U.S. Benefits & Wellbeing

U.S. rewards impact 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 healthcare coverage for you and your eligible dependents.[1] By enrolling in Adobe's group benefits, you must agree to make any contributions required by the Company on an after-tax basis 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 may end the earliest of the following:

- The date you are required to make any contributions 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. 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*** *on the Adobe benefits enrollment site.* Coverage for a dependent will not be continued under the terms of this provision beyond the date it would otherwise end.

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

[1] 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.

Adobe

An important note: 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, contact the ERC through the Support Center.

Type of Leave	Healthcare, HSA, Life, AD&D, STD, and LTD Insurance	Flexible Spending Accounts	
		Health Care FSA	Dependent Care FSA
Medical Leave (VDI/STD/LTD) **Family Care Leave** (leave for care of ill family member) **Military Family Leave** (FMLA leave to care for a qualifying service member with a serious health condition, and for qualifying exigencies)	Coverage continues up to a maximum of 12 months if you are on an approved Medical Leave and remain an Adobe employee, as long as you continue to pay your premiums. For leaves greater than 30 days, you will pay your premiums directly to the Adobe Benefits Support team, bswift. You will receive a letter from bswift via U.S. mail after the first day of the pay period following 30 days from the start of your leave, with details on scheduling your payments. **Health Savings Account (HSA) participants:** See below regarding your employer and employee contributions.[2]	Pre-tax contributions are suspended when you do not receive an Adobe paycheck and are being paid through our leave administrator. 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 pre-pay per the instructions below. 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 sending a secure message to the Adobe Benefits Support team; "Specify a One Time Contribution Health Care and/or Dependent Care FSA" Life Event and the Adobe Benefits Support team will walk you through next steps. Remember to allow at least two payroll cycles for this to show up in your paycheck. The dates for which you can submit expenses may be limited. See "Flexible Spending Accounts" in the Summary Plan Description (SPD) for more details.	
Maternity and Parental Leave (leave for the birth and/or initial bonding of a new child)	Coverage continues during your approved leave period (*up to a maximum of 6 months for Maternity and up to a maximum of 16 weeks for Parental Leave*), as long as you continue to pay your premiums. For leaves greater than 30 days, you will pay your premiums directly to the Adobe Benefits Support team, bswift. You will receive a letter via U.S. mail from bswift soon after your leave begins, with details on scheduling your payments. **Health Savings Account (HSA) participants:** See below regarding your employer and employee contributions.[2]	Same as above.	

[2] Adobe's bi-weekly **employer** contributions for the Health Savings Account (HSA) will pause during your leave and resume upon your return to work. Employer HSA contributions for 2026 that would have been made during your leave continue to accumulate and will be funded through a one-time deposit to your HSA within two pay periods of your return to work or before the end of 2026 if your leave spans two calendar years (2026–2027). **Employee** HSA contributions, if any, will cease once you are no longer receiving an Adobe paycheck. Upon return, you should check your HSA contributions and recalculate if necessary to meet your annual goal. 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.

Type of Leave	Healthcare, HSA, Life, AD&D, STD, and LTD Insurance	Flexible Spending Accounts	
		Health Care FSA	Dependent Care FSA
Unpaid Personal Leave (>30 days)	Healthcare, Life, and AD&D coverage continues until the last day of the month following the first 30 days of your leave. At that time, you'll have the option to continue some coverages through COBRA. STD and LTD insurance ends on your last day of work. Conversion is available for Life Insurance. **Health Savings Account (HSA) participants:** Your employee and employer 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 plan. Once your Personal Leave ends and you return to work, your benefits will be reinstated as they were prior to your leave. If your Unpaid Personal Leave extends beyond the 6-month limit, supplemental life insurance plans may not be reinstated. You have 15 days from the date your leave ended to submit any eligible changes on the Adobe benefits enrollment site.	Pre-tax contributions are suspended when you no longer receive an Adobe paycheck. You can pre-pay to both the HCFSA and DCFSA accounts by sending a secure message to the Adobe Benefits Support team; "Specify a One Time Contribution Health Care and/or Dependent Care FSA" Life Event and the Adobe Benefits Support team will walk you through next steps. Remember to allow at least two payroll cycles for this to show up in your paycheck. Your HCFSA coverage will terminate on the first of the month following 30 days of your leave. In order to use your funds while on your unpaid leave, you can continue Health Care FSA contributions on an after-tax basis through COBRA. Dependent Care FSA coverage will terminate on the first day of your unpaid leave. DCFSA funds cannot be used during a leave or be continued through COBRA, per IRS guidelines. The dates for which you can submit expenses may be limited. See "Flexible Spending Accounts" in the SPD for more details.	
Military Leave	Coverage continues up to a maximum of 12 months. Your usual contributions will continue for the first 6 months of leave that you remain on Adobe Payroll. After 6 months, you will pay your premiums directly to the Adobe Benefits Support team, bswift. You will receive a letter from bswift via U.S. mail after the first day of the pay period following 30 days after your last Adobe paycheck, with details on scheduling your payments. At the end of 12 months, healthcare continuation is available through COBRA.[3] Conversion may be available for LTD and Life Insurance. **Health Savings Account (HSA) Participants:** See above regarding your employer and employee contributions.[2] **If your Military Leave extends beyond a year, when you return to work**, your benefits will be reinstated as they were prior to your leave, with the exception of any supplemental life or AD&D plans. You have 15 days to submit any changes.	Pre-tax contributions will continue while you remain on Adobe payroll for the first 6 months. During the following 6 months, your pre-tax contributions are suspended when you no longer receive an Adobe paycheck. If you come off Adobe payroll and 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 pre-pay per the instructions below. If you come off Adobe payroll and will not return in the same tax year, you must make a pre-payment to cover the cost of both HCFSA and DCFSA. You can do this by sending a secure message to the Adobe Benefits Support team; "Specify a One Time Contribution Health Care and/or Dependent Care FSA" Life Event and the Adobe Benefits Support team will walk you through next steps. Remember to allow at least two payroll cycles for this to show up in your paycheck. The dates for which you can submit expenses may be limited. See "Flexible Spending Accounts" in the SPD for more details.	

[3] After your healthcare coverage terminates, you will receive a packet from Adobe's COBRA administrator with enrollment and payment details.

Type of Leave	Time Off Benefits		
	Time Off, Sick Time, and PTO	**Holiday Pay**	**Sabbatical[4]**
Medical Leave (VDI/STD/LTD) **Maternity and Parental Leave** (leave for the birth and/or initial bonding of a new child) **Family Care** (leave for care of ill family member) **Military Family Leave** (leave to care for a qualifying service member with a serious health condition, and for qualifying exigencies) **Unpaid Personal Leave (>30 days)**	**Sick Time (exempt)** accrual will stop on your last Adobe paycheck and resume when you return from leave. **Time Off (exempt)** is not an accrued benefit. Discuss your time off needs with your manager when you return to work. **PTO (non-exempt)** 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.	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 one year in duration, an employee's sabbatical eligibility date will be adjusted by the length of their leave that extends beyond 365 calendar days.)
Military Leave	**Sick Time (exempt)** accrual will stop when the unpaid period of leave begins and will resume when you return to work. **Time Off (exempt)** is not an accrued benefit. Discuss your time off needs with your manager when you return to work. **PTO (non-exempt)** accrual will stop on your last Adobe paycheck and will 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.	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.

[4] 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.

Type of Leave	Equity Plans[5]			
	Employee Stock Purchase Plan (ESPP)	**Stock Options (Non-Qualified)**	**Performance Awards**	**Restricted Stock Units**
Medical Leave (VDI/STD/LTD) **Maternity and Parental Leave** (leave for the birth and/or initial bonding of a new child) **Family Care Leave** (leave for care of ill family member)	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.	For leaves in excess of 30 days, payment of final value will be prorated.	Vesting will not be affected.
Military Family Leave (leave to care for a qualifying service member with a serious health condition, and for qualifying exigencies)	Same as above.	Same as above.	Same as above, except as otherwise may be required by law.	Vesting will not be affected.
Unpaid Personal Leave (>30 days)	You will remain enrolled in ESPP for 90 days. If you return during the first 90 days, your enrollment will still be in effect, and your contributions will automatically resume on your first paycheck from Adobe payroll. Missed contributions cannot be caught up with out-of-pocket contributions or additional paycheck withholding. If your Personal Leave extends beyond 90 days, you will be withdrawn from the plan on the 91st day and any unused contributions will be refunded by payroll. When you return, you will be able to enroll again during the next open enrollment period in June or December.	Same as above.	Same as above	On the first day after your Personal Leave commences, the vesting schedule for all unvested Restricted Stock awards shall be paused until you return to active employment and will resume vesting on the next available release date, thereby extending the overall vesting term of the grant.
Military Leave	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.	Same as above.	Same as above, except as otherwise may be required by law.	Vesting will not be affected.

[5] Information included in this table is for general purposes only. For Stock Options, Performance Awards or Restricted Stock Units, please refer to the applicable award agreement(s) and plan documents. For ESPP, please refer to plan documents. The terms of equity awards can vary; therefore, you should review each of your outstanding equity awards for information on Leaves.

Type of Leave	Retirement Plan
	401(k) Plan
Medical Leave (VDI/STD/LTD) **Maternity and Parental Leave** (leave for the birth and/or initial bonding of a new child) **Family Care Leave** (leave for care of ill family member) **Military Family Care Leave** (leave to care for a qualifying service member with a serious health condition, and for qualifying exigencies) **Unpaid Personal Leave (>30 days)**	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 percentage at any time. You must contact Vanguard to make loan payment arrangements. If you receive income through an outside entity during a leave (i.e. Lincoln Financial), that income is not subject to true-up.
Military Leave	Deductions will continue as long as you receive a paycheck from Adobe for the first 6 months of your leave, unless you suspend contributions 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. If you receive income through an outside entity during a leave (i.e. military pay), that income is not subject to true-up.

Type of Leave	Check-in Conversation
All Leave Types	While Check-ins will remain open to employees on leave, you're not expected to complete a Check-in unless you return during the Check-in window and can prioritize the conversation. If you're unable to complete a Check-in due to being on leave, you're still encouraged to have an informal conversation with your manager. You can document any notes from that discussion and upload them as "Supporting Documents" during your next Check-in.

Type of Leave	Bonus Plans and Pay Increases	
	Annual Incentive Plan (AIP)	**Pay Increases**
Medical Leave (VDI/STD/LTD) **Maternity** (disability portion of leave)	Paid approved leaves are subject to an 182-day grace period, where proration does not occur until the 183rd day of the leave. Refer to the Annual Incentive Plan summary and discuss any questions with your manager.	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 or, in the case of pregnancy disability, until you transition to the Parental Leave (bonding) portion of your leave.
Parental Leave (leave for the birth and/or initial bonding of a new child) **Family Care Leave** (leave for care of ill family member) **Military Family Care Leave** (leave to care for a qualifying service member with a serious health condition, and for qualifying exigencies) **Military Leave**	Same as above.	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 while on a non-medical leave will take effect on the effective date, even while you are on leave being paid by Lincoln Financial.
Unpaid Personal Leave (>30 days)	Personal unpaid LOA are subject to proration of the target bonus amount from first day of leave. Bonus is based on days actually worked during the eligibility period. Refer to the Annual Incentive Plan summary and discuss any questions with your manager.	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 take effect when you return from leave and back on Adobe Payroll.

Type of Leave	Other Compensation and Benefits	
	Commission Plan	**Deferred Compensation Plan (DCP)**
Medical Leave (VDI/STD/LTD) **Maternity and Parental Leave** (leave for the birth and/or initial bonding of a new child) **Family Care Leave** (leave for care of ill family member) **Military Family Care Leave** (leave to care for a qualifying service member with a serious health condition, and for qualifying exigencies) **Unpaid Personal Leave (>30 days)** **Military Leave**	In general, while on an approved leave, variable commissions (VCT) will not be payable and no commissions are earned. For leaves 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 on the field readiness site or speak with your manager.	You will 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. DCP contribution deductions will cease once you are no longer receiving your paycheck from Adobe and will resume upon your return to Adobe payroll. Depending upon the duration of your disability, you may receive a distribution of your DCP account assets. 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 details at the start of your leave.

Type of Leave	Education Benefits	
	529 College Savings Plan	**Learning Fund**
Medical Leave (VDI/STD/LTD) **Maternity and Parental Leave** (leave for the birth and/or initial bonding of a new child) **Family Care Leave** (leave for care of ill family member) **Military Family Care Leave** (leave to care for a qualifying service member with a serious health condition, and for qualifying exigencies) **Unpaid Personal Leave (>30 days)** **Military Leave**	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.

Type of Leave	Voluntary Benefit Plans	
	MetLife Voluntary Plans **(Group Legal, Accident, Critical Illness, Hospitalization)**	**Other Voluntary Insurance Plans (Auto, Home, Pet, LTC)**
Medical Leave (VDI/STD/LTD)	Coverage continues up to a maximum of 12 months. For leaves greater than 30 days, you will pay your premiums directly to the Adobe Benefits Support team, bswift. You will receive a letter from bswift via U.S. mail after the first day of the pay period following 30 days after the start of your leave, with details on scheduling your payments.	These programs are direct bill; contact the insurance carrier directly to discuss payment questions.
Maternity and Parental Leave (leave for the birth and/or initial bonding of a new child)	Coverage continues during your approved leave period (*(up to a maximum of 16 weeks for Parental Leave*). For leaves greater than 30 days, you will pay your premiums directly to the Adobe Benefits Support team, bswift. You will receive a letter from bswift via U.S. mail soon after your leave begins, with details on scheduling your payments.	Same as above.
Family Care Leave (leave for care of ill family member) **Military Family Leave** (leave to care for a qualifying service member with a serious health condition, and for qualifying exigencies)	Coverage continues during your approved leave period (*up to a maximum of 12 weeks for Family Care Leave and up to 26 weeks if leave is to care for a covered service member*) For leaves greater than 30 days, you will pay your premiums directly to the Adobe Benefits Support team, bswift. You will receive a letter from bswift via U.S. mail after the first day of the pay period following 30 days after the start of your leave, with details on scheduling your payments.	Same as above.
Unpaid Personal Leave (>30 days)	Coverage continues until the end of the month following 30 days. After this, coverage is terminated, and you will be offered COBRA. Contact the insurance carrier directly to discuss converting to an individual plan.	Same as above.
Military Leave	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. After 6 months, you will pay your premiums directly to the Adobe Benefits Support team, bswift. You will receive a letter from bswift via U.S. mail after the first day of the pay period following 30 days after your last Adobe paycheck. At the end of 12 months, contact the insurance carrier directly to discuss converting to an individual plan.	Same as above.

Type of Leave	Additional Benefits			
	Adoption Assistance	**Commuter Benefit**	**Wellbeing Reimbursement**	**Other Programs***
Medical Leave (VDI/STD/LTD) **Maternity and Parental Leave** (leave for the birth and/or initial bonding of a new child) **Family Care Leave** (leave for care of ill family member) **Military Family Leave** (leave to care for a qualifying service member with a serious health condition, and for qualifying exigencies) **Unpaid Personal Leave (>30 days)** **Military Leave**	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.	Since the commuter benefit is meant to be used only for work-related commuting expenses, you cannot use the funds while out on any type of leave. It is your responsibility to cancel any transportation subsidy while you are on leave.	You are eligible to submit for qualifying reimbursement while you are on leave.	You may be eligible to participate within program guidelines.

* Includes Employee Software Purchase Program, Matching Gift, and Patent Award Programs.