MARSH

Health / Life Plan

Benefits presentation

July, 2026



Agenda

Intro and Healthcare Strategy
Empowering Health Through Self-Care
Understanding your Health Insurance Plan
Additional Life insurance: Death, Disability and Critical Illness
Q&A and contact details

Intro and Healthcare Strategy

01

Global Healthcare Strategy – Preventative Health Care

Sustainability Objective:

- Ensure long-term viability of health & wellbeing programs
- Maintain market-competitive benefits despite rising healthcare costs

Health Trends We're Seeing (Top Global Claims):

- Musculoskeletal (MSK) conditions
- Cancers (Gut-Health)
- Mental health challenges

Who's Most at Risk?

- Sedentary employees
- Frequent travelers
- High-stress roles

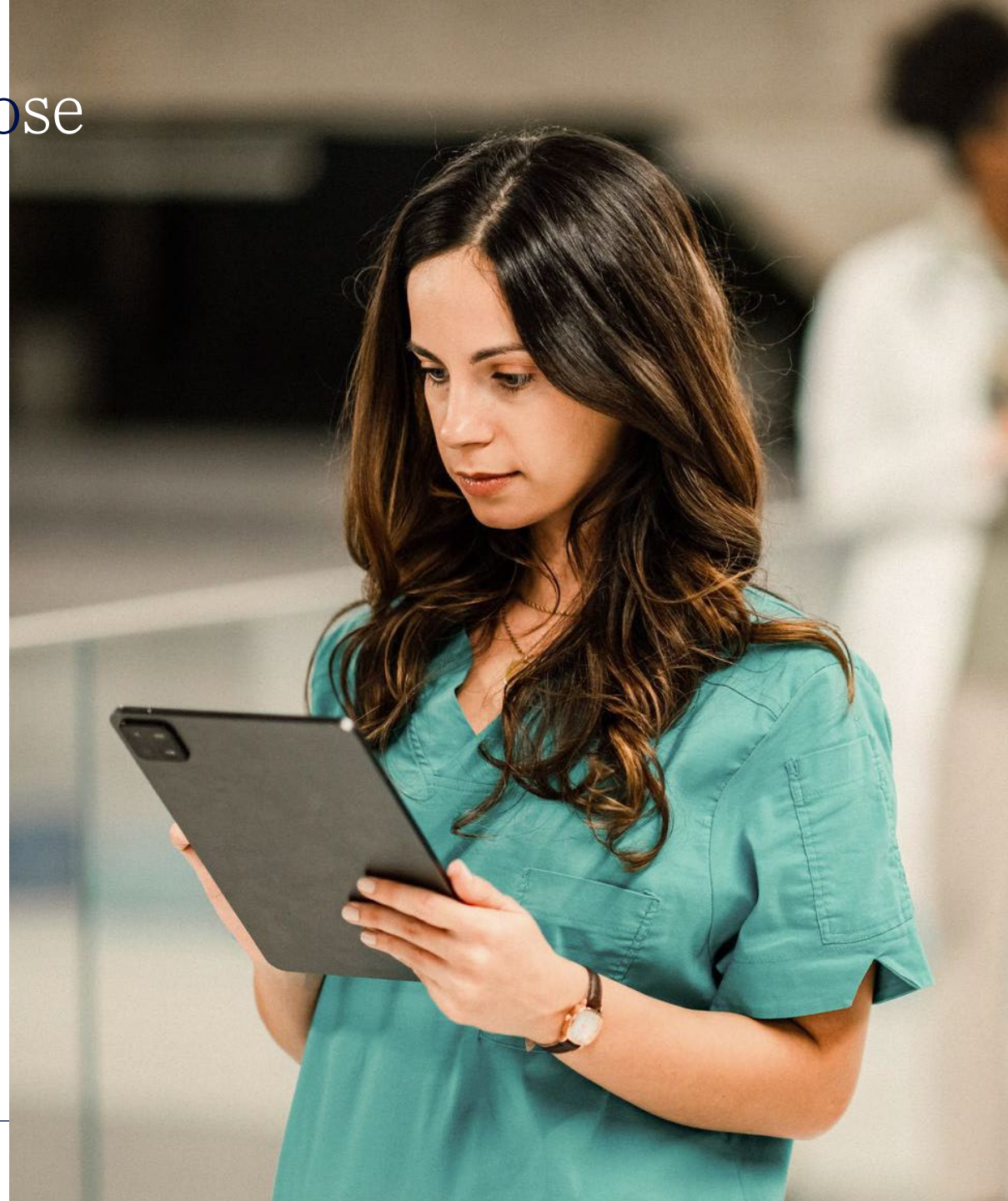
Adobe Strategic Focus

Shift to preventative health to build a resilient, self-care-driven workforce

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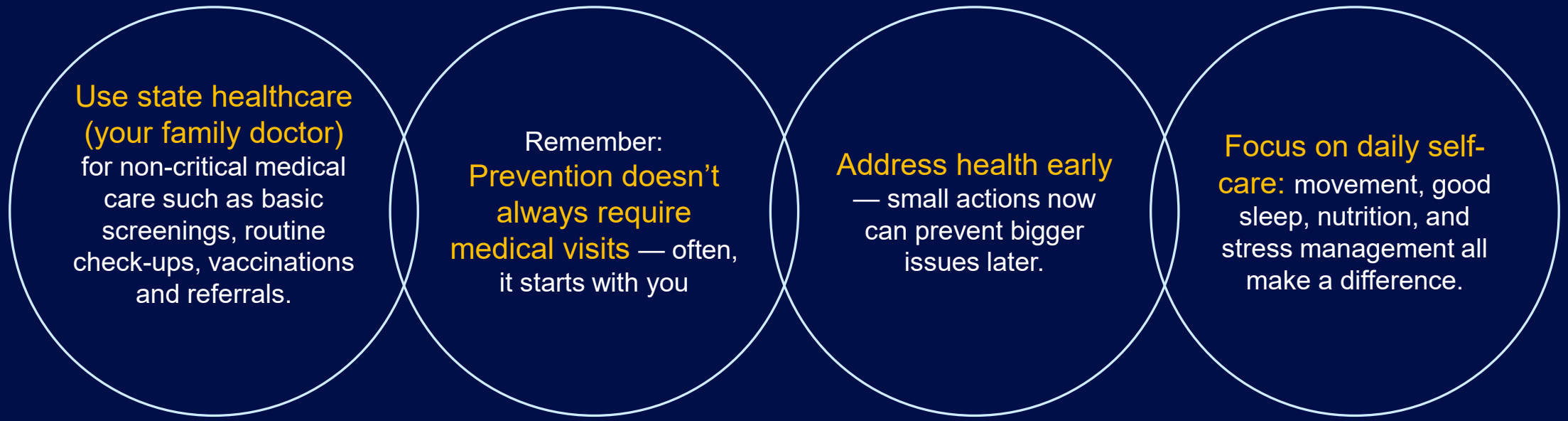
Using Your Health Plan with Purpose

- Adobe’s healthcare plan in Romania is widely used — which shows it's valued.
- However, frequent use is shifting the focus away from **prevention** and toward **high-volume care**.
- Rising usage and medical inflation are making it harder to **sustain the plan long-term**.
- Increased claims lead to **higher renewal premiums**, which means **higher tax liability for employees**.
- High utilization of the plan may also reduce the opportunities to **enhance** the current plan and to make it more **comprehensive**.



Using Your Health Plan with Purpose

What You Can Do:



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National Health System

Health social insurance finances the health system and protects insured persons in case of illness or accident.

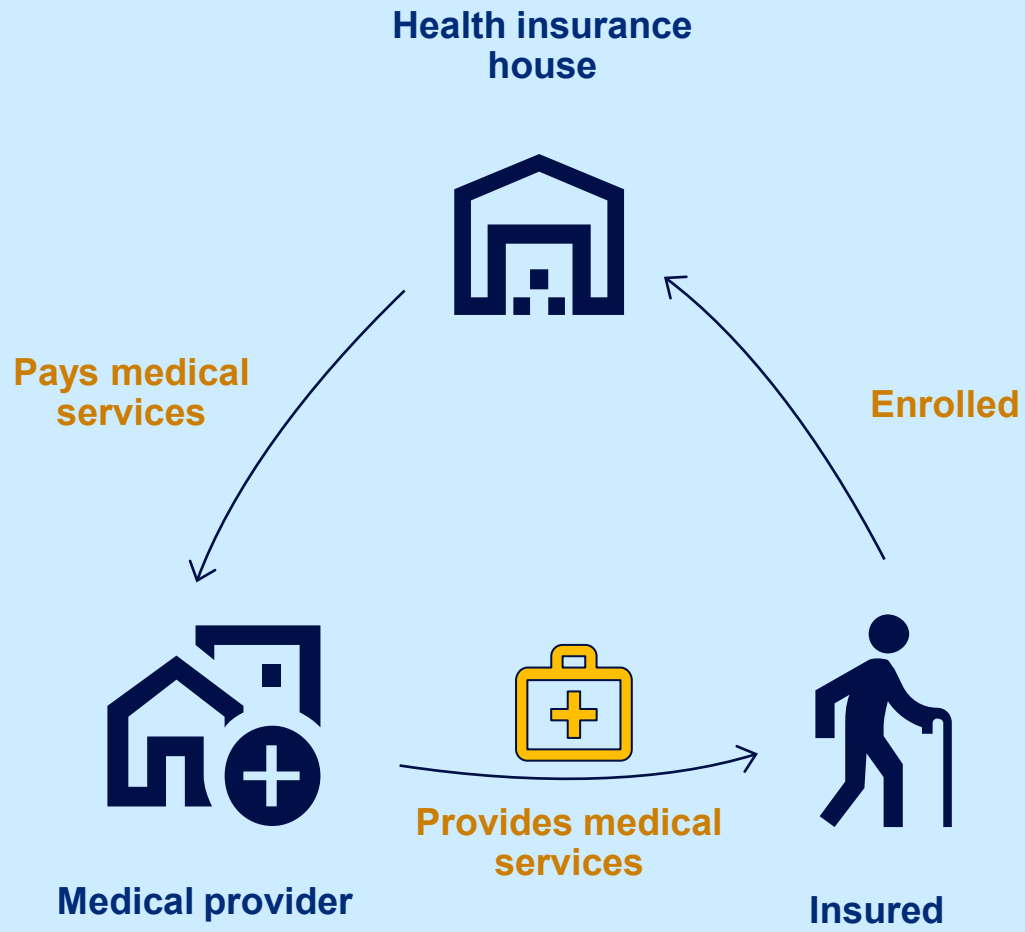
Objective: it provides access to a large variety of services, which include medical services for disease prevention, curative and treatment services, medicines and medical devices.

CNAS – the role of administering and managing health social insurance. Under CNAS there are 43 health insurance houses:

- ❑ 41 County Health Insurance Houses (CJAS)
- ❑ The Bucharest Municipal Health Insurance House (CASMB)
- ❑ The Health Insurance House for the Army, Public Order, National Security and the Judiciary (OPSNAJ)

Contact details for all county health insurance houses are available on the CNAS website at the following link: https://cnas.ro/case-judetene/

Health insurance houses have a direct contract with medical units and medical services are provided to patients based on those contracts.



Services covered by National Health System

- Laboratory tests and investigations
- Medical rehabilitation and recovery services
- Hospitalization in public or private hospitals
- CNAS-covered services for pregnant women
- Emergency consultations at home and non-medical transport
- Home care
- Free / subsidized medicines
- Medical devices and prostheses
- Dental services



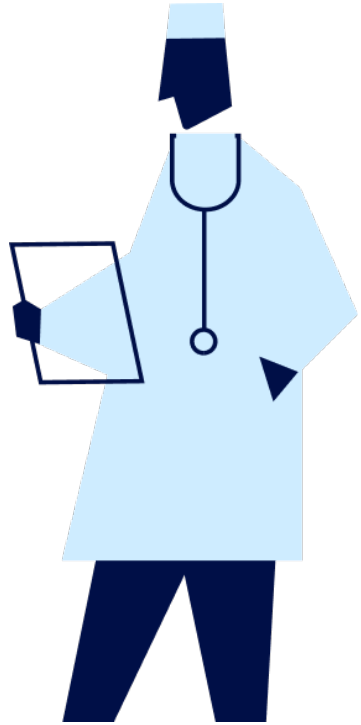
Marsh have developed a very comprehensive guide including all the necessary details about the covered services.

Access the full guide on benefits.adobe.com or by scanning the QR code.

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European Health card



European Health Insurance Card (EHIC) is a free card that allows an insured person to receive necessary public medical services during a temporary stay in any member state of the European Union, the European Economic Area (Iceland, Liechtenstein, Norway), the Swiss Confederation, and the United Kingdom of Great Britain and Northern Ireland, when those services cannot be postponed until return to the country of origin.

Temporary stay = for tourism, work, family reasons, or study, for a period of up to 6 months.

The card can be obtained by any person insured in Romania's social health insurance system by submitting a standard application available on the CNAS website.

EHIC validity = 2 years.

Covered medical services:

Emergency medical care and necessary medical treatment provided under the same conditions and at the same cost as for insured persons in the country visited.
For certain medical services a copayment may be required; this must be paid by the insured even if the same services would be fully covered in Romania.



Warning!!!! The card does not cover situations where:

- ✓ the trip is made with the purpose of obtaining planned medical treatment
- ✓ the medical services are not covered by the public health system in that country

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Empowering Health Through Self-Care

02

Empowering Preventative Health Through Self-Care



Your Wellbeing Starts With You….

Our benefits offer opportunity for you to **take charge** of your daily self-care — like movement, sleep, and stress management — helps prevent many common health issues.



Headspace

- Muscle, bone and joint health – Mindful walking + Headspace Move modules (Yoga, dance, cardio)
- Mental Health – managing and preventing anxiety, burnout and stress , improved sleep
- Cancers – coping with cancer



Thrive

- MSK – Stretches, weights, embedding movement into your day
- Mental Health - Stress management, focus strategies
- Cancers – risk prevention strategies, gut health

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Your Adobe Healthcare Plan

❖ Adobe's plan is highly comprehensive and competitive

- The plan is above the tech market from the coverage perspective
- No medical necessity requested for accessing services inside Regina Maria network

❖ Where are Adobe above market:

- Fertility - Adobe is a pioneer in the market for offering coverage for adoption and fertilization
- Onsite Kineto - additional to the kineto coverage available in clinic, you have access to onsite sessions: 8 hours per week (available with prior appointment)
- Birth coverage - only 20% of companies provide this coverage, according to market data; the coverage limit is Ron 10.000
- Hospitalization limit of Ron 15.000 is above the market practice (generally offering Ron 10.000)
- Adobe is covering the cost for the dependents, as only 30% of the companies cover dependents

❖ What We're Noticing:

- Some health services such as lab tests are being used more often than expected. This may reflect a trend of seeking care where simple, preventative actions could help avoid escalation. We want to ensure access is protected for when care is truly needed

❖ Strategic investments

- Adobe makes investments in areas that impact the bigger picture – Adobe health & wellbeing strategy



Your Adobe Healthcare Plan – Medical Trends in Romania

Medical trend rates remain persistently high. After averaging close to 11% globally in 2024 and 2025, insurers are again forecasting, for 2026, an 11% year-over-year cost increase for medical plan claims per person. This would mark the sixth straight year of double-digit rises, a clear signal that affordability remains under pressure.

Figure 1: Medical trend rates by region

	2019	2020	2021	2022	2023	2024	2025	2026
Global (Ex-US)	9.7%	5.7%	10.1%	10.1%	12.0%	10.6%	10.8%	11.1%
Canada	6.9%	3.9%	7.1%	7.0%	9.0%	7.0%	6.9%	8.6%
Asia	10.2%	3.5%	8.9%	10.7%	12.7%	12.2%	12.4%	12.5%
Europe	8.0%	3.5%	10.9%	11.4%	13.0%	10.3%	9.5%	9.1%
Latin America and Caribbean	13.4%	8.0%	11.1%	10.0%	10.0%	9.8%	10.1%	10.4%
Middle East and Africa	11.1%	9.6%	10.2%	9.3%	12.4%	10.9%	12.5%	14.1%
Pacific	4.6%	5.2%	5.0%	2.9%	9.0%	10.0%	11.4%	10.8%

Note: Rates for 2019 through 2024 are retrospective. Rates for 2025 and 2026 are prospective. Unweighted global averages were used. This data was gathered in June and July 2025 from 268 insurers, with medical trend rates submitted by insurers and validated by our local teams using their own internal book of business data, market-specific insurer surveys, economic forecasts and subjective assessments. Please note the US is not part of the research. For more information related to the US, please see Mercer's 2025 National Survey of Employer-Sponsored Health Plans.

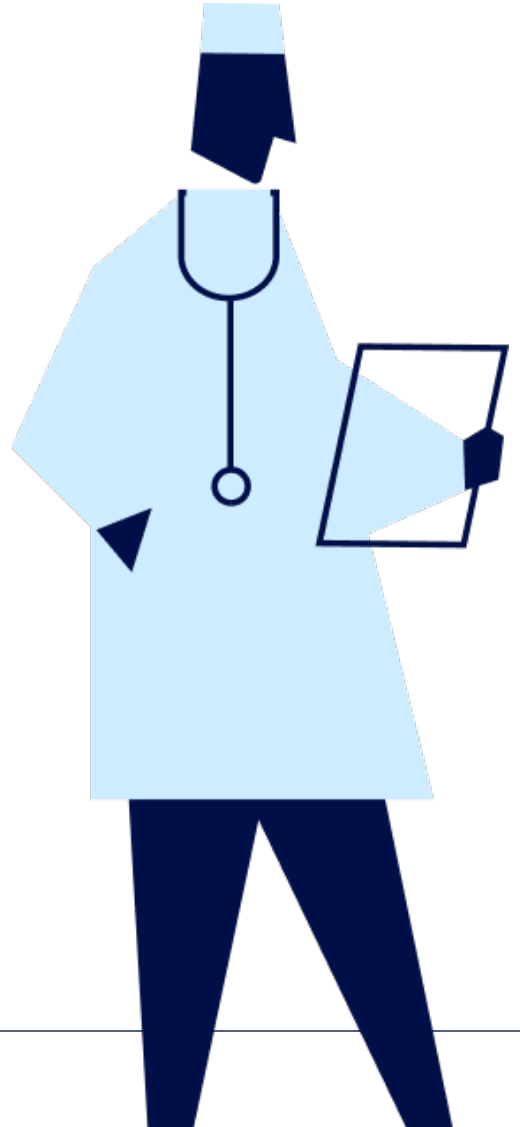
Market/Region	2024 actual medical trend rate[1]	2024 actual inflation rate[2]	2025 forecast medical trend rate[1]	2025 forecast inflation rate[2]	2026 forecast medical trend rate[1]	2026 forecast inflation rate[2]
Europe	10.3%	2.8%	9.5%	3.0%	9.1%	2.4%
Romania	15.0%	5.6%	14.0%	4.6%	15.0%	3.1%

Source: Health Trends 2026

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Your Adobe Healthcare Plan

Utilization information and the impact in premium



Approximately 71% (1,787 unique users) of the total insured individuals accessed medical services covered by the insurance during July and December 2025

The number of medical services accessed during July and December 2025 increased with 30% compared to the previous year of insurance, from 27,025 medical services to 35,140 services.

71% of the total insured persons accessed medical services in 6 months

Group health insurance concept:

- People in a group are covered under the medical plan and a medium premium is calculated per each employee based on the group risk (age & gender spread, activity or territoriality)
- The concept of the group insurance is that the premium is paid for all the members and each individual accesses the medical services when needed - risk dispersion
- The premium is lower for a group insurance and the coverage more comprehensive

High utilization leads to increase in group risk

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Understanding your Health Insurance Plan

03

Current Program

Health Plan | Main Information

Insurer

Groupama

Medical Provider

Regina Maria and partners –> direct settlement

All other clinics in Romania –> with reimbursement

Eligibility

All employees
Dependents (spouse/ partner and children)

Territoriality

Romania (outpatient and inpatient) and abroad (hospitalization)

Period

July 1st 2026 – June 30th 2027

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General details

Medical / Health Plan	
Insurance period	July 1st 2026 – June 30th 2027
Insurer	Groupama
Network	Regina Maria network and partners
Broker	Mercer Marsh Benefits
Coverage	24h/ 24h
Territoriality	Romania (outpatient and inpatient) and abroad (hospitalization)
Eligibily	▪ Employees ▪ Dependents (spouse/ partner and children)
Coverage within the network	100% the cost of the medical services 100%, maximum 1.000 Ron/service for services paid in Regina Maria
Coverage outside Regina Maria network	90%, maximum 1.000 Ron/ service
Access to doctors	Academic Partnership included Payment doctors with reimbursement
Medical conditions covered	Coverage for acute conditions, chronic disease and pre-existing conditions

- It is an insurance that covers the risk of the insured person falling ill.
- It offers guidance and access to private clinics, polyclinics, and hospitals for the diagnosis and treatment process.

Within the partner network – through direct billing

Other medical institutions – through 90% cost reimbursement

It covers pre-existing conditions.

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Outpatient plan

Priority Plan

Medical services covered	Limit / Person / Insured year
Consultations to General Practitioner/ Specialist	Consultations to various medical specialties are covered, according to the medical services annex **Priority**, including online consultations in Regina Maria Virtual Clinic
Medical investigations	Investigations are covered unlimited or with co-payment, based on a medical recommendation from the specialist doctor, according to the medical services annex **Priority**
Imagistics (X-ray, MRI/ CT)	Covered unlimitedly, based on a medical recommendation from the specialist doctor, according to annexes ultrasound and imaging services **Priority**
Laboratory analyses	Over 300 laboratory analyses covered unlimited, based on a medical recommendation from the specialist doctor, according to the analysis annex **Priority**.
Emergency room	Unlimited access 24/7 to medical hotline and doctor's advice available through the 24/7 medical hotline; Unlimited covered consultation, according to the medical services annex **Priority**; Covered also lab analysis – 90% of the invoice but no more than 1,000 RON / service;
Prevention plan	It is covered once a year/person, only in the Regina Maria network, a consultation, a classic Babes Pap test, a prostate antigen PSA test and a set of analyses, according to the appendix **Priority**
Medical recovery	It covers 12 physiotherapy session + 10 Kinesiotherapy sessions / year , the rest with 80% co-payment, according to the Annex **Priority** Kinesiotherapy for employees at Adobe HQ: 8 hours/week (2 days*4 hours)
Pregnancy Protocol	Only in Regina Maria network, pregnancy monitoring services are covered, such as: consultations, general analyses, pregnancy-specific analyses, ultrasounds, according to the Pregnancy Protocol in **Priority** annex;
Reimbursement outside the network	90% of the cost, no more than 1000 RON/ service, according to reimbursement **Priority** annex Ambulance – max 250 RON / évent

!!! The complete list of coverage can be found in the insurance annex (Priority)

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Hospitalization plan & Birth

Covered medical services	Limit/ person/ insurance year – 15,000 RON
Hospitalization and surgical interventions in a private hospital, with a recommendation from a specialist doctor	Covered inside and outside the network
Covered services: ➢ Accommodation ➢ Consultations ➢ Investigations and lab analysis ➢ Treatments ➢ Surgeries ➢ Medicine and medical devices while in hospital	
Hospitalization in state hospitals	A daily allowance is granted for hospitalization in public hospitals, in the amount of 400 RON/person/days, for the first 7 days and 200 RON/person/days, maximum of 25 days/year

Covered medical services	Limit/ person/ insurance year – 10,000 RON
Birth indemnity	Up to RON 10,000 both inside and outside Regina Maria, in private or state facilities

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Family planning

Covered medical services	Limit/ person/ insurance year
Artificial fertilization: ➢ assisted reproduction ➢ IVF - 3 cycles / insured ➢ medicines and procedures ➢ Coverage details:	**RON 10,200 / person / year, with reimbursement of the costs:** ➢ Coverage available for female insured persons who have been diagnosed with infertility and will follow the artificial fertility procedure at the doctor's recommendation ➢ There are covered the costs for the medical services recommended within the artificial insemination program, conditioned by following the recommended method of development ➢ One program / year / person is covered
Adoption: ➢ indemnity paid as support for taxes, tests or other associated costs	**RON 2,550 / person / year, with reimbursement of the costs:** • Coverage available for couples in which at least one of the partners has a diagnosis of infertility • Indemnity is paid after the adoption process is complete and the procedure is finalized • One program / year / person is covered

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Vision plan

Covered medical services	Limit/ person/ insurance year
	RON 500 / person / year, with reimbursement of the costs **Coverage details:**
Vision coverage **available only for employees**	The insurer will reimburse the expenses for the purchase of a pair of **lenses for vision correction glasses** and the cost of the **glasses frame** or for a pair of **diopter contact lenses**; A single event will be covered in one year of insurance, at the first diagnosis of the eye condition that requires optical correction or when it is necessary to change the diopters; A valid medical recommendation of the ophthalmologist and the receipts/ invoices issued in the name of the Insured will be required for the reimbursement; The cost of labor and other related services or products are not covered.

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Dental plan

Covered medical services	Limit/ person/ insurance year
Coverage	Depending on the doctor's schedule, 365 days/year
Territory	Romania – MG Dental clinics
Eligibility	Employee and their dependents
Medical services: Coverage according to the Annex of Dental Treatment: Consultations & X-rays Prevention Therapy Endodontics Periodontology Mobile prosthodontics Cosmetic dentistry Implantology Fixed prosthodontics Surgery Orthodontics	Covered according to Dental list, based on a discount
Cost	**70.2 RON / person / month**

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Main Exclusions

The insurer does not cover services related to:

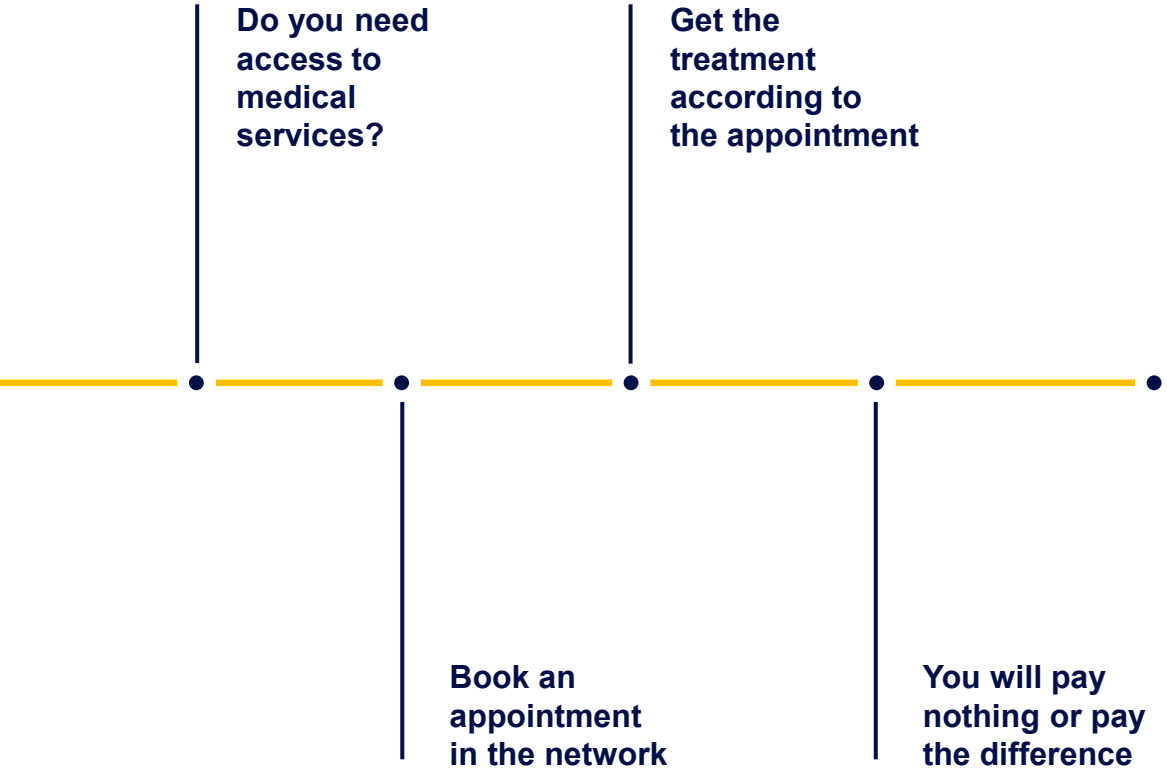
- Medical investigations and lab tests which are not recommended by the physician and are not for a change in medical status
- Self-inflicted injuries
- Consequences of alcohol consumption and auto-medication
- Dangerous activities: mountain climbing, parachuting, ski-jumping, surfing, rafting, auto races, military forces, etc.
- Experimental medicine, treatments against sterility or infertility
- Plastic surgery (less the cases that are due to an accident)
- Hospitalization without an applied treatment, only for diagnosis
- Genetic treatments
- Experimental medicine
- Dental treatments that are not included into the table of benefits
- Epidemics and pandemics, certified by the authorities
- Treatments performed by persons not certified to practice medicine
- Fraud attempts
- Services which are not included in the list of covered services

*The complete list of exclusions can be found in the General terms and conditions



How to access the covered services?

Direct settlement



1. Contact Call Center: 021 9767

After dialing the Call Center number, press the 9 key and hang up. You will be called later by an operator, thus avoiding waiting on the phone.

2. Online portal and App

- Get an appointment using My Account portal View the available specialties and time slots, choose the day and time for the consultation.
- The portal offers access to the electronic medical file, helps you to schedule in the Virtual Clinic, to ask a doctor, but also to pay an invoice online (if applicable).

3. Online: www.reginamaria.ro

With a simple click from the main page of the website, on the "Schedule" button. register the appointment request by filling out the form, and a XXXX representative will contact you as soon as possible, for requests sent from Monday to Friday between 08:00 and 20:00.

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Reimbursement procedure

In case of accessing services outside the network

1

Do you need medical services at a clinic outside of the network?

2

You can check the coverage on the benefits site (Romania | Adobe Benefits) or by contacting Marsh call center: 031 631 32 18, adobe@marsh.com

3

Schedule your appointment directly at the selected clinic and pay for the medical services

4

Keep the necessary medical and fiscal documents for opening the reimbursement file

Important!

Please check if the medical service you want is eligible for reimbursement.

Please make sure you receive the complete medical documents and the fiscal documents.

If you need further details or support regarding the out-of-network reimbursement procedure, you can contact the Marsh consultant at the phone number +031 631 32 18 or email address adobe@marsh.com

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Additional Life insurance: Death, Disability and Critical Illness

04

Current Program

Health Plan | Main Information

Insurer

Generali Romania

Eligibility

All active employees

Territoriality

Word-wide

Period

July 1st 2026 – June 30th 2027

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General details

Medical / Health Plan	
Insurance period	July 1st 2026 – June 30th 2027
Insurer	Generali Romania
Broker	Mercer Marsh Benefits
Coverage	24h/ 24h
Territoriality	Worldwide
Eligibily	▪ Employees

- The insurance offers protection in case of unforeseen events and provides financial support in case of necessity when there is a change in your health condition or following an accident

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Coverage and insured amounts

Coverage	Sum insured/ person/ year	Coverage details
Death by accident or illness	2 * Annual Gross Salary	In the event of the death of the insured (by accident or illness), the insurer pays the insurance indemnity to the heirs
Death by accident	2 * Annual Gross Salary	In the event of the death of the insured by accident, the insurer pays the insurance indemnity to the heirs
Permanent disability by accident or illness %	2 * Annual Gross Salary	The indemnity is paid if the insured person has a total or partial permanent disability due to accident or illness In the case of partial invalidity, an insurance indemnity is calculated and a percentage of the insured amount will be paid
Critical Illness coverage	1 * Annual Gross Salary	The insurer pays the insurance indemnity in case the insured is diagnosed for the first time in the insured period with a serious condition or suffers a surgical intervention: ○ 1. Stroke ○ 2. Cancer ○ 3. Acute Myocardial Infarction ○ 4. Chronic renal failure ○ 5. Multiple sclerosis ○ 6. Surgical intervention type coronary artery bypass grafting ○ 7. Coronoplasty or peripheral angioplasty with or without stent ○ 8. Implant with pacemaker or implantable defibrillator ○ 9. Organ transplant ○ 10. Open heart surgical intervention

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Q&A and contact details

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Contact details

	Contacts	How can we help?
Groupama - Health insurance provider	Call center: Monday – Friday 8.00 – 20.00 Phone number: 021 9767	• Appointments into Regina Maria network • Access of the medical services • Coverage confirmation on Health insurance
Marsh Broker	Email: adobe@marsh.com Phone number: 031 631 32 18 Schedule: Monday – Friday 9.00 – 18.00	• Information regarding the coverage for both Health and Life insurance • Claims file procedure for both Health and Life insurance • Suport with the claims file for both Health and Life insurance • For questions, suggetsions and complaints

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