



## YOUR BENEFITS DURING A LEAVE OF ABSENCE

Your benefits coverage will be continued during certain leave periods as indicated below.

### **Continuation of Coverage During an Approved Leave**

If the Company, in accordance with FMLA, CFRA, PDL or any other applicable federal or state laws, grants you an approved leave, you may, during the continuance of such approved leave, continue your healthcare coverage for you and your eligible dependents.<sup>1</sup> At the time you request the leave, you must agree to make any contributions required by the Company to continue coverage. The amount you must pay toward this coverage will not exceed the amount an active employee pays for coverage under the same plan.

If you are granted continued coverage while on an approved leave, your coverage will end the earliest of the following:

- The date you are required to make any contribution and you fail to do so;
- The date Lincoln Financial determines your approved leave is terminated and you have not yet returned to work; or,
- The date the program (or a particular coverage within the program) is discontinued; however, coverage for health expenses may be available to you under another plan sponsored by the Company.

**If your health coverage ends because your approved leave is deemed terminated by Lincoln Financial and you have not yet returned to work**, you may, on the date of such termination, be eligible for COBRA coverage on the same terms as though your employment terminated, other than for gross misconduct, on such date. If the plan provides any other continuation of coverage (for example, upon termination of employment, death, divorce or ceasing to be a defined dependent), you (or your eligible dependents) may be eligible for such continuation on the date Lincoln Financial determines your approved leave is terminated or the date of the event for which the continuation is available.

**If you acquire a new dependent while your coverage is continued during an approved leave**, the dependent will be eligible for the continued coverage on the same terms as would be applicable if you were actively at work (and not on an approved leave). **You must enroll your new dependent for coverage within 31 days starting on the date of the status change event.** Coverage for a dependent will not be continued under the terms of this provision beyond the date it would otherwise end.

***The charts in the following pages will summarize the effect a leave has on your Adobe benefits. This information is divided among the various types of leaves.***

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<sup>1</sup> Under the actual leave programs offered by the Company, your coverage may continue beyond the period discussed here and for reasons other than those outlined here.

An Important Note for Employees Regularly Scheduled to Work Less Than 24 Hours per Week: The following tables apply to employees regularly scheduled to work 24 hours or more per week. If you are regularly scheduled to work less than 24 hours per week and are on an approved disability leave, any benefits for which you are eligible continue as explained under "Medical Leave" in the charts below. For additional information regarding your situation, you may call 1-408-536-4357 and follow the prompts or email [erc@adobe.com](mailto:erc@adobe.com).

Type of Leave	Healthcare, Life, AD&D, STD and LTD Insurance	Flexible Spending Accounts	
		Healthcare FSA	Dependent Care FSA
<b>Medical Leave</b> (VDI/STD/LTD)	<p>Coverage continues up to a maximum of 12 months if you are on an approved Medical Leave and remain an Adobe employee.</p> <p>Adobe will waive your contributions for up to a maximum total of 12 months for any period that you are unpaid by Adobe. If you were receiving the medical waiver credit, it will cease after your last Adobe paycheck and for the duration of your leave.</p> <p><b>Health Savings Account (HSA) Participants:</b> Your participation continues for the period indicated above.<sup>2</sup></p>	<p>Pre-tax contributions are suspended when do not receive an Adobe paycheck and are being paid through our leave administrator.</p> <p>If you will return in the same tax year, your pre-tax contributions will resume. Your deductions will be recalculated and taken out evenly from your remaining paychecks. If you are returning late in the year and do not think that you will have enough in your paychecks to cover these costs you can also pre-pay per the instructions below.</p> <p>If you will not return in the same tax year, you must make a pre-payment to cover the cost of these elections. You can do this by completing a "Specify a One Time Contribution Health Care and or/ Dependent Care FSA" Life Event in the Adobe Benefits Enrollment tool. Remember to allow at least 2 payroll cycles for this to show up in your paycheck.</p> <p>The dates for which you can submit expenses may be limited. See "Flexible Spending Accounts" in the SPD for more details.</p>	
<b>Parental Leave and Family Care Leave</b> (leave for care of new child or ill family member)	<p>Coverage continues during your approved leave period (<i>up to a maximum of 12 weeks for Family Care Leave and up to a maximum of 16 weeks for Parental Leave</i>).</p> <p>Adobe will waive your contributions for any period that you are not paid by Adobe Payroll. If you were receiving the medical waiver credit, it will cease after your last Adobe paycheck and for the duration of your leave.</p> <p><b>Health Savings Account (HSA) Participants:</b> Your participation continues for the period indicated above.<sup>2</sup></p>	Same as above	
<b>Military Family Leave</b> (FMLA leave to care for a qualifying service member with a serious health condition; also for qualifying exigencies)	<p>Coverage continues for up to a maximum of 12 weeks (26 weeks if leave is to care for a covered service member).</p> <p>Adobe will waive your contributions for any period that you are unpaid by Adobe. If you were receiving the medical waiver credit, it will cease after your last Adobe paycheck.</p> <p><b>Health Savings Account (HSA) Participants:</b> Your participation continues for the period indicated above.<sup>2</sup></p>	Same as above	

<sup>2</sup> Aetna HealthSave with HSA medical plan participants will continue to receive the employer HSA contribution while on leave, if applicable and are otherwise eligible. Employee HSA contributions, if any, will cease once you are no longer receiving an Adobe paycheck and will resume upon your return to Adobe payroll. But note that 1) you can change your HSA contributions at any time on the Adobe Benefits Enrollment Site, subject to Payroll cut-off dates; and 2) you can contribute directly to your HSA through HealthEquity so you can manage your deposits, before, during or after your leave to meet your needs.

(continued)	Healthcare, Life, AD&D, STD and LTD Insurance		Flexible Spending Accounts	
Type of Leave			Healthcare FSA	Dependent Care FSA
<b>Personal Leave of Absence</b>	<p>Healthcare, Life, AD&amp;D, STD/VDI and LTD coverage continues for the first 30 days. After this, coverage is terminated on the last day of the month. At that time, you'll have the option to continue through COBRA. <sup>4</sup>If you were receiving the medical waiver credit, it will cease after your last Adobe paycheck. Conversion is available for Life Insurance.</p> <p>Health Savings Account (HSA) Participants: Your participation continues for the period indicated above but employee HSA contributions, if any, will cease once you are no longer receiving an Adobe paycheck. Also note, Adobe does not make HSA contributions for COBRA participants enrolled in the Aetna HealthSave or HealthSave OOA plans.</p>		<p>Pre-tax contributions are suspended when you no longer receive an Adobe paycheck.</p> <p>You can pre-pay to this account by completing a "Specify a One Time Contribution Health Care and or/ Dependent Care FSA" Life Event in the Adobe Benefits Enrollment tool. Remember to allow at least 2 payroll cycles for this to show up in your paycheck.</p> <p>After 30 days, coverage will terminate.</p> <p>You can continue Health Care FSA contributions on an after-tax basis through COBRA.</p> <p>Dependent Care FSA cannot be continued through COBRA as it is not available.</p> <p>The dates for which you can submit expenses may be limited. See "Flexible Spending Accounts" in the SPD for more details.</p> <p><b>Once your Personal Leave of Absence ends and you return to work, your benefits will be reinstated as they were prior to your leave, although you will need to re-enroll in any supplemental life or AD&amp;D plans. You have 15 days to submit any changes from the date your leave ended in the Adobe Benefits Enrollment Site.</b></p>	
<b>Military Leave</b>	<p>Coverage continues up to a maximum of 12 months.</p> <p>At the end of 12 months healthcare continuation is available through COBRA.<sup>4</sup> Conversion may be available for LTD and Life Insurance.</p> <p>Your contributions will continue for the first 6 months of leave that you remain on Adobe Payroll. During the last 6 months Adobe will continue your coverage at no cost to you. If you were receiving the medical waiver credit, it will cease after your last Adobe paycheck.</p> <p><b>Health Savings Account (HSA) Participants:</b> Your participation continues for the period indicated above.<sup>2</sup></p>		<p>Pre-tax contributions will continue while you remain on Adobe payroll for the first 6 months.</p> <p>During the last 6 months, your pre-tax contributions are suspended when you no longer receive an Adobe paycheck.</p> <p>If come off Adobe payroll and will return in the same calendar tax year, your pre-tax contributions will resume. Your deductions will be recalculated and taken out evenly from your remaining paychecks. If you are returning late in the year and do not think that you will have enough in your paychecks to cover these costs you can also pre-pay per the instructions below.</p> <p>If you come off Adobe payroll and will not return in the same calendar tax year, you must make a pre-payment to cover the cost of these elections. You can do this by completing a "Specify a One Time Contribution Health Care and or/ Dependent Care FSA" Life Event in the Adobe Benefits Enrollment tool. Remember to allow at least 2 payroll cycles for this to show up in your paycheck.</p> <p>The dates for which you can submit expenses may be limited. See "Flexible Spending Accounts" in the SPD for more details.</p>	
		<p>If your Military Leave extends beyond a year and you were offered COBRA, when you return to work, you must submit benefits elections (enroll or opt out) in the Adobe Benefits Enrollment Site within 15 days starting from the date your leave ended.</p>		

<sup>4</sup> After your healthcare coverage terminates, you will receive a packet from Adobe's COBRA administrator with enrollment and payment details.

	Time Off Benefits		
Type of Leave	Time Off, Sick Time and PTO	Holiday Pay	Sabbatical <sup>6</sup>
<b>Medical Leave</b> (VDI/STD/LTD)	<p><b>Sick Time (exempt)</b> accrual will stop on your last Adobe paycheck and resume when you return from leave.</p> <p><b>Time Off (exempt)</b> is not an accrued benefit. Discuss your time off needs with your manager when you return to work.</p> <p><b>PTO (non-exempt)</b> accrual will stop on your last Adobe paycheck and resume when you return from leave. You can use the PTO Cash Out Program at any time during your leave.</p>	Holidays are not paid during the leave period	Your sabbatical date will not be affected unless your leave exceeds one year in duration. (If a leave exceeds a year in duration, an employee's sabbatical eligibility date will be adjusted by the length of their leave that extends beyond 365 calendar days.)
<b>Parental Leave and Family Care Leave</b> (leave for care of new child or ill family member)	Same as above	Same as above	Same as above
<b>Military Family Leave</b> (leave to care for a qualifying service member with a serious health condition; also for qualifying exigencies)	Same as above	Same as above	Same as above
<b>Personal Leave of Absence</b>	Same as above	Same as above	Same as above
<b>Military Leave</b>	<p><b>Sick Time (exempt)</b> accrual will stop when the unpaid period of leave begins and resume when you return to work.</p> <p><b>Time Off (exempt)</b> is not an accrued benefit. Discuss your time off needs with your manager when you return to work.</p> <p><b>PTO (non-exempt)</b> accrual will stop on your last Adobe paycheck and resume when you return from leave. Seniority will not be affected for accrual purposes when you return to work. You can use the PTO Cash Out Program at any time during your leave.</p>	Holidays are paid while you remain on Adobe payroll for the first 6 months. Holidays are not paid when the unpaid period of leave begins.	Your seniority will not be affected for purposes of "continuous years of service" to determine your sabbatical eligibility date.

<sup>6</sup> Up to 12/31/2014, sabbatical eligibility dates were adjusted by the length of a leave that extended beyond 30 calendar days. Effective 1/1/2015, Adobe will not adjust an employee's sabbatical date unless the leave exceeds one year of duration.

Equity Plans <sup>7</sup>				
Type of Leave	Employee Stock Purchase Plan (ESPP)	Stock Options (Incentive and Non-Qualified)	Performance Awards	Restricted Stock Units
<b>Medical Leave (VDI/STD/LTD)</b>	Deductions will stop once you are no longer receiving an Adobe paycheck and will resume upon your return to Adobe payroll. If a purchase period occurs during your leave, the amount in your account will be used to purchase stock on the purchase date.	Vesting will not be affected, except for Incentive Stock Options (ISOs) as may be required in accordance with plan documents and/or securities and tax regulations. <sup>8</sup>	For leaves in excess of 30 days, payment of final value will be prorated.	Vesting will not be affected. <sup>9</sup>
<b>Parental Leave and Family Care Leave</b> (leave for care of new child or ill family member)	Same as above	Same as above	Same as above	Same as above
<b>Military Family Leave</b> (leave to care for a qualifying service member with a serious health condition; also for qualifying exigencies)	Same as above	Same as above	Same as above, except as otherwise may be required by law.	Same as above
<b>Personal Leave of Absence</b>	Your participation will terminate on the 91 <sup>st</sup> day of your leave. You will be withdrawn from the plan.	For Non-Qualified Stock Options, vesting will not be affected. For Incentive Stock Options (ISOs), if your leave is in excess of three months, your ISOs may either cease to qualify as ISOs or may terminate entirely six months and one day after your leave commences. Refer to your grant agreements and plan documents for additional information.	Same as above	Same as above
<b>Military Leave</b>	Same as Medical Leave – though deductions will continue for no more than six months of your leave as long as you receive a paycheck from Adobe, unless you withdraw from the plan.	Vesting will not be affected, except for Incentive Stock Options (ISOs) as may be required in accordance with plan documents and/or securities and tax regulations. <sup>10</sup>	Same as above, except as otherwise may be required by law.	Same as above

<sup>7</sup> Information included in this table is for general purposes only, please refer to the applicable equity plan(s) and award agreement(s) for specific information regarding equity awards, and the enrollment/change form and plan document for specific information regarding the ESPP. The terms of equity awards can vary; therefore, you should review each of your outstanding equity awards for information on Leaves.

<sup>8</sup> Certain types of leave may impact your Incentive Stock Options (ISOs). Please review your applicable plan documents and award agreements for more information.

<sup>9</sup> Prior to July 1, 2012, vesting of equity was adjusted for any time out over 30 days.

Retirement Plan	
Type of Leave	401(k) Plan
<b>Medical Leave (VDI/STD/LTD)</b>	Contributions, including loan payments, will cease once you are no longer receiving an Adobe paycheck and will resume upon your return to Adobe payroll. You can change your deferral percent at any time. You must contact Vanguard, to make loan payment arrangements.
<b>Parental Leave and Family Care Leave</b> (leave for care of new child or ill family member)	Same as above
<b>Military Family Leave</b> (leave to care for a qualifying service member with a serious health condition; also for qualifying exigencies)	Same as above
<b>Personal Leave</b>	Same as above
<b>Military Leave</b>	Deductions will continue as long as you receive a paycheck from Adobe for the first 6 months of your leave, unless you suspend deductions or withdraw from the plan; upon your return, you will have an opportunity to catch up on salary deferral contributions along with related matching contributions to the plan; loan repayment may be suspended for your entire leave, in which case the term of the loan is extended so no re-amortization of payments is necessary upon your return to work.

Bonus Plans and Check-Ins and Pay Increases		
Type of Leave	AIP	Check-Ins and Pay Increases
<b>Medical Leave (VDI/STD/LTD)</b>	Bonus is prorated based on time actually worked during the eligibility period. Refer to the Annual Incentive Plan summary and discuss any questions with your manager.	Check ins will not occur while you are out. However, you should resume the check in's once you are released back to work. Any pay increases will be evaluated at the same time as everyone else and will be based on the work you accomplished during the period you worked. Any increase to your salary will not take effect until you are back on Adobe Payroll.
<b>Parental Leave and Family Care Leave</b> (leave for care of new child or ill family member)	Same as above	
<b>Military Family Leave</b> (leave to care for a qualifying service member with a serious health condition; also for qualifying exigencies)	Same as above	
<b>Personal Leave of Absence</b>	Same as above	
<b>Military Leave</b>	Same as above	

	<b>Other Compensation &amp; Benefits</b>	
<b>Type of Leave</b>	<b>Commission Plan</b>	<b>Deferred Compensation Plan (DCP)</b>
<b>Medical Leave (VDI/STD/LTD)</b>	In general, while on an approved LOA, variable commissions (VCT) will not be payable and no commissions are earned. For LOAs where income replacement is provided, your Total Target Compensation (TTC) will be used as the basis for calculating the income replacement benefit. For additional questions, check out the Sales LOA FAQ or speak with your manager.	You continue to be eligible for the DCP but are excused from fulfilling your annual deferral amount to the extent compensation ceases or is reduced during your leave. If your leave results in a "separation of service" due to a reduction in your service level, your DCP account balance will be paid out to you in accordance with plan rules. Note that these are general statements regarding the effects of a leave on DCP participation, and you are advised to contact Nolan Financial for additional detail at the start of your leave.
<b>Parental Leave and Family Care Leave</b> (leave for care of new child or ill family member)	Same as above	Same as above
<b>Military Family Leave</b> (leave to care for a qualifying service member with a serious health condition; also for qualifying exigencies)	Same as above	Same as above
<b>Personal Leave of Absence</b>	Same as above	Same as above

	Education Benefits	
Type of Leave	529 College Savings Plan	Learning Fund
<b>Medical Leave (VDI/STD/LTD)</b>	It is your responsibility to submit contributions directly to your 529 plan provider once you are no longer receiving an Adobe paycheck as any direct deposits you set up will stop.	You are eligible to complete course(s) in progress before your leave began; otherwise, your eligibility is suspended until you return to work.
<b>Parental Leave and Family Care Leave</b> (leave for care of new child or ill family member)	Same as above	
<b>Military Family Leave</b> (leave to care for a qualifying service member with a serious health condition; also for qualifying exigencies)	Same as above	
<b>Personal Leave of Absence</b>	Same as above	
<b>Military Leave</b>	Same as above	

	Voluntary Benefit Plans	
Type of Leave	Group Legal Plan	Other Voluntary Insurance Plans (Auto, Home, Pet.)
<b>Medical Leave (VDI/STD/LTD)</b>	Coverage continues up to a maximum of 12 months at no cost to you.	You must make arrangements directly with the insurance carrier to send in monthly payments or they will cancel your coverage.
<b>Parental Leave and Family Care Leave</b> (leave for care of new child or ill family member)	Coverage continues at no cost to you during your approved leave period ( <i>up to a maximum of 12 weeks for Family Care Leave and up to a maximum of 16 weeks for Parental Leave</i> ).	Same as above
<b>Military Family Leave</b> (leave to care for a qualifying service member with a serious health condition; also for qualifying exigencies)	Coverage continues for up to a maximum of 12 weeks (26 weeks if leave is to care for a covered service member) at no cost to you.	Same as above
<b>Personal Leave of Absence</b>	Coverage continues for the first 30 days. After this, coverage is terminated. Contact the insurance carrier directly to discuss converting to an individual plan.	You must contact the insurance carrier directly to discuss converting to an individual plan as applicable.
<b>Military Leave</b>	Coverage continues up to a maximum of 12 months. You remain on Adobe payroll and your contributions will continue for the first 6 months of leave. During the last 6 months Adobe will continue your coverage at no cost to you. At the end of 12 months, contact the insurance carrier directly to discuss converting to an individual plan.	During the first 6 months of paid leave, deductions will continue. After this, you must send your monthly premium directly to the plan to continue participation.



	<b>All Other Benefits</b>		
<b>Type of Leave</b>	<b>Adoption Assistance</b>	<b>Transportation Assistance</b>	<b>Other Programs*</b>
<b>Medical Leave</b> (VDI/STD/LTD)	You will be eligible for reimbursement only for adoption expenses incurred before the onset of your leave, but not subsequent expenses, until you return from your leave.	It is your responsibility to cancel any transportation subsidy while you are on leave.	You may be eligible to participate within program guidelines.
<b>Parental Leave and Family Care Leave</b> (leave for care of new child or ill family member)	Same as above		
<b>Military Family Leave</b> (leave to care for a qualifying service member with a serious health condition; also for qualifying exigencies)	Same as above		
<b>Personal Leave of Absence</b>	Same as above		
* Includes Employee Purchase, Wellness Incentive Dollars, Matching Gift, and Patent Award Programs.			