

Dependent verification

FAQs

1. Why is Adobe conducting this dependent verification?

The purpose of this process is to ensure the long-term sustainability of our benefits so that Adobe can remain focused on providing fair, inclusive, and high-quality benefits to you and your loved ones covered under our eligibility criteria. When employees forget to remove once-eligible dependents from coverage following life events, the costs can compound over time and impact both employee and Adobe premiums.

As part of this initiative, Adobe is partnering with bswift, our U.S. benefits administrator, to verify the eligibility of dependents enrolled in our medical, dental, and/or vision plans.

2. What is the benefit program definition for dependents?

This dependent eligibility verification covers **children, spouses, and domestic partners** enrolled in medical, dental and/or vision plans.

A spouse is the individual to whom you're lawfully married but not legally separated.

A domestic partner is an individual of the same sex or opposite sex with whom you're in a domestic partnership, civil union, or other similar formal relationship that's not a marriage under state law.

For your domestic partner to be eligible for Adobe benefits, you and your partner must satisfy either of these two requirements:

- You have a committed relationship that has existed for at least 12 consecutive months prior to the date you're requesting coverage for your domestic partner, you've maintained the same principal place of residence for at least 12 consecutive months prior to the date you're requesting coverage, and you're responsible to each other for the direction and financial management of your household.
- Your relationship has been recorded, certified and/or registered by a national, state, city, or regional government authority.

If you cover a domestic partner or domestic partner's child who does not qualify as a tax dependent, the coverage will cost you more because that contribution will be taken on a post-tax basis, and the income tax withheld from your paycheck will be increased to cover the tax due on the imputed income value of benefit coverage [PDF].

Dependent children include:

- Your biological children
- Your stepchildren
- Your domestic partner's children
- Your legally adopted children, including children placed with you for adoption
- Children for whom you're responsible as a legal guardian or under the terms of a Qualified Medical Child Support Order (QMCSO)
- Your children are eligible for Adobe medical benefits through the month in which they reach age 26. They're eligible at any age if they have a physical or mental disability, are incapable of self-support and are dependent upon you for support.

3. What if I don't have any dependents or I don't want to cover my dependents with my Adobe benefits?

If you do not currently have dependents that need to be covered, you will not be required to complete the process. Note that after this initial verification period, you will only be able to add dependents to your Adobe medical, dental, and vision benefits if you have a qualified life event or during future Open Enrollment periods.

4. What is the timing?

The verification period is from **October 26 to November 15**. All required documentation must be uploaded within this window.

5. Can I send documents before October 26?

No. Documents should not be submitted before the verification start date of **October 26**. If you upload documents prior to that date, you will need to upload them again during the verification window.

6. Who needs to provide documentation?

If you are an active, benefits-eligible employee with a child, spouse or domestic partner enrolled in our medical plans, vision, and/or dental, you must submit documentation during the dependent eligibility verification period of **October 26 to November 15**.

- If you are on a leave of absence during the verification window **October 26 to November 15**, you are required to participate.
- If you do not currently have dependents that need to be covered, you are not required to complete the process.

7. What documents are acceptable for verification?

See the full list of acceptable documentation based on the type of dependent you are covering.

8. How do I submit the documentation?

First, black out Social Security Numbers, account numbers, financial information, or monetary amounts appearing on your documents.

The **bswift mobile app** is the fastest and easiest way to upload documentation. Download the bswift mobile app from [Google Play](#) or the [App Store](#). Tap the notification that appears at the top of the screen and follow the on-screen instructions.

OR

Employees can **upload via the [Adobe benefits enrollment site](#)**:

- Log on to the Adobe Dependent Verification Hub
- Click **Complete Dependent Verification** in the notification banner at the top of the page
- Select **View and Upload Documents** to upload files

After the documents are reviewed, you will receive either:

- A Verification Approval notice via email, or
- An Insufficient Documentation Received notice via email

9. How do I black out personal information on a PDF?

To remove Social Security Numbers, account numbers, financial information, or monetary amounts appearing on your documents, follow these steps to redact the information using Adobe Acrobat Pro:

- Open your PDF in Adobe Acrobat Pro.
- Select **All tools** from the top or left menu.
- Click **Redact a PDF**.
- Select **Redact text and images**.
- Use your cursor to highlight the text or area you want to redact.
- Repeat for any additional information you want to remove.
- Click **Redact all** to permanently redact the selected information.
- When prompted, choose to sanitize the document to remove hidden information, such as metadata.
- Click Continue and save the redacted PDF with a new file name so you preserve the original.

Important: Redacting vs. covering information

Simply drawing a black rectangle over text does not securely redact it. Someone may still be able to copy, search for, or recover the information underneath. Using Adobe's actual **Redact** tool permanently removes the selected content from the PDF.

How to verify your redactions

After saving the redacted PDF:

- Try selecting and copying text from the blacked-out areas.
- Search the PDF for the words or names you removed.

Confirm the sensitive information no longer appears in the search results.

10. Is my personal information secure?

Yes. All submitted documents are handled confidentially and stored securely. Adobe will not have access to your documentation.

11. What if I don't have the required documents?

Documentation is required to continue coverage for a child, spouse or domestic partner. If you cannot provide acceptable documentation within the verification window, contact the Adobe Benefits Support Team at 855-898-4218 or send a secure message to discuss your options.

12. Where can I find more information?

Starting October 6, the Adobe Dependent Verification Hub will serve as the central source of information for employees throughout the verification process. It will explain why verification is required, outline key dates and deadlines, provide the required-document list and submission guidance, answer frequently asked questions, and direct employees to the appropriate resources and next steps.

13. Can my former spouse be covered if I have a court order requiring me to provide health care coverage for them?

No. The group health plan does not include benefits coverage for former spouses. The court is requiring you, not the Adobe group health plan, to provide health care coverage for your former spouse. Coverage may be available through the Health Insurance Marketplace at HealthCare.gov or by calling 1-800-318-2596.

14. What happens if I miss the deadline?

If documentation is not received by **November 15**, coverage for your unverified child, spouse, or domestic partner will be terminated effective **January 1, 2027**. **You will be able to enroll dependents if you have a qualified life event or during next year's Open Enrollment.** Contact the Adobe Benefits Support Team at 855-898-4218 if you have questions.

15. Will I be notified once my documents are approved?

Yes. A Verification Approval notice will be sent via email confirming your documentation has been reviewed and approved.

16. Will I be notified if my documents aren't accepted?

Yes. An Insufficient Documentation Received notice will be sent via email outlining why your documents were not approved. You will then have a chance to upload different documentation before the dependent verification period ends on November 15.

17. What if my spouse or domestic partner's eligibility status changes?

If your child, spouse or domestic partner is no longer eligible, please update your benefits enrollment as soon as possible by reporting the applicable life event (e.g., divorce, legal separation, termination of domestic partnership) through the Adobe benefits enrollment site.

18. What happens if I remove a dependent during Open Enrollment?

If you remove a dependent during Open Enrollment, their coverage ends December 31, 2026. Removing a dependent is an enrollment choice, so it does not create a COBRA qualifying event.

If your dependent recently had a qualifying event: divorce, legal separation, end of a domestic partnership, or loss of dependent status; report it through the Adobe benefits enrollment site through the appropriate life event. This will ensure your removed dependents are offered COBRA.

19. What happens if my dependent is removed because I do not complete the verification?

If we don't receive acceptable documentation by November 15, 2026, coverage for that dependent ends January 1, 2027. Any dependent who is removed from Adobe coverage will be offered coverage through COBRA.

20. What if my dependent is eligible today but will lose eligibility soon?

Complete the verification now using documents that show your dependent is currently eligible. When they later lose eligibility, report the life event within 30 days through the Adobe benefits enrollment site.

21. What if I already know that my dependent is no longer eligible?

If you had a qualified life event such as divorce, legal separation, or end of a domestic partnership, within the last 30 days, please report the appropriate life event in the enrollment platform prior to going through Open Enrollment. Don't use verification in place of reporting a life event. Report the event such as divorce, legal separation, or end of a domestic partnership through the Adobe benefits enrollment site as soon as possible. That lets Adobe and bswift apply the right coverage-end date and COBRA notice rules.

22. Who can I contact with questions?

Reach out to the Adobe Benefits Support Team at 855-898-4218 or send a secure message.