Wellbeing

Choosing a medical plan



Let's be well together.

Choosing the right medical plan takes careful planning. While all plans offer no-cost preventive care, including immunizations, the chart below and descriptions on page 2 highlight some key differences between them. For a more detailed comparison, go to **benefits.adobe.com** and search *plan comparison*.

Before selecting a plan that best meets your needs, take time to learn about the similarities and important differences between all the medical plan choices Adobe offers. Tools like EMMA within the Adobe benefits enrollment site and the online quiz available on benefits.adobe.com can help in making this important plan decision.

Note: The plans below are unavailable to Hawaii residents who are instead offered a bundled medical, dental, and vision plan through HMSA.

	Aetna HealthSave Basic	Aetna HealthSave	Aetna HealthSelect EPO	Kaiser HMO
Eligibility	Residents of all states	Residents of all states	Residents of all states whose home ZIP Code is in the plan's network	Residents of CA and WA whose home ZIP Code is in the plan's network
Out-of-network coverage	Yes	Yes	No	No
Paycheck contributions	$	$$	$$$$	$$$
Point-of-care payment	$$$$ 80% after deductible*	$$$ 90% after deductible*	$$ Fixed copays for many services; 90% after deductible for others*	$ $25 copays for most services
Out-of-pocket maximum	$$$$	$$	$$	$
Health care accounts	HSA	HSA	Health Care FSA	Health Care FSA
Adobe contribution	No	Yes	No	No
Rollover allowed	Yes	Yes	No	No

* Costs will vary based on provider rates, negotiated rates *(or recognized charges if your plan has an out-of-network option)*, and your deductible and coinsurance.

Adobe







Medical plans

aetna™

Aetna HealthSave Basic

The Aetna HealthSave Basic plan has the lowest paycheck contributions, but it has higher deductibles and the highest out-of-pocket maximums. The plan also pays for a smaller share of medical expenses—80% in network after you meet your deductible—so when you get care, you'll pay more. If you're eligible, you have the option to put money into a health savings account (HSA) with no Adobe contribution to use for health care expenses.

Aetna HealthSave

The Aetna HealthSave plan covers most in-network services at 90% after you meet your deductible. It offers access to a large network of providers and the option to go out of network with 70% of your costs covered. The plan includes a health savings account (HSA) with an Adobe contribution, which you can use for health care expenses or save it for the future. **You must be HSA-eligible to enroll in this plan. If you're enrolled in Medicare/TRICARE, you can enroll in this plan, but without an HSA.** The HealthSave plan has the same out-of-pocket maximum as the HealthSelect EPO plan.

Aetna HealthSelect EPO

The Aetna HealthSelect EPO is an in-network only plan. You must use providers in the Aetna Select Network or Aetna Extended Network (in Utah). While the plan has higher per-paycheck contributions, you can expect fixed copays for many services without a deductible. Services that are subject to coinsurance will have lower deductibles and are covered at 90%. You may elect to contribute to a health care flexible savings account (HCFSA), keeping in mind that funds must be fully used within the calendar year. The HealthSelect EPO plan has the same out-of-pocket maximum as the HealthSave plan.

If you have access to a plan that better meets your needs, perhaps through a parent or spouse, you may choose to **waive Adobe medical coverage**. Keep in mind that you can enroll in other Adobe benefits, like dental or vision, even if you waive the Adobe medical plans.

KAISER PERMANENTE®

Kaiser HMO

The Kaiser HMO plan, available only to residents of California and Washington, delivers care in a way that many find easy and convenient. Your paycheck contributions are higher, but when you get care, you pay copays for most eligible services. You must use Kaiser doctors, specialists, pharmacies, and facilities, and your care is subject to referrals from your primary care physician. Plan participants may elect to contribute to a health care flexible savings account (HCFSA), keeping in mind that funds must be fully used within the calendar year.

For more information, visit **benefits.adobe.com**