



## **New Health Insurance Marketplace Coverage Options and Your Health Coverage**

### **Part A: General information**

To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer.

#### **What is the health insurance Marketplace?**

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

#### **Can I save money on my health insurance premiums in the Marketplace?**

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### **Does employer health coverage affect eligibility for premium savings through the Marketplace?**

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 8.39% for 2024 of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

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<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

### How can I get more information?

For more information about your coverage offered by your employer, please check your summary plan description or contact (855) 898-4218 or send a secure message through the Adobe Benefits Enrollment site found on [benefits.adobe.com](https://benefits.adobe.com).

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

### Part B: Information about health coverage offered by your employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name: Adobe Inc.	4. Employer Identification Number (EIN): 77-0019522	
5. Employer address: 345 Park Ave	6. Employer phone number: (408) 536-6000	
7. City San Jose	8. State: CA	9. Zip code: 95110
10. Who can we contact about employee health coverage at this job? Adobe Benefits Team		
11. Phone number (if different from above) (855) 898-4218	12. Email address: <a href="mailto:Benefits.adobe.com">Benefits.adobe.com</a>	

Here is some basic information about health coverage offered by this employer:

As your employer, we offer a health plan to all employees. Eligible employees are:

- Regularly scheduled to work at least 24 hours per week and are on the US payroll of Adobe Inc.
- Not a temporary employee, agency employee, or consultant

With respect to dependents, we do offer coverage. Eligible dependents are:

- Your Spouse (defined as the individual to whom the eligible employee is lawfully married, but not legally separated)
- Your Domestic Partner
- Your (or your Spouse's/Domestic Partner's) child(ren):
  - o Through the month in which they attain age 26 for medical benefits; or of any age if they have a physical or mental disability, are incapable of self-support, and dependent upon you for support

Note: This coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.