

Adobe

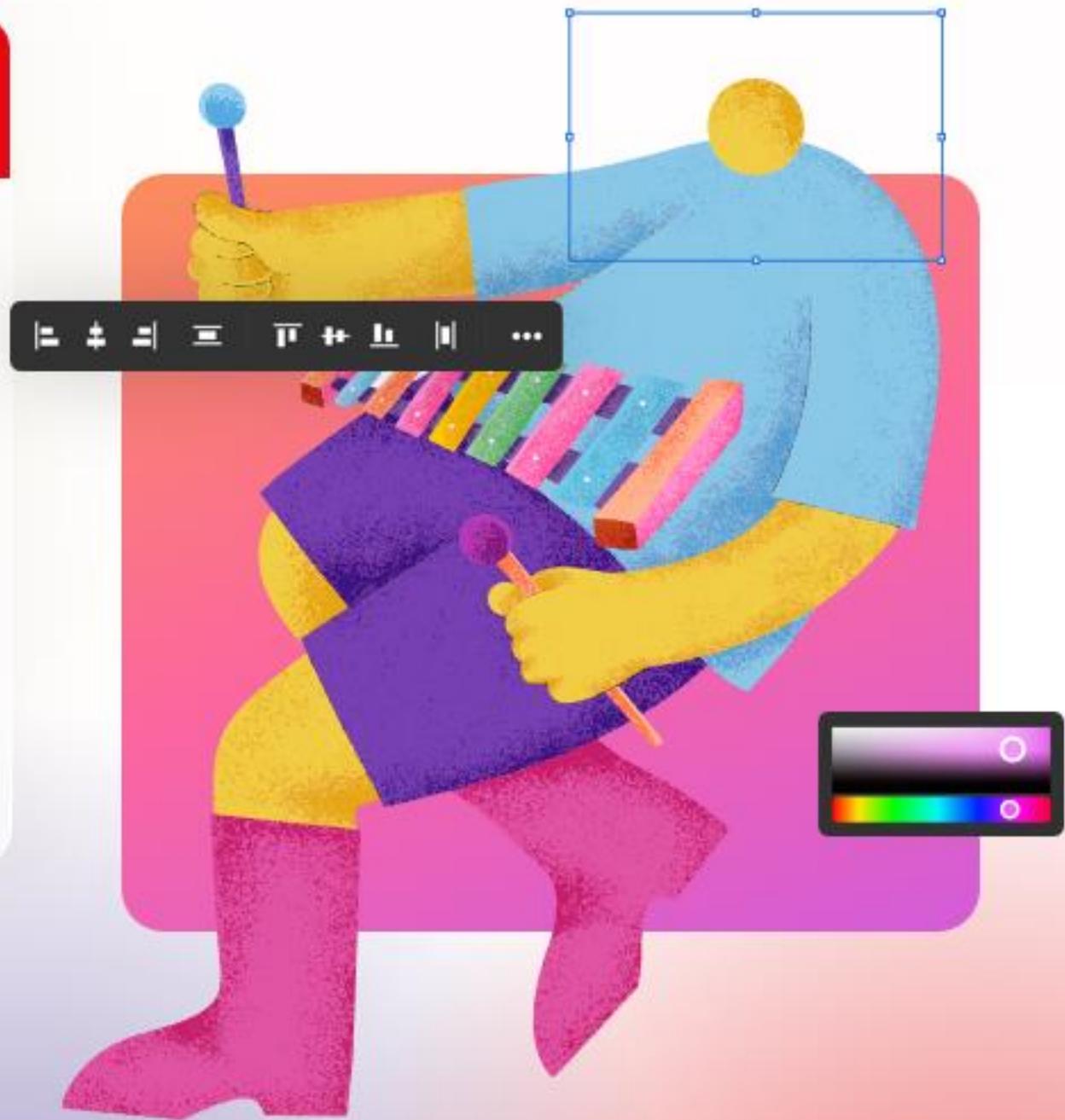
MetLife

MetLife Voluntary Benefits Overview for Adobe: Supplemental Health, Legal, and Pet

Powerful Protection for All.

Designed for you. Inspired for you. Growing with you.

November 12, 2025



MetLife Team Intro



Marsia Thomas
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San Francisco, CA
15 years with MetLife*



Laura Sanderson
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Bridgewater, NJ
31 years with MetLife*



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*Client Services Consultant
Chicago, IL
3 years with MetLife*



MetLife Voluntary Benefits Suite

Adobe

+

MetLife



NEW for 2026!

Supplemental Health Suite: Critical Illness, Accident, and Hospital Indemnity

Pays lump-sum benefit upon illness, accident, or hospitalizations— including pregnancy. Benefits may be used however you wish.



MetLife Legal Plans

Provides an “attorney on retainer” for Adobe’s Legal needs.

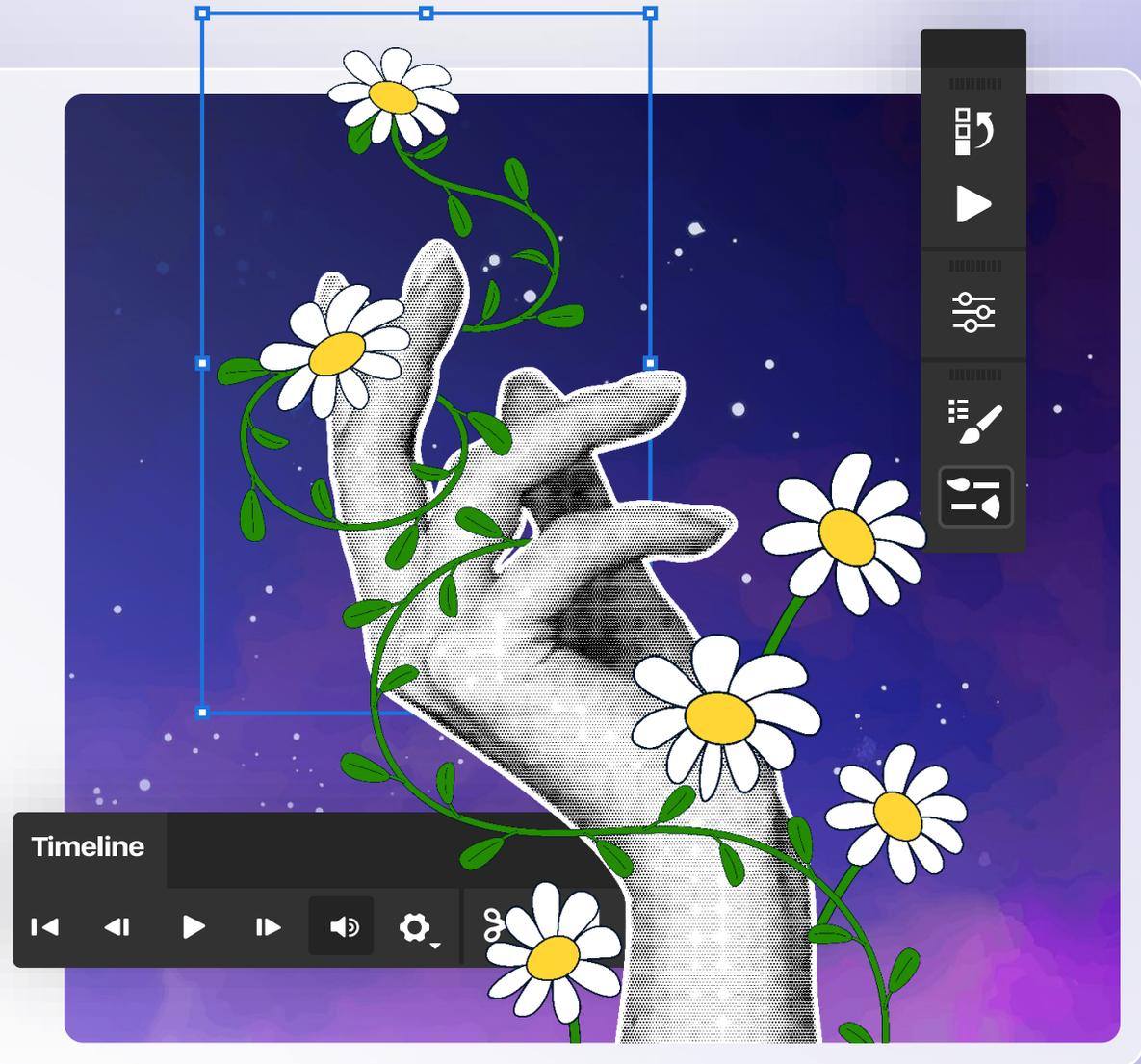
New plan feature this year: Coverage for Landlord Disputes and Tenant Challenges.



Pet Insurance

Protects Adobe’s furry family members with flexible plan designs.

New for 2026: Critical Illness, Accident, and Hospital Indemnity



Supplemental Health Key Features

Critical Illness, Accident, & Hospital Indemnity Key Features

Guaranteed issue coverage

Claims are paid quickly – 97% in 3 days

Lump-sum payments are made directly to you to spend as you choose

Take coverage with you if you change jobs or retire

No coordination with the medical plan



Supplemental Health Benefits Overview for Adobe

Critical Illness

- Choice of \$15,000, \$30,000, and \$50,000
- \$50 Health Screening Benefit
- Coverage for more than 40 conditions, including: Cancer, Heart Attack, Stroke, Skin Cancer, Sudden Cardiac Arrest, Autism Spectrum Disorder, Alzheimer's, Parkinson's, Infertility, and many more

Hospital Indemnity

- Dual-option plan design: \$1,000/\$2,000 admission + \$100/\$200 daily benefit up to 31 days. Doubled for ICU.
- \$50 Health Screening Benefit
- Includes coverage for healthy babies with Newborn Nursery benefit
- Covers hospitalization due to mental health and addiction

Accident

- Dual-option plan design with 24-hour coverage
- \$50 Health Screening Benefit
- Organized Sports Rider (additional 25%)
- Includes benefits for hospital admission and confinement

These benefits can help reduce financial strain and provide peace of mind.

Critical Illness Overview

\$15,000, \$30,000, or \$50,000
Benefit Amount

**Spouse/Domestic Partner and
Child(ren) coverage at 100%**

**Up to 7x total benefit
amount**

Critical Illness Insurance covers more than 40 conditions including:

- Cancer
- Heart Attack
- Stroke
- Coma
- Paralysis of 2 or More Limbs
- Severe Burn
- Major Organ Transplant
- Kidney Failure
- Alzheimer's Disease
- Multiple Sclerosis
- Parkinson's Disease
- Muscular Dystrophy
- ALS
- Benign Brain Tumor
- Loss of: Ability to Speak; Hearing; or Sight
- Diabetes (Type 1)
- Cerebral Palsy
- Down Syndrome
- Sickle Cell Anemia
- Sudden Cardiac Arrest (50%)
- Coronary Artery Bypass Graft (50%)
- Autism Spectrum Disorder (25%)
- Transient Ischemic Attack (10%)
- Skin Cancer (10%)

Infectious Diseases (after 3 days hospitalization)

- COVID-19
- Bacterial Cerebrospinal Meningitis
- Tetanus
- Rabies

Includes \$50 Health Screening Benefit

Critical Illness Insurance Example

This example is for illustrative purposes only. The MetLife Critical Illness Policy and Certificate are the governing documents with respect to all matters of insurance. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

Example: \$50,000 benefit amount.

Covered Condition	Benefit amount
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Heart Attack – initial verified diagnosis	\$50,000
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Heart Attack – second verified diagnosis, 2 years later	\$50,000
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Breast Cancer– first verified diagnosis, 3 years later	\$50,000
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Total Benefit – Critical Illness Insurance	\$150,000
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Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.



**Benefits paid directly to employees
regardless of medical insurance coverage**



Jeanette

a mother of two.

She had a heart attack and received an initial benefit amount of \$50,000.

Her second heart attack resulted in a second \$50,000 benefit.

3 years later she was diagnosed with breast cancer and received a benefit amount of \$50,000

Jeanette is fictional character for the purpose of this illustration

Hospital Indemnity Insurance Overview

Covered conditions	Low Plan	High Plan
Hospital Benefits (Accident and Sickness – Includes Pregnancy)		
Admission	Admission – \$1,000 ICU Supplemental Admission – \$1,000 <i>4 times per calendar year</i>	Admission – \$2,000 ICU Supplemental Admission – \$2,000 <i>4 times per calendar year</i>
Confinement	Confinement – \$100 per day, <i>up to 31 days</i> ICU Supplemental Confinement – \$100 per day, <i>up to 31 days</i>	Confinement – \$200 per day, <i>up to 31 days</i> ICU Supplemental Confinement – \$200 per day, <i>up to 31 days</i>
Inpatient Rehabilitation	\$100 per day, up to 15 days per calendar year	\$200 per day, up to 15 days per calendar year
Newborn Confinement (Newborn Nursery Care)	\$100 per day up to 3 days	\$200 per day up to 3 days
Additional Benefits		
Health Screening Benefit	\$50	\$50
Annual Premium	\$XX	Net Savings \$XX

Hospital Indemnity Example

This example is for illustrative purposes only. The MetLife Hospital Indemnity Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific accidents. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

Covered Event	Benefit Amount (Base Plan)	Benefit Amount (High Plan)
Regular Admission	\$1,000	\$2,000
ICU Admission	\$1,000	\$2,000
ICU Confinement (2 days: \$100-\$200 x 2)	\$200	\$400
Hospital Confinement (5 days: \$100-\$200 x 5)	\$500	\$1,000
Inpatient Rehabilitation Confinement (7 days: \$100-\$200 x 7)	\$700	\$1,400
Total benefit – Hospital Indemnity Insurance	\$3,400	\$6,800
Monthly premium (Employee Tier)	\$8.18	\$14.09



Bill

Bill tripped down the steps and injured his head. He was taken by ambulance to the hospital.

Bill was admitted to the hospital, moved to the ICU and eventually moved to a rehab facility to continue his recovery.

Bill is fictional character for the purpose of this illustration

Accident Insurance: Over 150 Covered Events



Injuries

- Fractures/Dislocations
- Concussion
- Coma
- Second or Third Degree Burn
- Puncture Wound
- Cuts/Lacerations
- Occupational Exposure to HIV or Hepatitis Benefits
- Broken Tooth
- Eye Injury



Hospital – Accident

- Admission
- Confinement
- Admission – Intensive Care Unit (ICU)
- Confinement – ICU
- Inpatient Rehabilitation Unit

Dismemberment, Loss & Paralysis

- Functional Loss
- Paralysis



Medical Services & Treatments

- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management (for epidural anesthesia)
- Blood/Plasma/Platelets
- Exploratory Surgery
- Outpatient Ambulatory
- Surgical Repair
- Medical Testing
- Medical Appliances
- Prosthetic Device



Additional Benefits

- Lodging
- Health Screening Benefit

- **Includes \$50 Health Screening Benefit**

Accident Insurance Overview

Covered conditions	Base Plan	High Plan
Injuries – 10 covered injury types	Ranging from \$50 – \$5,000 per injury	Ranging from \$75 – \$10,000 per injury
Medical services & treatment – 15 covered medical services & treatments	Ranging from \$50 – \$1,000 per medical service/treatment	Ranging from \$75 – \$1,500 per medical service/treatment
Hospital coverage (due to an accident)	\$1,000 ICU admission benefit per accident \$100 per day (non-ICU) \$100 per day (ICU) confinement benefit \$75 per day inpatient rehabilitation	\$2,000 ICU admission benefit per accident \$300 per day (non-ICU) \$300 per day (ICU) confinement benefit \$150 per day inpatient rehabilitation
Additional benefits – Lodging	\$75 per night	\$100 per night
Health screening benefit (wellness)	\$50 payable 1x per calendar year	\$50 payable 1x per calendar year
Paralysis	\$1,000 – \$10,000 per injury	\$2,000 – \$40,000 per injury
Organized Sports Rider	25% additional benefit	25% additional benefit

Accident Insurance Example

Covered Condition	Benefit Amount (Base Plan)	Benefit Amount (High Plan)
Ambulance	\$200	\$300
Emergency Room	\$100	\$200
Hospital Admission	\$1,000	\$2,000
Hospital Confinement (3 days at \$100 / \$300 per day)	\$300	\$900
Broken Leg (open fracture)	\$3,000	\$4,000
X-ray	\$150	\$250
Crutches	\$50	\$75
Follow up Doctor Visits (2 visits at \$100 / \$200 per visit)	\$200	\$400
Physical Therapy visits (6 visits at \$50 / \$75 per visit)	\$300	\$450
Subtotal	\$5,300	\$8,575
Additional 25% due to Organized Sports	\$1,325	\$2,143.75
Total	\$6,625	\$10,718.75
Monthly premium (Employee + Children Tier)	\$11.11	\$16.18



Mary

Mary's son breaks his leg during soccer practice and is admitted to the hospital. X-rays are taken and the doctors determine that surgery is required. Mary's son is released 3 days later, is given crutches, physical therapy, and visits his primary care physician two additional times.

Mary is fictional character for the purpose of this illustration

Health Screening Benefit

All plans include \$50 benefit *per participant per plan*

50+ ways to get the annual \$50 Health Screening Benefit, including:

- Annual physical exam
- Dental exam
- Vision exam
- Immunizations
- Blood test to determine total cholesterol
- Colonoscopy
- Electrocardiogram (EKG)
- Fasting blood glucose test
- Hearing Exam
- Lipid panel
- Mammogram
- Pap smears or thin prep pap test
- Prostate-specific antigen (PSA) test
- Serum cholesterol test to determine LDL and HDL levels
- COVID-19 test
- And more

**Plus,
spouses/domestic
partners and
children can use
the Health
Screening
Benefit too**

**A simple call submits a claim — no claim forms or documentation necessary!
Payment options include EFT, check, Zelle and debit card “credit”**

Complement Your HSA

How Supplemental Health and Health Savings Account (HSA) benefits work together to save employees enrolled in High-Deductible Health Plan (HDHP) money on healthcare expenses

Supplemental Health

Protect their HSA balance by using their Supplemental Health lump-sum benefit to help with unexpected expenses

+

Health Savings Accounts

Allow the money in the HSA to grow, with the option to invest

=

A smart benefits combination

Or use both the Supplemental Health Benefits and HSA funds for expenses.

Employee example¹:

An enrolled employee is hospitalized with a covered condition and has an annual deductible (in-network, single plan) of **\$1,700** in your HDHP. Critical Illness pays out a benefit of \$50,000², so the employee may not need to use the funds from their tax-advantaged HSA plan to pay the deductible. The HSA can then be used to pay for other medical necessities, such as prescriptions, copays, dental work, and glasses – with unused funds accumulating year after year, available for investment and savings.



¹ Not a real employee story.

² This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

How to Submit a Claim



*For Critical Illness claims, a Physician Statement, which is available on MyBenefits, needs to be completed by your physician.

Submitting an Accident, Hospital Indemnity, or Critical Illness online is as simple as 1-2-3.

1



Visit [mybenefits.metlife.com](https://www.mybenefits.metlife.com) or download the **MetLife Mobile App** to view your certificate of insurance and to initiate your claim.*

2



Answer some questions about your claim and upload your medical documentation to support your claim. The whole process takes just minutes!

3

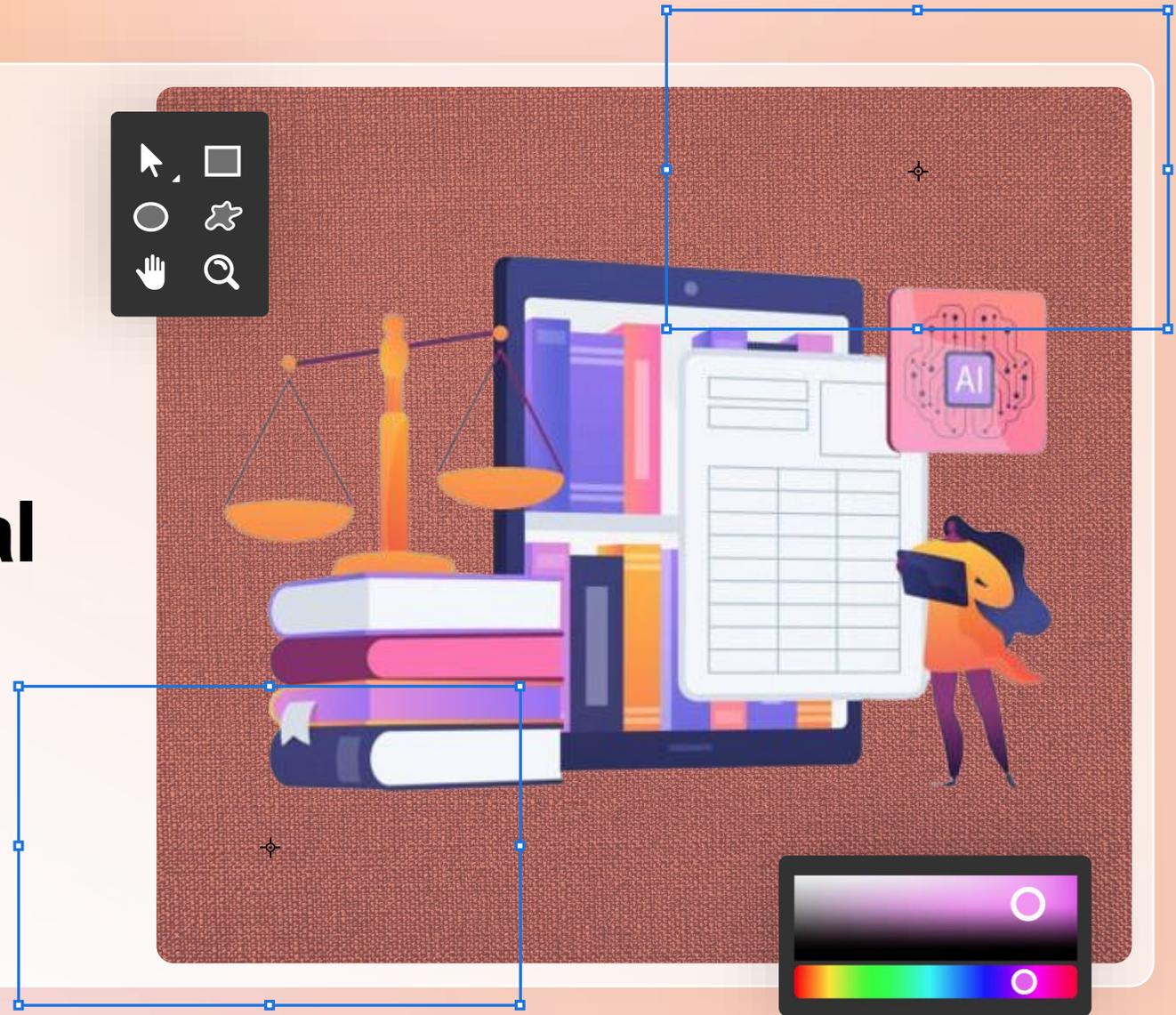


Visit **MyBenefits** or your **MetLife Mobile App** frequently to check claim status, letters, and benefit payments.

Online claim submission can be hassle-free!

You can register at www.mybenefits.metlife.com or on the MetLife Mobile App.

MetLife Legal Plans



MetLife Legal Plans Provides Easy Access to Comprehensive Legal Coverage

More than 6/10 employees face legal issues, and most are worried about the cost.

No out-of-pocket cost for covered matters. No deductibles, waiting periods, or claims to submit when using a network attorney for a covered matter

Easy access to a network of 19,000+ experienced and vetted attorneys

Receive guidance from attorneys online, over the phone, and in person

Representation in court for many covered matters

Unlimited use for covered matters for spouses and dependents

The average attorney hourly rate is \$391. Adobe employees can access unlimited, fully covered legal services for \$18.23/month for the Base Plan or \$25.23 per month for Plus Parents.

Legal Plan Overview

Services in **bold** are available for parents in the Plus Parents plan. Services in *italic* are new for 2026!

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Theft Defense Identity Restoration 	<ul style="list-style-type: none"> Negotiations with Creditors Personal Bankruptcy Promissory Notes 	<ul style="list-style-type: none"> Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary & Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications <i>Disputes and Tenant Problems (Landlord)</i>
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Divorce Garnishment Defense Guardianship 	<ul style="list-style-type: none"> Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Personal Property Protection Prenuptial Agreement 	<ul style="list-style-type: none"> Protection from Domestic Violence Reproductive Assistance Law (20 hours) Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	<p>Consultation & Document Review for your parents:</p> <ul style="list-style-type: none"> Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills

Covered Services | \$18.23/month (Base Plan) or \$25.23/month (Plus Parents)

Digital Estate Planning Services

Complete estate plan documents in 15 minutes or less

Paperless

Ability to create, sign and store last will and testament, power of attorney, and healthcare directive

True Identity

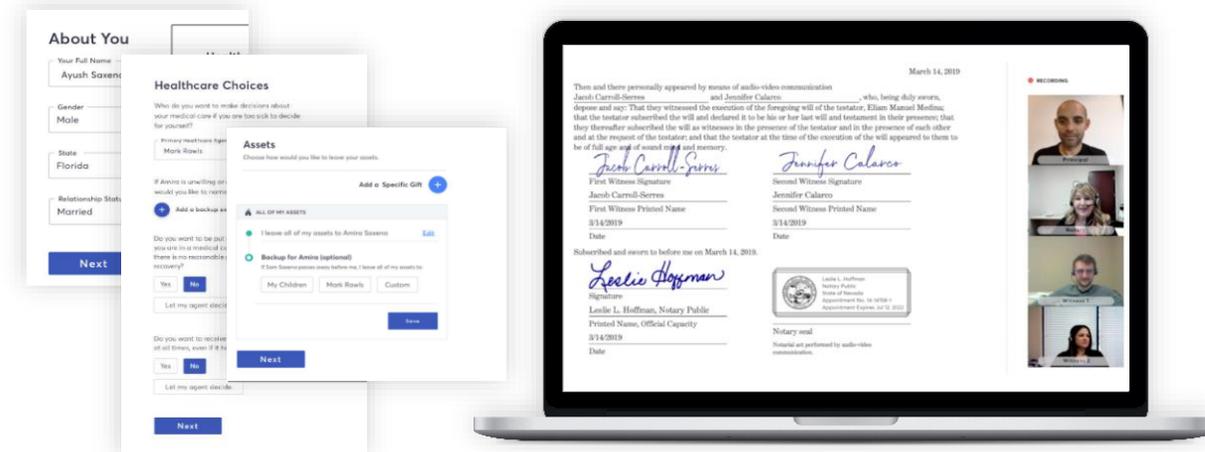
Remote ID verification, knowledge-based authentication

Live Video

Real time video with notary and witnesses to finalize documents (in states where available)

Automatic Real Estate Transfer

Court-free transfer of real estate to beneficiaries



While **76%** of Americans surveyed acknowledge a will is important, only **30%** have one in place.*

The top reason for not creating a will was **“haven’t gotten to it yet.”**¹

Legal Plan in Action

After years of procrastinating, Jenna and her husband established a trust, which gave them comfort for the future of their 4-year-old. Jenna also had the attorney review documents from her father, which saved their family a lot of trouble when he passed away unexpectedly.

**Example only, not an actual member story.*



Example covered services	Benefit amount
Trust	\$2,000
Document review	\$740
Total	\$2,740
Cost of legal plan year per year	\$218.76
Potential Savings	\$2,521.14

MetLife Legal Plans Online Experience that Provides Choice and Flexibility

Simple and Streamlined Experience



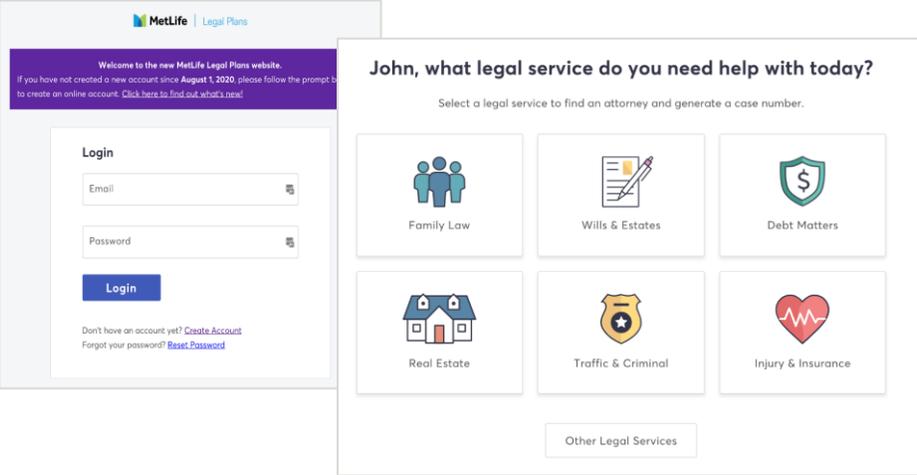
Simple, secure log in



Get detailed info on what your plan covers



Find the right network attorney for your legal matter



MetLife | Legal Plans

Welcome to the new MetLife Legal Plans website. If you have not created a new account since August 1, 2020, please follow the prompts to create an online account. [Click here to find out what's new!](#)

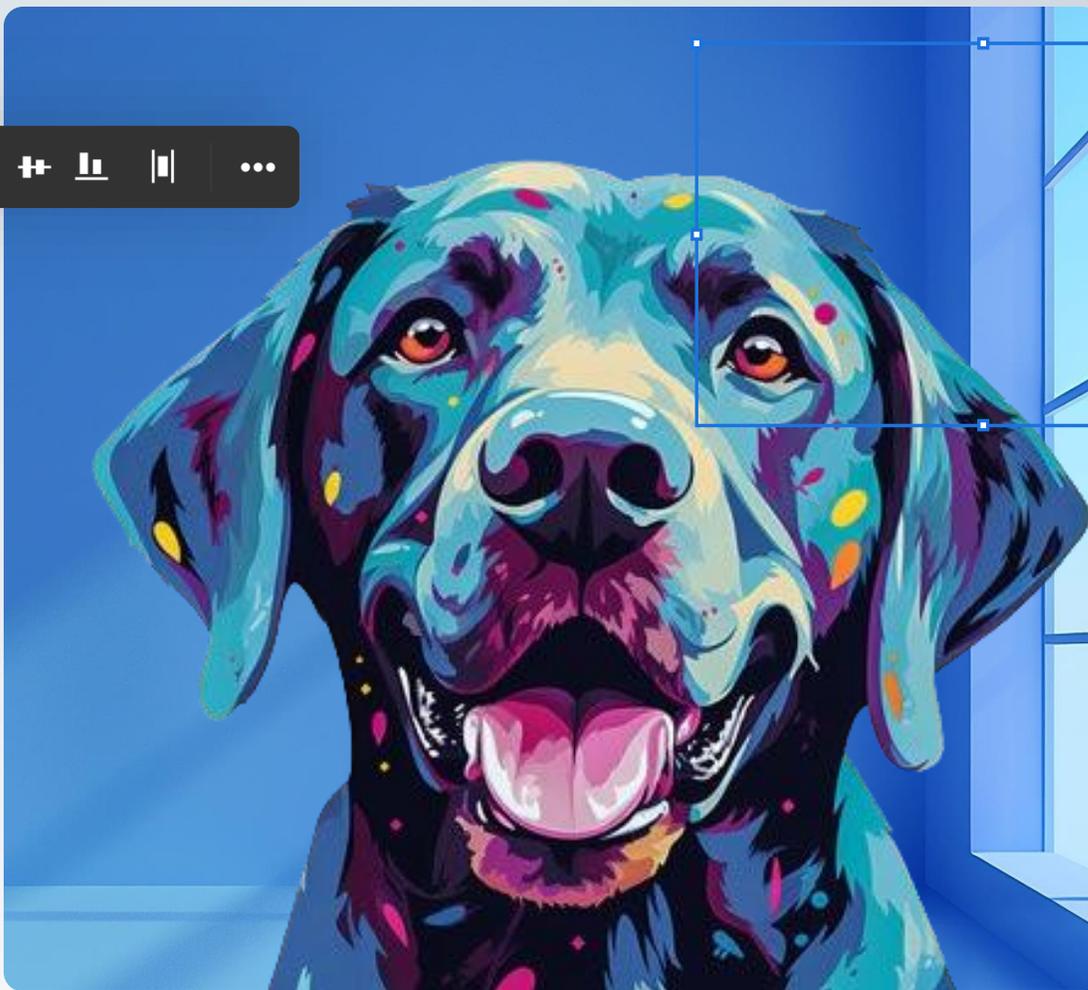
John, what legal service do you need help with today?

Select a legal service to find an attorney and generate a case number.

- Family Law
- Wills & Estates
- Debt Matters
- Real Estate
- Traffic & Criminal
- Injury & Insurance

[Other Legal Services](#)

Pet Insurance





MetLife

| Pet Insurance



The Importance of Pet Insurance

Help take the worry out of covering the cost of unexpected visits to the vet with your furry family members with MetLife Pet Insurance.

You may be able to cover up to 90% of covered veterinary expenses from any licensed veterinarian, specialist or emergency clinic in the U.S.

\$

A small monthly payment can help take the stress out of paying vet expenses down the road

\$\$\$

Average annual cost for a routine vet visit is \$212 for a dog and \$160 for a cat; and average annual cost for surgical vet visit is \$426 for a dog and \$214 for a cat

24%

of pet parents have credit card or personal loan debt to cover pet health and vet costs

6 in 10+

More than 6 in 10 pet owners said their pet has had an emergency medical expense

<https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>

Pet Insurance by MetLife

Employees can customize their plan design to meet their pet's needs and desired price points

Category	Options	Most Popular*	
Benefit Limits	\$500 to \$25,000 (in \$1,000 increments) OR Unlimited annual limit ¹ option (Benefit allowance resets each year for the life of the pet)	\$5,000	
Deductibles	\$0 to \$2,500 annually (\$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500)	\$250 annually	
Reimbursements	50% to 90%	90%	
Routine Wellness	Included or waived	Included	
Avg. annual premium		2 Yr. Mixed Dog \$500 – \$600	2 Yr. Mixed Cat \$300 – \$400

Coverage for unforeseen events and circumstances

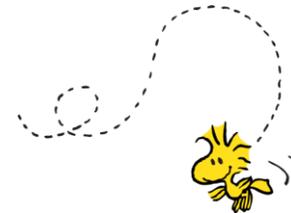


Accident & Illness

Coverage for the unexpected

- Accidental injuries such as broken bones or foreign object ingestion
- Illness such as allergies, ear infections, masses, cancer, hip dysplasia

Preventive Care



Wellness

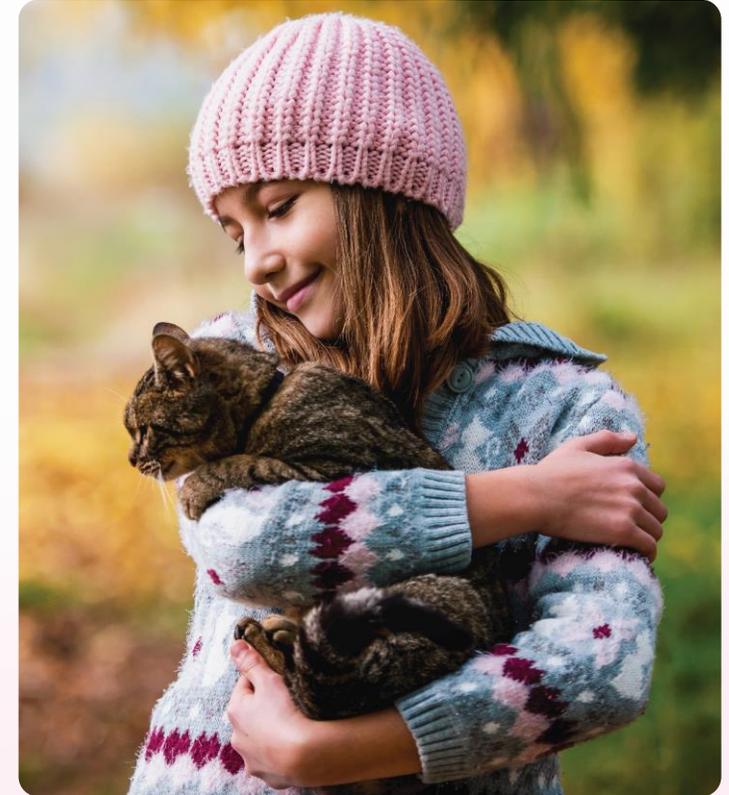
- Optional coverage with additional charge for wellness visits (preventive care, vaccinations etc.)

Pet Plan Insurance

Key Features

With **MetLife Pet Insurance**, pet parents have the **power of choice** to customize their pet insurance to meet their needs.

- No breed exclusions
- No upper age limits⁴
- No initial exam or previous vet records needed to enroll
- No per-incident or lifetime limits
- Group flexible coverage with up to 90% reimbursement¹ and the freedom to visit any U.S. licensed vet
- Optional Preventive Care coverage
- 24/7 access to Telehealth Concierge Services² – because accidents and illnesses don't always wait for your vet to be open
- Multi-channel support options with caring, knowledgeable representatives
- Discounts up to 30%³ and additional offers on pet care, where available
- MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.
- Available on a direct bill basis through global discount portal



1. Reimbursement options include: 50%, 70%, 80% and 90%. Restrictions apply. 2. Virtual veterinary services are available through the MetLife Pet app and are provided entirely by AskVet, a third-party partner; MetLife is not responsible for any pet guidance or advice provided or taken. Veterinarians providing virtual veterinary services cannot prescribe medication or answer questions about the pet policy. 3. When combining discounts, restrictions apply. Must be eligible for applicable discounts. Each discount may not be available in all states. 4. Coverage options may be limited for certain ages.

Pet Insurance in Action

Visit any vet

Members can visit any licensed vet, emergency clinic, or specialist in the U.S. There's no network of providers to worry about.

Submit a claim

Member pays pet's vet bill, and sends claim, including vet records and invoice from the visit. Claims can be submitted on website or mobile app.

Get reimbursed for covered services

Provider follows up with vet for any missing information, making the process easy for employees.

“

Our experience with MetLife has been entirely positive, from the initial call with the phone agent who clearly explained the different options, to the online claim submission process which takes a few short minutes, and finally to the timely claim payment (conveniently provided electronically). I enthusiastically recommend MetLife Pet Insurance!

–MetLife Pet Insurance policyholder

90%

of claims are processed in 10 days or less

Where Do I Learn More and Enroll?



Call MetLife at 1-800-GETMET8

Mondays - Fridays, 8 a.m. – 8 p.m., ET



Enroll for coverage on Adobe's [benefits enrollment site](#).

Go to MetLife microsite to learn more at <https://www.metlife.com/info/adobe/> or scan the QR code.



Custom Adobe microsite

Single hub for all MetLife benefits

[Learn more](#)

