accrual & Sabbatical)?**

A. It depends on whether you qualify under the Company's bridge of service policy. Generally, you will qualify if you worked at eBay Inc. for at least 12 months and are rehired within 24 months of your separation date. Bridge of Service benefits only apply to PTO rate of accrual and sabbatical eligibility.

**Q. Who do I call if I have benefits related questions?**

A. Please refer to [ebaybenefits.com](http://ebaybenefits.com).



## **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 (HCFSA), you will also be responsible to fund the after-tax contributions. Alight will invoice you accordingly to continue coverage in the HCFSA.

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

Without COBRA, your participation in the HCFSA 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 HCFSA 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 HCFSA. 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?**



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

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).