

Adobe benefits

# Rewards guide

## 2024



# Contents

## Benefits eligibility and enrollment .....3

## Health and wellbeing .....4

Medical plan options.....	4
HMSA—bundled health care for Hawai'i.....	4
Aetna medical plans.....	5
Kaiser Permanente HMO medical plan.....	10
Delta Dental plan.....	13
VSP vision plans.....	14
Health Care Flexible Spending Account (FSA).....	15
Health Savings Account (HSA).....	15
Wellbeing resources.....	15
Emotional wellbeing.....	15
Other health care benefits.....	16

## Retirement and financial.....17

401(k) retirement plan.....	17
Employee stock purchase plan (ESPP).....	17
Restricted stock units (RSUs).....	17
Life and disability insurance.....	17
Financial coaching and resources.....	18
Role-specific programs.....	18

## Time off .....19

Exempt employees.....	19
Nonexempt employees.....	19
Time off for bereavement.....	19
Leaves of absence (LOA).....	19
Digital leave of absence planning tool.....	19
Sabbatical.....	19
Disability benefits.....	19
Disaster and epidemic time off (DETO).....	20
Paid holidays.....	20

## Work, life, and perks.....21

Personal and family services.....	21
Learning Fund.....	21
Commuter benefits.....	21
Employee discounts.....	21
Employee software purchase program.....	21
Matching grants program.....	21
Recognition programs.....	22
Group legal services.....	22
Business travel support.....	22
Personal travel assistance.....	22

## Amenities and convenience services.....23

## Per-pay-period contributions.....24

## Contact information.....26

# Benefits eligibility and enrollment



Adobe benefits are offered to regular employees who work 24 hours or more per week. Eligibility for some programs, such as the 401(k) plan and employee stock purchase plan (ESPP), may vary. Health and welfare (H&W) benefits-eligible dependents include your spouse/domestic partner (same- or opposite-sex) and your children (including spouse's or domestic partner's children) up to age 26 (or any age if they're disabled and dependent on you for support).

All H&W benefits are effective on your date of hire. You must enroll or opt out within 15 days of your hire date, or employee-only default coverage will be applied. After your first day of employment with Adobe, go to the [Adobe benefits enrollment site](#) to make your H&W benefits elections.

If you have other medical coverage (i.e., through your spouse/domestic partner or parent), you can opt out of Adobe's medical coverage and, with your valid waiver, be eligible to receive \$650 in a calendar year (\$25 added to your earnings every pay period).

If both you and your spouse/ domestic partner, parent, or child work at Adobe and are eligible for the Adobe H&W program, special enrollment rules apply:

## **Medical, dental, and vision**

Each of you must make a separate election to enroll or waive coverage. You and your spouse/domestic partner may each enroll for coverage as employees, or one may enroll as an employee and cover the other as a dependent. However, you may not be covered simultaneously as an employee and a dependent. In addition, you and your spouse/ domestic partner may not cover the same child as a dependent.

## **Dependent life insurance**

If your spouse/domestic partner works at Adobe, you cannot elect spouse/domestic partner life insurance, and only one of you may cover your dependent children through child life insurance. If your child works at Adobe, you cannot elect child life insurance coverage for that child.

## **Dependent Care Flexible Spending Account**

You and your spouse/domestic partner can each elect the Adobe dependent care gift if you have two or more eligible dependents who qualify.



For more information, visit [benefits.adobe.com](https://benefits.adobe.com).

# Health and wellbeing



## Medical plan options

The medical plans that are available to you based on eligibility, home ZIP code (network and plan service area), and other criteria will appear as options on the Adobe benefits enrollment site. The medical plan options available to you can change if you move or experience other changes.

The Aetna Out of Area HealthSave plan is offered to those employees who do not live within the Aetna Choice POS II or the Aetna Extended Network in Utah. This plan is also offered to those employees who go on an official Global Mobility-coordinated, short-term (six months or less) international assignment outside of the U.S.

To elect the Aetna HealthSave or Aetna Out of Area HealthSave plan, you must be able to certify you are eligible to contribute to a Health Savings Account (HSA), because the plans come with an employer HSA contribution. (See Health Savings Account on page 15 for IRS limits, rules, and proration details.) Those ineligible for an HSA due to Medicare or TRICARE enrollment may elect these plans without an HSA if otherwise eligible.

## HMSA—bundled health care for Hawai'i

If you live in Hawai'i, you are eligible for bundled medical, dental, and vision benefits offered through HMSA. Learn more about [HMSA coverage](#).

## Medical plan options by location

	California & Washington	Hawai'i	All other states	If you're not eligible for an HSA
Aetna HealthSave	✓	×	✓	▲
Aetna HealthSave Basic	✓	×	✓	●
Aetna Out of Area HealthSave	✓	×	✓	▲
Kaiser HMO	✓	×	×	✓
HMSA	×	✓	×	✓

✓ Available

× Unavailable

▲ If you're enrolled in Medicare or TRICARE, you can enroll in this plan, but without an HSA. **For all others: Unavailable.**

● You can enroll in the plan, but you are not permitted to make HSA contributions.

## Aetna medical plans

Percentages shown represent the share the plan pays **after you meet the annual deductible** (unless otherwise noted). You pay the remaining percentage (your coinsurance). Dollar amounts shown represent the amount you pay (your copay) after you meet the deductible, while the plan pays the remainder.

The deductible is higher for out-of-network providers, as is the percentage you pay (your coinsurance). Additionally, all out-of-network benefits are subject to either the usual, customary, and reasonable (UCR) maximum for providers or 300% of the Medicare cost for facilities. Plan reimbursements are based on the recognized charge.

When evaluating the medical plan option that's right for you, it's important to also consider the plan cost (your per-pay-period contribution).

### General provisions

Plan provisions	Aetna HealthSave Basic		Aetna HealthSave		Aetna Out of Area HealthSave
	In-network	Out-of-network	In-network	Out-of-network	
<b>Provider choice</b>	You may use any licensed provider; however, you'll have a lower deductible and receive a higher level of benefits by using providers in the Aetna Choice POS II Network or the Aetna Extended Network in Utah				You may use any licensed provider
<b>Annual deductible<sup>1</sup></b> (applies to all expenses except as noted)	\$1,900 self only \$3,800 family	\$3,800 self only \$7,600 family	\$1,600 self only \$3,200 family	\$3,200 self only \$6,400 family	\$1,600 self only \$3,200 family
<b>Account funding</b> Refer to HSA proration schedule on page 15	There is no Adobe account funding. You can make your own HSA contributions if you're eligible, up to your annual IRS limit.		Adobe provides the following HSA funding to eligible employees: <sup>2</sup> \$850 self only \$1,700 family  You can make your own HSA contributions if you're eligible, up to your annual IRS limit.		
<b>Out-of-pocket maximum (OOPM)<sup>3</sup></b> (includes deductible and copays)	\$4,700 self only \$8,650 family	\$8,100 self only \$16,300 family	\$3,200 self only \$7,400 family	\$6,000 self only \$12,000 family	\$3,200 self only \$7,400 family
<b>Lifetime maximum</b>	Unlimited (excluding certain services)				

<sup>1</sup> If you cover any dependents, your deductible is the FULL family deductible regardless of which member of the family incurs expenses. If you obtain care from an out-of-network provider, only the recognized amount counts toward your deductible. **The full calendar-year deductible applies even if you join the plan or change coverage midyear.**

<sup>2</sup> Deposited if you activate your account with HealthEquity. If you join the plan or increase coverage midyear, the funding is prorated. If you're enrolled in Medicare or TRICARE, you can enroll in an Aetna HealthSave plan without an HSA (no company HSA funding nor ability to make contributions yourself). Adobe does not provide HSA funding to COBRA participants.

<sup>3</sup> If you cover any dependents, your OOPM is the FULL family OOPM regardless of which member of the family incurs expenses. If you obtain care from an out-of-network provider, only the recognized amount counts toward your out-of-pocket maximum. **The full calendar-year OOPM applies even if you join the plan or change coverage midyear.**

## Routine care<sup>1</sup>

Plan provisions	Aetna HealthSave Basic		Aetna HealthSave		Aetna Out of Area HealthSave
	In-network	Out-of-network	In-network	Out-of-network	
<b>Doctor's office visit</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Routine physical exam, preventive care services, immunizations</b> (deductible waived if in-network)	Plan pays 100%		Plan pays 100%		Plan pays 100%
<b>Routine well-baby care, well-child care, immunizations</b> (deductible waived if in-network)	Plan pays 100%		Plan pays 100%		Plan pays 100%

## Hospital care, urgent care, and surgery

Plan provisions	Aetna HealthSave Basic		Aetna HealthSave		Aetna Out of Area HealthSave
	In-network	Out-of-network	In-network	Out-of-network	
<b>Precertification</b>	Handled automatically by network providers	Ensure your provider obtains precertification <sup>2</sup>	Handled automatically by network providers	Ensure your provider obtains precertification <sup>2</sup>	Ensure your provider obtains precertification <sup>2</sup>
<b>Semiprivate room and board<sup>3</sup></b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Emergency room and ambulance<sup>4</sup></b>	Plan pays 80%		Plan pays 90%		Plan pays 80%
<b>Urgent care</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Surgery</b> (outpatient or inpatient)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%

<sup>1</sup> Doctor's office visits include specialist visits and second surgical opinions, though certain limitations may apply; routine physical exam includes OB/GYN exams, mammograms, colorectal cancer screening, and prostate exams. Well-care services all provided in accordance with age-frequency guidelines.

<sup>2</sup> Precertification required for all inpatient stays and certain surgical procedures: a \$400 (inpatient) or \$200 (outpatient) penalty per occurrence applies if precertification is not obtained. Plan reimbursement is based on the recognized amount.

<sup>3</sup> Different benefit payment provisions apply for care provided in a skilled nursing facility.

<sup>4</sup> Under all the plans, nonemergency use of an emergency room or ambulance service is covered at 50%—usage determined by Aetna.

## Maternity and family planning services

Plan provisions	Aetna HealthSave Basic		Aetna HealthSave		Aetna Out of Area HealthSave
	In-network	Out-of-network	In-network	Out-of-network	
<b>Prenatal visits during pregnancy<sup>1</sup></b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Hospital care or birthing center</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Infertility services<sup>2</sup></b> (separate lifetime maximum may apply)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Fertility treatment drugs</b>	Plan pays up to \$60,000 (lifetime maximum). After you meet the deductible, you pay a copay for each prescription.				
<b>Contraceptive drugs and devices</b>	Generic formulary contraceptives will be covered at no member cost share when filled at an in-network pharmacy				

## Mental health care and substance abuse treatment<sup>3</sup>

Plan provisions	Aetna HealthSave Basic		Aetna HealthSave		Aetna Out of Area HealthSave
	In-network	Out-of-network	In-network	Out-of-network	
<b>Outpatient</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Inpatient<sup>4</sup></b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%

<sup>1</sup> Coverage for preventive prenatal care with no cost share to the member is limited to routine pregnancy-related in-network physician office visits, including the initial and subsequent history and physical exams of the pregnant woman (maternal weight, blood pressure, and fetal heart rate check). Items not considered preventive include (but are not limited to) ultrasounds, amniocentesis, fetal stress tests, inpatient admissions, high-risk specialist visits, certain pregnancy diagnostic lab tests, and delivery, including anesthesia, and postpartum care.

<sup>2</sup> Three assisted reproductive technology (ART) cycles per lifetime, including IVF, GIFT, ZIFT, and FET. The plan's ART cycles can be used for fertility preservation; if you do fertility preservation, you get an extra half-cycle of ART, making you eligible for a combined total of 3.5 lifetime ART cycles. See plan booklet for definition of a "cycle." Artificial insemination (AI) services and ovulation induction (OI) procedures benefits are limited to six attempts per lifetime. Benefits for the freezing and storage of sperm, eggs, and embryos are covered for up to one year.

<sup>3</sup> Benefits provided through Aetna; routine outpatient services do not require precertification. Inpatient treatment must be preauthorized. Applied behavioral analysis (ABA) coverage requires precertification and is subject to medical necessity or utilization reviews.

<sup>4</sup> Different benefit payment provisions apply for care provided in a skilled nursing facility.

## Other medical care

Plan provisions	Aetna HealthSave Basic		Aetna HealthSave		Aetna Out of Area HealthSave
	In-network	Out-of-network	In-network	Out-of-network	
<b>Diagnostic lab, X-ray, and imaging</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Allergy testing and treatment</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Acupuncture</b>	Plan pays 80%				
<b>Spinal manipulation</b> (45 visits per year)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Physical and occupational therapy</b> (60 visits per year combined)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Speech therapy</b> (60 visits per year)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Autism applied behavioral analysis</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Habilitation services</b> (treatment of autism and developmental delays, including physical, occupational, and speech therapy)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Durable medical equipment</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Hearing exam and hardware<sup>1</sup></b>	Plan pays 100%				

<sup>1</sup> Hearing supply maximum per 24-month period is limited to one hearing aid per ear.

The medical plans may require precertification for certain procedures, treatments, and hospital stays. If you use in-network providers, this process is handled automatically. Otherwise, if you're enrolled in a plan that has an out-of-network option and you obtain the services from an out-of-network provider, it's your responsibility to ensure you complete this process when required.





## Prescription drug benefits<sup>1</sup>

Plan provisions	Aetna HealthSave Basic		Aetna HealthSave		Aetna Out of Area HealthSave
	In-network	Out-of-network	In-network	Out-of-network	
<b>Retail: 30-day supply<sup>2</sup></b>	After deductible: \$15 generic, \$45 brand-name drugs on the Aetna Performance Drug List, \$65 other brand-name drugs				
<b>Mail order: 90-day supply<sup>2</sup></b>	After deductible: \$30 generic, \$90 brand-name drugs on the Aetna Performance Drug List, \$130 other brand-name drugs. Order through CVS Caremark Mail Service Pharmacy. Mail-order prices are also available when you fill your maintenance prescriptions at CVS pharmacies.				
<b>Specialty drugs: 30-day supply</b>	After deductible: \$15 generic specialty, \$45 preferred specialty, \$65 non-preferred specialty drug. Use the CVS Specialty Pharmacy to fill your prescriptions for specialty medications.				

<sup>1</sup> Covered through Aetna. You pay as indicated above when filling at participating pharmacies. Reduced benefits if drugs are obtained at a nonparticipating pharmacy. Copays count toward plan's out-of-pocket maximums.

<sup>2</sup> Preventive care medications for certain conditions are not subject to the deductible.

## Kaiser Permanente HMO medical plan

Kaiser is available to eligible California and Washington employees who live within Kaiser's service area, based on home ZIP code. To enroll and to continue enrollment in this plan, you must meet all eligibility requirements, including the service area eligibility requirements. If you're eligible, Kaiser will appear as an option on the [Adobe benefits enrollment site](#).

For more complete coverage details, refer to the Kaiser Evidence of Coverage plan documents at [benefits.adobe.com](#).

### General provisions

Plan provisions	Kaiser HMO
Provider choice	You must use Kaiser doctors and facilities. Kaiser will provide benefits for emergency services provided outside Kaiser if access to Kaiser facilities is not available.
Annual deductible	None
Out-of-pocket maximum	\$3,000 individual; \$6,000 family (Refer to your Kaiser Evidence of Coverage document to learn which services apply to the plan out-of-pocket maximum.)
Lifetime maximum	Unlimited

### Routine care<sup>1</sup>

Plan provisions	Kaiser HMO
Doctor's office visit	You pay \$25
Routine physical exam, preventive care services, immunizations	Plan pays 100%
Routine well-baby care, well-child care, immunizations	Plan pays 100%

<sup>1</sup> Routine physical exam includes OB/GYN exams, mammograms, colorectal cancer screening, and prostate exams—provided in accordance with age-frequency guidelines.

## Hospital care and surgery

Plan provisions	Kaiser HMO
Precertification	Handled automatically
Hospitalization services	You pay \$250 per admission
Urgent care	You pay \$25
Emergency room and ambulance	Emergency room: You pay \$100 (waived if admitted). Ambulance: You pay \$50 per trip.
Surgery (outpatient)	You pay \$100

## Mental health care and substance abuse treatment

Plan provisions	Kaiser HMO
Outpatient	You pay \$25 per visit (for group therapy, \$12 [CA] or \$0 [WA]; for substance use disorder group therapy, \$5 [CA] or \$0 [WA])
Inpatient	You pay \$250 per admission; substance abuse treatment limited to detoxification

## Maternity and family planning services

Plan provisions	Kaiser HMO
Prenatal visits during pregnancy	Plan pays 100%. After confirmation of pregnancy, the normal series of regularly scheduled preventive prenatal care exams and the first postpartum follow-up consultation and exam are covered at no charge.
Hospital care or birthing center	You pay \$250 per admission
Infertility services	Plan pays 90% for covered services related to the diagnosis and treatment of infertility. Services include in vitro fertilization (IVF), gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), artificial insemination (AI), ovulation induction (OI), and intracytoplasmic sperm injection (ICSI) or ovum microsurgery services. Limitations: Three assisted reproductive technology (ART) cycles per lifetime, including IVF, GIFT, and ZIFT (no dollar limit). Fertility services do not count toward the out-of-pocket maximum; services are covered if they are part of an active cycle to create pregnancy. (Kaiser Washington participants: Contact Member Services for information about your assisted reproductive technology benefits.)
Fertility treatment drugs	Plan pays 90% (50% in Washington)
Contraceptive drugs and devices	Prescribed, FDA-approved contraceptive devices and contraceptive drugs are covered at no cost to comply with women's preventive service requirement

## Prescription drug benefits<sup>1</sup>

Plan provisions	Kaiser HMO
<b>Retail</b>	Generic: \$15, up to 30-day supply Brand: \$45, up to 30-day supply Specialty: \$45, up to 30-day supply
<b>Mail order</b>	Generic: \$30, up to 100-day supply (90-day supply in WA) Brand: \$90, up to 100-day supply (90-day supply in WA)

## Other medical care

Plan provisions	Kaiser HMO
<b>Diagnostic lab, X-ray, and imaging</b>	You pay \$10 per lab test or X-ray. You pay \$50 per MRI, CT, or PET scan.
<b>Allergy testing and treatment</b> (injections)	You pay \$25 per visit; plan pays 100% for injection
<b>Acupuncture</b>	California: You pay \$15 per visit, up to 30 visits per year. Washington: You pay \$25 per visit, up to 12 visits per year.
<b>Spinal subluxation</b> (chiropractic care)	California: You pay \$15 per visit, up to 30 visits per year. Washington: You pay \$25 per visit, up to 20 visits per year.
<b>Rehabilitation services</b>	You pay \$25 per visit. You pay \$250 per admission (inpatient).
<b>Habilitation services</b>	You pay \$25 per visit
<b>Durable medical equipment</b>	Plan pays 80%
<b>Hearing aid services</b>	You pay \$25 per exam; plan pays up to \$1,000 every 36 months for devices
<b>Home health</b>	Plan pays 100%, up to 100 visits per year in California; up to 130 visits in Washington

<sup>1</sup> Copays count toward plan's out-of-pocket maximums.

## Delta Dental plan

Percentages shown represent the amount the plan pays after you meet the deductible (unless otherwise noted). You pay the remaining percentage (your coinsurance). Under the Delta Dental plan, PPO and Premier network dentists cannot charge you amounts above the allowed fee. Non-Delta dentists are paid up to the usual, customary, and reasonable (UCR) maximum.

The plan includes the SmileWay wellness benefit, which provides 100% covered additional teeth and gum cleanings throughout the year if you've been diagnosed with a chronic medical condition and are at a high risk for advanced tooth decay.

To help your coverage go further, preventive care services do not count toward your annual maximum.

### General provisions

Plan provisions	Delta Dental plan		
	PPO dentists	Premier dentists	Non-Delta dentists <sup>1</sup>
Provider choice	<p>You may use any licensed dentist; however, your out-of-pocket costs will be lower when you use Premier dentists and the lowest when you use PPO dentists.</p> <p>If you use non-Delta dentists, you are responsible for your percentage share plus any amounts the dentist charges above the allowed amount.</p>		
Annual deductible	<p>\$50 individual \$150 family</p>		
Annual benefit maximum	<p>\$2,500 per calendar year</p>		

### Covered services

Plan provisions	Delta Dental plan		
	PPO dentists	Premier dentists	Non-Delta dentists
Diagnostic and preventive care	Plan pays 100%, no deductible	Plan pays 100%, no deductible	Plan pays 100%, no deductible
Basic care <sup>1</sup>	Plan pays 90%	Plan pays 80%	Plan pays 80%
Major care <sup>1</sup>	Plan pays 60%	Plan pays 50%	Plan pays 50%
Orthodontic treatment <sup>2</sup> (adults and children)	<p>Plan pays 50%</p> <p>Benefits limited to \$2,500 per lifetime per individual</p>	<p>Plan pays 50%</p> <p>Benefits limited to \$2,500 per lifetime per individual</p>	<p>Plan pays 50%</p> <p>Benefits limited to \$2,500 per lifetime per individual</p>

<sup>1</sup> Plan pays up to the usual, customary, and reasonable (UCR) maximum.

<sup>2</sup> The deductible is applied once at the start of a new treatment plan.

## VSP vision plans

While you receive the best overall benefits when seeing VSP network doctors, you also have access to VSP retail chain affiliate partners, including Costco Optical, Walmart, and Sam's Club. You can search for network providers and affiliate providers using the provider search on [vsp.com](https://vsp.com). If you don't wear prescription glasses or already have your prescription glasses, the vision plans offer an enhanced LightCare benefit, which allows you to use your frame allowance with VSP providers and affiliate providers for ready-to-wear, non-prescription blue-light-filtering glasses or non-prescription sunglasses.

Plan provisions	VSP plan		
	Vision Plus plan	Vision Basic plan	Non-VSP provider
<b>Exam</b>	100% every calendar year	100% every calendar year	Plan pays up to \$50 every calendar year
<b>Optomap retinal screening</b>	\$25 copay	\$39 copay	Plan pays up to \$50
<b>Lenses (pair)</b>	Subject to plan limits; plan pays every calendar year	Subject to plan limits; plan pays every calendar year	Plan pays up to:
Single-vision	100%	100%	\$50
Lined bifocal	100%	100%	\$75
Lined trifocal	100%	100%	\$100
Standard progressive	100%	100%	\$85
Premium progressive	100%	\$80–\$90 copay	\$85
Custom progressive	100%	\$120–\$160 copay	\$85
Blue-light-blocking coating	100%	100%	Not covered
Anti-glare coating	\$0 copay	\$0 copay	Not covered
<b>Frames</b>	Plan pays up to \$250 every calendar year (\$135 allowance at Costco, Walmart, and Sam's Club)	Plan pays up to \$150 every 2 years (\$80 allowance at Costco, Walmart, and Sam's Club)	Plan pays up to \$70 every 2 years (Basic), every year (Plus)
<b>LightCare benefit</b>	Plan pays up to \$250 every calendar year for ready-made non-prescription sunglasses or select, non-prescription blue-light-filtering glasses instead of prescription glasses	Plan pays up to \$150 every 2 years for ready-made non-prescription sunglasses or select, non-prescription blue-light-filtering glasses instead of prescription glasses	Not covered
<b>Contact lenses</b>	Plan pays standard and premium fittings in full after copay, plus 15% off contact lens exam. Copay will never exceed \$60. \$250 lens allowance every calendar year (in lieu of lenses and frames).	Plan pays standard and premium fittings in full after copay, plus 15% off contact lens exam. Copay will never exceed \$60. \$150 lens allowance every calendar year (in lieu of lenses and frames).	Plan pays up to \$150 every calendar year
<b>Second pair of glasses or contacts</b>	Covered, subject to the same allowance as the first pair	Not covered	Not covered
<b>Diabetic Eyecare Plus program</b>	Services related to diabetic eye disease, glaucoma, and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. \$20 copay. Ask your VSP doctor for details.		
<b>Additional benefits</b>	When you use VSP providers, you receive 40% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your WellVision Exam or 20% off from any VSP doctor within 12 months. Extra \$20 to spend on featured frame brands. Go to <a href="https://vsp.com/specialoffers">vsp.com/specialoffers</a> for details. Laser vision correction: Generally 15% off the regular price or 5% off the promotional price from contracted facilities.		

## Health Care Flexible Spending Account (FSA)

The Health Care FSA allows you to set aside up to \$3,200 pretax in 2024 for qualified health care expenses. You can only contribute to the Health Care FSA if you've waived Adobe medical coverage or if you're enrolled in Kaiser medical coverage.

## Health Savings Account (HSA)

Offered through HealthEquity, the HSA is available if you enroll in the Aetna HealthSave, Aetna Out of Area HealthSave, or Aetna HealthSave Basic medical plan and if you meet IRS requirements. Your account balance rolls over and continues to grow tax-free from year to year and is portable.

When you have a balance of over \$1,000 in your account, you can invest the extra money, so your savings can continue to grow tax-free.

To qualify for an HSA, you must meet certain IRS requirements. Visit the [Health Savings Account \(HSA\) page](#) to learn more. You can use the money in your HSA to pay for your share of qualified medical expenses for yourself, your spouse, and dependents you claim on your tax return. Contact HealthEquity at 866-346-5800 with your HSA questions. Be sure to consult with your tax advisor on your personal situation.

### HSA contributions

You can contribute up to the annual IRS limit, which in 2024 is \$4,150 for individuals and \$8,300 for families, and an extra \$1,000 if you're age 55 or older. If you join or change coverage midyear, [your IRS limit may be lower](#). These limits include contributions from all sources—yours and employer contributions (if any).

### HSA funding proration schedule

Adobe makes annual HSA contributions to eligible individuals who enroll in the Aetna HealthSave or Aetna Out of Area HealthSave plan. Below is the proration Adobe applies to the annual contribution when you join the plan. If you increase coverage from single to family, a proration will also be applied. You can see contribution amounts on the [Adobe benefits enrollment site](#).

### Proration schedule: HSA and Dependent Care FSA gift

Based on your effective date in the plan	% of annual amount provided
January 1 – January 31	100%
February 1 – February 28	92%
March 1 – March 31	83%
April 1 – April 30	75%
May 1 – May 31	67%
June 1 – June 30	58%
July 1 – July 31	50%
August 1 – August 31	42%
September 1 – September 30	33%
October 1 – October 31	25%
November 1 – November 30	17%
December 1 – December 31	0%

## Wellbeing resources

### Wellness centers

Fully equipped and staffed fitness facilities are available at the San Jose, San Francisco, Seattle, and Lehi office locations.

### Wellbeing reimbursement program

Get reimbursed up to \$600 per year for eligible wellbeing expenses incurred by you and your dependents. Examples of eligible expenses include gym memberships, bike share memberships, fitness classes, massages, activities for kids, nutritional counseling, financial wellbeing resources, pet care, and emergency preparedness. Please note that this benefit is subject to payroll taxes and will be prorated for new hires.

### Thrive Global

Beginning in 2024, employees will have access to Thrive Global, a wellbeing resource that helps you reach your goals through meaningful daily micro-steps. Choose your personalized journey to focus on topics like movement, food, money, or focus, and find on-demand resources to support you along the way. Keep an eye out for more information on how to sign up.

## Emotional wellbeing

### Employee assistance program (EAP)

Adobe's EAP, Spring Health, gives you seamless access to world-class providers who deliver precisely what you need—whether that's work and life resources or the opportunity to speak with a counselor. You and your family have access to on-demand support 24/7 and 12 free counseling sessions per person per calendar year. Visit the [emotional wellbeing page](#) to learn more.

### Brightline

Aetna members can access Brightline, which provides behavioral, speech, and language therapy, and medication management for children 18 months to 17 years old. Brightline Connect offers digital webinars, interactive tools, and more. View [Aetna resources](#) for more information.

### Mental health support

Get in-person and virtual [mental health care](#) from your Aetna or Kaiser health plan.

### Mind Companion

Aetna members can take an assessment and get guidance on the right wellbeing and mental health support resources for their needs, along with a care navigator available by phone.

### Headspace +1

The Headspace app delivers guided meditation sessions to your phone or browser that help you manage your stress, sleep better, find your focus, boost your creativity, and achieve more balance in your life—all at no cost. Plus, you can add someone from your family or household for free so they can reap the benefits of Headspace.

### AbleTo support program

If you're struggling with a health condition or a stressful life change, AbleTo can provide Aetna members personalized support—through twice-a-week, 1:1 coaching and therapy sessions—to help you feel more in control.

## TenCode Benefits

Dealing with the death of a loved one is stressful. Adobe has partnered with TenCode Benefits to provide support for you and your beneficiaries after the death of a loved one, at no cost to you. Get help navigating insurance claims, COBRA enrollment, Social Security, financial institutions, credit agencies, and more.

## Other health care benefits

### Aetna Service Advocate

Aetna members can dial just one number to get answers to benefit questions and personalized help finding in-network providers, making appointments, and connecting to Aetna resources.

### Teladoc Medical Experts

You and your family (spouse/domestic partner, children, siblings, parents, parents-in-law, grandparents, grandparents-in-law, and grandchildren) can get an expert second opinion on any medical diagnosis or treatment plan—at no cost to you. Teladoc Medical Experts can also help you find specialists and get answers to medical questions.

### Teladoc telemedicine

If you're an Aetna member, you can save time, money, and hassle with phone or video visits through Teladoc. Talk with a doctor, dermatologist, psychiatrist, or therapist from anywhere, and have a prescription sent to your local pharmacy when needed. Register at any time. Once you meet your annual deductible, Teladoc visits are covered 100%.

### Aetna Virtual Primary Care

As an Aetna member, you can get primary care right from your smartphone or laptop through Teladoc. Build a relationship with the same virtual provider through video visits, and get access to your care team by phone and in-app messaging. Your virtual care provider can order lab work, imaging studies, referrals, vaccinations, and more.

### One Medical primary care

With this free membership, you can access world-class doctors, same-day appointments, and more. Note that access and locations vary across the U.S.

### Aetna nurse care manager

If you're an Aetna member, you have a contact to help you face the challenge of a serious medical condition, such as diabetes, osteoporosis, heart disease, or cancer. You'll have 1:1 help and support from a trained nurse to better understand your condition(s), follow your doctor's recommended treatment regimen, stay on track with medications, and navigate and coordinate your care.

### Transform Diabetes Care program

This diabetes management program helps Aetna members improve their overall health.

## AccessHope cancer support

You and your dependents (spouse/domestic partner and children under age 26) can receive leading-edge cancer expertise from AccessHope, including a phone line for support from oncology nurses, a Cancer Information Center and CaringBridge access. You can also get a second opinion by having your case reviewed by AccessHope's experts. For Aetna members with certain complex and rare cancers, AccessHope automatically reviews medical records and treatment plans to help ensure you are receiving the best care possible.

## Aetna autism spectrum disorder (ASD) support program

If you are an Aetna member and your family is affected by an autism spectrum disorder (ASD) diagnosis, Adobe provides health care benefits and a support program through Aetna to help meet your family's needs.

## CareCounsel

Get help and support with complex health benefits concerns, insurance claims, and Medicare questions.

## Medicare Transition Services

Access resources and Medicare specialists who can help you avoid confusion or mistakes during Medicare enrollment. This program is available to all employees and spouses/domestic partners who are considering Medicare.

The [Contact information page](#) at the end of this guide provides contact information for Adobe's benefit providers.





# Retirement and financial



## 401(k) retirement plan

Save for your future through pretax or Roth after-tax 401(k) contributions.

- Contribute 1%–65% of your eligible compensation, subject to IRS annual limits.
- Adobe matches 50% of the first 6% of eligible compensation.
- Enroll or make changes anytime, with no waiting period. Automatic enrollment happens approximately 30 days after your date of hire.
- Choose from three investment paths: Target Retirement Trusts, Core Investment Funds, and the self-directed brokerage option.
- Roll over your qualified accounts to the Adobe 401(k) plan.
- Take advantage of the 401(k) plan's guidance and advice options.

Contribute even more via a traditional after-tax account. There is no Adobe match with this option. The 401(k) plan also allows for Roth in-plan conversions.

The Vanguard 401(k) website will also display your deferred compensation plan and Health Savings Account balances, if applicable, to give you an overall view of your savings.

## Employee stock purchase plan (ESPP)

You invest in Adobe through your talent and hard work. The ESPP helps you invest in the company financially as well—and to reap the rewards of that investment. Here's what you can do with the ESPP:

- Set aside up to 25% of eligible compensation through convenient payroll deductions (up to the annual limit).
- Enroll (or increase your contribution percentage) twice a year during the June and December enrollment periods.
- Participation continues automatically, unless you choose to withdraw, leave Adobe, or no longer meet eligibility requirements.
- Lock in a discounted stock purchase price for up to 24 months.
- Purchase Adobe stock twice a year at a discount of at least 15% as of the purchase date.
- Manage your enrollment and access your shares online via your E\*TRADE account.

## Restricted stock units (RSUs)

The company may award RSUs to new hires or existing employees based on their individual performance and other factors.

## Life and disability insurance

### Employee life insurance

You may elect Adobe-provided basic life coverage of \$50,000 or up to 3 times your salary (rounded down to the nearest \$50,000), up to \$500,000.

Upon initial eligibility, you have the option to buy supplemental life coverage in \$50,000 increments, up to 10 times your salary, with no evidence of insurability (EOI). A \$2 million maximum applies, which includes the basic life amount. During Open Enrollment or certain qualifying life events, you may increase your level of coverage by up to three \$50,000 increments with no EOI. You may increase your level of coverage by more than three \$50,000 increments with EOI (up to plan limits).

### Spouse and child life insurance

You have the option to buy spouse life insurance in \$25,000 increments, up to \$250,000. Evidence of insurability is required at certain levels.

You have the option to buy child life insurance in \$12,500 increments, up to \$50,000.

The combined total of spouse and child life insurance cannot exceed 100% of the combined employee basic and supplemental life insurance.

If you have a spouse/domestic partner who is an Adobe employee, you cannot cover one another with supplemental life, and only one of you can cover your children. If you have a child who works at Adobe, you cannot cover them under supplemental dependent coverage.

### Employee accidental death and dismemberment (AD&D) insurance

Adobe provides coverage of up to 3 times your salary (rounded down to the nearest \$50,000), up to \$500,000.

You have the option to buy supplemental AD&D coverage in \$50,000 increments, up to 10 times your salary. A \$2 million combined maximum applies, which includes the basic AD&D coverage.

## Financial coaching and resources

### My Secure Advantage

Adobe offers free, 1:1 confidential financial wellbeing coaching by experienced, certified financial professionals through My Secure Advantage. Your coach can advise you on taxes, retirement planning, investing, spending strategies, buying a home, and more.

My Secure Advantage also provides identity theft protection and restoration services, credit monitoring and report services, as well as the MSA wallet tool to help you manage your budget. You can also get discounted rates on TaxAct's online tax preparation and filing services.

### 529 education savings plan

Set aside money with tax-free growth for qualified educational costs. You have multiple investment funds to choose from, including age-based, aggressive growth, and balanced portfolios.

### Additional resources

Additional [financial benefits](#) from Adobe include student loan refinancing, budgeting tools, and other resources to help you manage your money and plan for the future.

## Role-specific programs

### Executive health

Director-level and above employees are eligible for the [executive health program \(EHP\)](#), which provides an annual Adobe-paid complete physical examination at approved clinics. If you are an SVP or above and an officer of the company, you may elect the EHP or [executive concierge medicine](#), a primary care practice that is offered as part of Stanford Hospitals and Clinics. This program does not provide medical insurance coverage.

### Deferred compensation plan (DCP)

U.S. director-level and above employees are eligible for this plan, which allows you to save above the limits of the Adobe 401(k) plan and defer taxes to help reach your financial goals. You may defer base salary, commissions (if applicable), and AIP bonus.

### Annual incentive plan (AIP)

This financial incentive plan is awarded to eligible employees to drive aggressive growth and accountability, ensure the execution of our operating plan, and motivate and inspire employees to contribute at peak performance.

### Sales compensation program

This financial sales incentive plan is awarded to eligible sales employees to drive the achievement of sales goals and business objectives. The program is reevaluated on an annual basis, and commission is paid at regular intervals (schedule varies by role).



# Time off



## Exempt employees

- You're eligible for two company breaks: July 1–5, 2024, and December 24–31, 2024, inclusive of Adobe-paid holidays.
- There's no specified number of vacation days or other paid time off for full-time, exempt Adobe employees. Each employee's personal and work situation is unique, so we encourage you to work directly with your manager to arrange the time off you need.
- You'll continue to receive your regular pay when you take time away from work for vacation or other personal reasons, with the exception of time off for illness or leaves of absence, which are managed separately under those policies.
- You will accrue sick time off each pay period, up to a 10-day maximum.
- Paid time off is available for jury duty and bereavement.

## Nonexempt employees

- You're eligible for two company breaks: July 1–5, 2024, and December 24–31, 2024. You will be required to use PTO for days that are not Adobe-paid holidays (borrowing against future PTO up to the maximum allowable, if necessary).
- You will accrue two days of paid time off (PTO) each month for the first five years of service. After five years, you'll begin to accrue more, up to a maximum of 30 days. Use PTO for vacation, sick time, personal business, and floating holidays.
- Time off is available for jury duty and bereavement.

## Leaves of absence (LOA)

There are many reasons you may need to take time away from work—whether for health or family needs, service to our nation, or some other occasion—beyond time off for vacation or sabbatical. Adobe offers several LOA programs to give you the time you need.

The Welcome Back program offers resources to employees and managers to facilitate a seamless return from an extended leave.

## Sabbatical

In recognition of your contributions to the business, you are granted an extended amount of time to relax, recharge, and reenergize. You can take paid time off based on your years of continuous service.

- Four weeks after five years of continuous service
- Five weeks after 10 years of continuous service
- Six weeks after 15 years of continuous service and every subsequent five years of continuous service

Sabbatical must be taken within two years from the date earned.

## Disability benefits

### Voluntary disability insurance (VDI) / short-term disability (STD)

If you work in California, Adobe automatically enrolls you in the VDI plan starting on your date of hire. You may opt out of VDI and instead carry California State Disability Insurance (SDI).

If you work and reside outside of California, you're covered by short-term disability (STD) and any applicable state disability plan. These plans pay a benefit if you're unable to work due to an illness or injury, as well as maternity.

- 100% salary replacement for days 8–63
- 66.67% salary replacement for days 64–120

California's Paid Family Leave (PFL) is a component of Adobe's VDI plan and California SDI. The benefit amount and duration are set by the state.

### Long-term disability (LTD) insurance

LTD provides income replacement for medical disability after 120 days. Benefits are contingent on medical documentation and approval from Lincoln Financial, Adobe's leave program administrator, and are coordinated with any third-party disability benefits you're eligible to receive. The benefit provides 66.67% salary replacement.

## Time off for bereavement

Adobe strives to ensure that you have the support you need to care for yourself and your family during major life events. If a loved one passes away, you may take time away from work to be with your family. Regular employees, interns, and Adobe-paid temps are eligible to take up to 20 paid days per calendar year to help ease the emotional, financial, and logistical burdens during the loss of an immediate family member (including loss of a pregnancy). There is no impact to your benefits while on bereavement leave.

## Disaster and epidemic time off (DETO)

To support our employees and their families during uncertain and difficult times, Adobe offers up to 20 working days per calendar year of paid time off for situations that meet the conditions defined in our [Disaster and Epidemic Time Off policy](#).

The days off must be approved by your manager and taken at the time of the immediate need. There is no impact to your pay or benefits while you are taking this time off.

## Digital leave of absence planning tool

Map out your leave of absence with Veer, and create a personalized timeline, financial plan, and journey-map checklist.

## Paid holidays

If you work at least 24 hours per week, you get to enjoy these 11 paid holidays in 2024:

Monday, January 1	New Year's Day
Monday, January 15	Martin Luther King Jr. Day
Monday, February 19	Presidents' Day
Monday, May 27	Memorial Day
Thursday, July 4	Independence Day
Friday, July 5	Summer Holiday
Monday, September 2	Labor Day
Thursday, November 28	Thanksgiving Day
Friday, November 29	Thanksgiving Holiday
Tuesday, December 24	Christmas Eve
Wednesday, December 25	Christmas



# Work, life, and perks



## Personal and family services

### Caregiving

Bright Horizons and SitterCity give you access to:

- Full-time care with a dedicated family care concierge available by chat, text, phone, email, or video for help finding the right care for your family and creating a customized plan for family care
- Backup child and adult or elder care from a network of providers with up to 20 days per year for a low copay
- Digital access to care, including a database where you can find nannies, pet care, housecleaners, and more on a self-pay basis
- Discounted nanny placement services through College Nannies

### Student support

Bright Horizons also provides these services:

- Covered tutoring for school ages with the ability to earn tutoring credits with each day of backup care you use (i.e., up to four hours of free virtual tutoring to be used within 12 months)
- College coaching for teens through College Coach, with emphasis on help with college applications and essays, and help understanding financial aid and scholarships

### Adoption reimbursement

Get reimbursed up to \$25,000 toward eligible adoption expenses upon finalization of the adoption through TRI-AD. You may use the benefit twice, up to a lifetime maximum of \$50,000.

### Surrogacy reimbursement

Adobe reimburses you for nonmedical expenses associated with surrogacy, up to \$25,000 per event, with a lifetime maximum of two events. This benefit is provided through TRI-AD.

### Breast milk shipping

Milk Stork provides free, no-fuss, refrigerated, express shipping or easy toting of breast milk to your baby. It's available for moms traveling on Adobe business—and for gestational surrogates too.

### Pet services

Adobe offers a suite of pet support, including free 24/7 veterinary telehealth services from Airvet and discounted pet insurance through Fond.

### Dependent Care Flexible Spending Account

This plan, administered by TRI-AD, allows you to set aside up to \$5,000 a year pretax (inclusive of Adobe's dependent care gift) for qualified day care and elder care expenses, per IRS guidelines. Adobe provides a nontaxable gift of up to \$1,200 a year if you elect coverage and have eligible care expenses for children under age 13 or elder dependents. (This amount is prorated based on eligibility date, following the proration schedule on [page 15](#).)

## Learning Fund

### Professional development reimbursement

This program offers up to \$1,000 per year in reimbursements for short-term learning opportunities to support your growth and development, such as conferences, workshops, online or on-demand courses, business books, language courses, and professional memberships.

### Education reimbursement program

This program reimburses you for the cost of tuition and books for academic degrees, top credential programs, advanced specializations, and technical certifications, up to a maximum of \$10,000 per year with manager's approval.

### Graduate reimbursement program

If you're a new employee who has completed your undergraduate degree, graduate degree, or university program through an accredited institution within 12 months of your hire date, get a one-time financial reimbursement of up to \$10,000 for incurred education expenses. Your claim must be submitted during the first six months of employment.

## Commuter benefits

Find inexpensive, stress-free, and environmentally friendly ways to get to work. Depending on your office location, you can receive \$150 per month for vanpools and transit systems, or up to \$20 per month if you commute by bike.

## Employee software purchase program

You may buy Adobe software for yourself and for friends and family at a significant discount.

## Employee discounts

Fond gives you exclusive preferred pricing on over 850 products, services, and experiences. Whether you're interested in travel, health and wellness, entertainment, or shopping, Fond has discounts to help make your life easier and more enjoyable. You can also get reduced rates on your student loan refinancing, auto or home insurance, home loans and mortgages, and pet insurance.

## Matching grants program

Adobe matches employee contributions to qualified nonprofit organizations, domestic or abroad, up to \$10,000 per calendar year.

## Recognition programs

### Founders' Award

This program recognizes employees nominated by their peers as best reflecting Adobe values. The award recipients are invited to the Founders' Award dinner with Ops Staff and receive companywide recognition, a crystal award, and a \$5,000 travel certificate.

### Patent award program

We know smart and creative people work here. You deserve recognition and rewards for the patents and inventions you produce.

### Service award

Every five years of your continuous service, you'll receive a commemorative plaque and be presented with the gift of your choosing.

### Special recognition (spot) bonus

This reward recognizes significant contributions above and beyond your normal responsibilities.

## Group legal services

Offered through MetLife for a small monthly fee, this service provides direct access to attorneys who can assist with a wide range of legal matters, such as family law, adoption, surrogacy, reproductive assistance, wills, and estates. You have access to a portal providing instant search for nearby attorneys and digital estate planning.

You have the option to add your parents to your legal plan for an additional monthly fee. All Adobe employees, regardless of enrollment in the plan, have access to self-help documents—lease agreements, promissory notes, etc.—provided by MetLife Legal Plans.

## Business travel support

### International SOS travel assistance

When you travel internationally, Adobe's Global Safety & Security Operations Center (GSOC) is on call 24/7 to help with any situations that may arise. If you need a medical referral, lose your medication, want travel advice, experience a medical or security crisis, lose your passport, or experience other travel-related issues, International SOS delivers the care you need, wherever you need it.

### Business travel accident insurance

You're automatically covered through Chubb for additional accidental death and dismemberment (AD&D) benefits when you travel on business for Adobe. This benefit is provided at no cost to you and provides coverage equal to 3 times your annual salary, up to \$500,000.

### Emergency business travel medical

This plan through Aetna WorldTraveler covers you for emergency medical expenses up to \$500,000 while you're traveling on business outside of your home country. (For urgent care in your home country, use your domestic medical coverage.)

### Delayed and lost baggage benefits

The baggage delay benefit through Chubb reimburses you up to \$1,000, and the lost baggage benefit reimburses you up to \$2,000 if you need to purchase clothes and personal hygiene items because your checked luggage has been delayed, lost, stolen, or damaged beyond your use.

## Personal travel assistance

You have access to TravelConnect assistance services 24/7 through Lincoln Financial when you travel 100 miles or more from home for leisure travel. Services include emergency medical and travel assistance (up to \$1,000,000 per incident). Services also include the recovery of lost or stolen documents or luggage, legal referrals, and even emergency pet services. TravelConnect is automatically provided to you at no cost through your Adobe basic life insurance coverage.



# Amenities and convenience services



Go to **Inside Adobe > Office** to get information on all the amenities and services at your location. Availability of onsite amenities will vary in alignment with office closure and reentry plans as a result of public health precautions. Please refer to the office reentry information for your specific location. Amenities may include:

- **Cafeteria** – Available at the San Jose, San Francisco, Seattle, and Lehi office locations.
- **The Adobe Store** – Check out the swag store at the San Jose and Lehi office locations.
- **Break room** – Stocked with snacks and beverages.

# Per-pay-period contributions



The amounts shown in the following table are your plan costs deducted pretax from 26 pay periods a year, depending on your elections. Because your contributions are taken on a pretax basis, you do not pay income taxes on that amount, which reduces your current taxable income. However, if you cover a domestic partner or a domestic partner's child who does not qualify as a tax dependent, your contributions are on an after-tax basis, and the amount of income tax withheld from your paycheck will be increased to cover the tax due on the imputed income value of benefits coverage. It's your responsibility to designate on the [Adobe benefits enrollment site](#) whether your domestic partner or domestic partner's child is a tax-qualified dependent.

Plan	Employee only	Employee + child(ren)	Employee + spouse/ domestic partner	Employee + spouse/ domestic partner + up to 2 children	Employee + spouse/ domestic partner + ≥ 3 children
<b>Medical plans</b>					
Aetna HealthSave Basic	\$0	\$51	\$69	\$100	\$118
Aetna HealthSave	\$27	\$86	\$117	\$167	\$190
Aetna Out of Area HealthSave	\$27	\$86	\$117	\$167	\$190
Kaiser HMO	\$47	\$117	\$156	\$217	\$233
HMSA medical, dental, vision (Hawai'i)	\$31	\$102 <sup>1</sup>	\$102	\$150	\$150
<b>Dental plans</b>					
Delta Dental	\$3	\$11	\$10	\$15	\$16
<b>Vision plans</b>					
VSP Basic	\$1	\$2	\$2	\$4	\$4
VSP Vision Plus	\$5	\$9	\$8	\$13	\$13

<sup>1</sup> If covering more than one child, your rate is \$150.



The rates shown in the following table are the per-pay-period after-tax costs for supplemental life and accidental death and dismemberment (AD&D) insurance. The rates are per \$1,000 of coverage. Calculations are subject to rounding. Coverage reductions begin at age 70 (see policy for details).

### Child life insurance

Child life insurance is available for dependent children through age 26 at the after-tax rate of \$0.0692 per pay period per \$1,000 of coverage.

Age of person covered (as of 1/1/24)	Employee supplemental life	Employee supplemental AD&D	Spouse/domestic partner supplemental life
< 30	\$0.0120	\$0.0069	\$0.0277
30–34	\$0.0138	\$0.0069	\$0.0369
35–39	\$0.0175	\$0.0069	\$0.0415
40–44	\$0.0314	\$0.0069	\$0.0591
45–49	\$0.0512	\$0.0069	\$0.0960
50–54	\$0.0905	\$0.0069	\$0.1698
55–59	\$0.1491	\$0.0069	\$0.2769
60–64	\$0.2354	\$0.0069	\$0.3434
65–69	\$0.3609	\$0.0069	\$0.5871
≥ 70	\$0.6905	\$0.0069	\$1.5840

### MetLife Legal Plans

The MetLife Base Plan is available at the after-tax rate of \$8.41 per pay period (or \$18.23 per month). The MetLife Plus Parents Plan is available at the after-tax rate of \$11.64 per pay period (or \$25.23 per month).

# Contact information

For information on...	Group numbers	Telephone	Online
<b>AccessHope</b> Cancer support line and expert advisory review	N/A	833-971-4673	<a href="https://connect.myaccesshope.org">connect.myaccesshope.org</a>
<b>Aetna medical</b> Medical, pharmacy, and mental health / substance use treatment for following plans: <ul style="list-style-type: none"> <li>· Aetna HealthSave Basic</li> <li>· Aetna HealthSave</li> <li>· Aetna Out of Area HealthSave</li> </ul>	660819	800-884-9565	<a href="https://health.aetna.com">health.aetna.com</a> Aetna preenrollment: <a href="https://aetnaresource.com/n/Adobe-Inc">aetnaresource.com/n/Adobe-Inc</a> <a href="#">Aetna prescription drug information</a>
<b>Aetna WorldTraveler</b> Emergency international business travel medical	0299440-010-00039	877-301-5042	<a href="https://aetnainternational.com">aetnainternational.com</a> Email: <a href="mailto:aiservice@aetna.com">aiservice@aetna.com</a>
<b>Airvet</b> Pet telehealth, including 24/7 on-demand video visits with licensed veterinarians and chat with vet nurses	N/A	323-205-5616	<a href="https://join.airvet.com/adobe">join.airvet.com/adobe</a> Email: <a href="mailto:support@airvet.com">support@airvet.com</a>
<b>Bright Horizons</b> Resources to support you and your loved ones	N/A	General info: 877-242-2737 Family care concierge: 888-874-0420 College Coach: 888-527-3550	<a href="https://clients.brighthouse.com/adobe">clients.brighthouse.com/adobe</a> Email College Coach: <a href="mailto:adobe@getintocollege.com">adobe@getintocollege.com</a>
<b>Brightline</b> Mental health support for children	N/A	888-224-7332	<a href="https://hellobrightline.com/adobe">hellobrightline.com/adobe</a> Email: <a href="mailto:care@hellobrightline.com">care@hellobrightline.com</a>
<b>CareCounsel</b> Advocacy help with health care issues and claims. Medicare resources and questions.	N/A	833-605-6941	<a href="https://carecounsel.com">carecounsel.com</a>
<b>Chubb</b> Business travel accident insurance Delayed and lost baggage benefits	ADDN16745327	800-336-0627 (within U.S.) +1 302-476-6194 (outside U.S.)	Email: <a href="mailto:ACEAandHClaims@chubb.com">ACEAandHClaims@chubb.com</a>
<b>COBRA services via bswift</b>	N/A	855-898-4218	<a href="https://adobe.bswift.com">adobe.bswift.com</a>

For information on...	Group numbers	Telephone	Online
<b>Commuter Check Direct</b> Commuter program	N/A	888-235-9223	<a href="http://commutercheckdirect.com">commutercheckdirect.com</a> Email: <a href="mailto:commute@adobe.com">commute@adobe.com</a> Company ID: 1100
<b>Delta Dental</b>	02700-00001	800-765-6003	<a href="http://deltadentalins.com">deltadentalins.com</a>
<b>E*TRADE from Morgan Stanley</b> Stock administrator	N/A	800-838-0908	<a href="http://etrade.com">etrade.com</a>
<b>Fond</b> <ul style="list-style-type: none"> <li>· Employee discounts</li> <li>· Home and auto insurance</li> <li>· Pet insurance</li> <li>· Student loan refinancing</li> </ul>	N/A	N/A	<a href="http://fond.co/adobe.com/#/">fond.co/adobe.com/#/</a> Email: <a href="mailto:support@fond.com">support@fond.com</a>
<b>Headspace</b> Meditation app	N/A	N/A	<a href="http://headspace.com/about-us">headspace.com/about-us</a> Email: <a href="mailto:teamsupport@headspace.com">teamsupport@headspace.com</a>
<b>HealthEquity</b> Health Savings Account (HSA)	N/A	866-346-5800	<a href="http://healthequity.com/ed/adobe">healthequity.com/ed/adobe</a> Email: <a href="mailto:memberservices@healthequity.com">memberservices@healthequity.com</a>
<b>HMSA</b> <ul style="list-style-type: none"> <li>· CompMED medical plan (730) and drug plan (972)</li> <li>· Vision PPO (DU)</li> <li>· Dental PPO (CS3)</li> </ul>	N/A	800-776-4672	<a href="http://hmsa.com">hmsa.com</a>
<b>Kaiser HMO (California)</b>	39163 (NorCal) 233640 (SoCal)	800-464-4000	<a href="http://select.kaiserpermanente.org/adobe">select.kaiserpermanente.org/adobe</a>
<b>Kaiser HMO (Washington)</b>	1911800	888-901-4636	<a href="http://select.kaiserpermanente.org/adobe">select.kaiserpermanente.org/adobe</a>
<b>Lincoln Financial Group</b> <ul style="list-style-type: none"> <li>· Short-term disability (STD)</li> <li>· Long-term disability (LTD)</li> <li>· FMLA leave administration</li> <li>· Life and AD&amp;D insurance</li> </ul>	N/A	800-459-3772 (LOA intake specialist) 888-873-5476 (leave specialist) 877-321-1015 (life portability and life/LTD conversion after coverage termination)	<a href="http://mylincolnportal.com">mylincolnportal.com</a> Company ID: ADOBELOA
<b>Medicare Transition Services</b> Medicare resources and personal guidance from Medicare specialists	N/A	833-262-3868	<a href="http://medicaretransitionservices.com/adobe">medicaretransitionservices.com/adobe</a>

For information on...	Group numbers	Telephone	Online
<b>MetLife Legal Plans</b>	6920010 Access codes: 9901487 (MetLife Legal) 9901488 (MetLife Legal Plus Parents)	800-821-6400	<a href="http://info.legalplans.com">info.legalplans.com</a>
<b>Milk Stork</b> Breast milk shipping	N/A	888-207-6909	<a href="http://milkstork.com/adobe">milkstork.com/adobe</a>
<b>MTM Recognition</b> Adobe service anniversary awards	N/A	888-675-2847	<a href="http://mtmcarousel.com/adobe">mtmcarousel.com/adobe</a> (SSO) Email: <a href="mailto:adobe@mtmrecognition.com">adobe@mtmrecognition.com</a>
<b>My Secure Advantage</b> Financial coaching, ID theft protection, and financial wellbeing resources	N/A	888-724-2326	<a href="http://adobe.mysecureadvantage.com">adobe.mysecureadvantage.com</a>
<b>Nolan Financial</b> Deferred compensation plan (DCP)	N/A	877-230-2432	<a href="http://nolanlink.com">nolanlink.com</a> Email: <a href="mailto:adobe@nolanfinancial.com">adobe@nolanfinancial.com</a>
<b>One Medical</b>	N/A	415-523-6317	<a href="http://onemedical.com/mybenefit">onemedical.com/mybenefit</a> Code: ADBXOM
<b>Payroll</b>	N/A	N/A	Email: <a href="mailto:payroll@adobe.com">payroll@adobe.com</a>
<b>Spring Health employee assistance program (EAP)</b> Available to all employees regardless of medical plan enrollment	N/A	855-629-0554	<a href="http://benefits.springhealth.com/adobe">benefits.springhealth.com/adobe</a>
<b>Teladoc Medical Experts</b> Available to all employees regardless of medical plan enrollment	N/A	800-835-2362	<a href="http://teladoc.com/medicalexperts">teladoc.com/medicalexperts</a>
<b>Teladoc telemedicine and primary care</b> Virtual access to licensed health care professionals; available to Aetna medical plan members	N/A	855-835-2362	For telemedicine: <a href="http://teladoc.com/aetna">teladoc.com/aetna</a> For primary care: <a href="http://teladoc.com/primary360-Aetna">teladoc.com/primary360-Aetna</a> Use your Aetna Member ID to set up your account.
<b>TenCode Benefits</b> Survivor support; contact the Employee Resource Center for a referral	N/A	800-866-8006 or 800-866-4357	Email: <a href="mailto:erc@adobe.com">erc@adobe.com</a>

For information on...	Group numbers	Telephone	Online
<b>TravelConnect travel assistance program</b>	N/A	Toll free from within U.S.: 866-525-1955  Call collect from anywhere in the world: +1 603-328-1955	<a href="http://mysearchlightportal.com">mysearchlightportal.com</a>  Group ID number: LFGTravel123
<b>TRI-AD reimbursement plan services</b> <ul style="list-style-type: none"> <li>· Adoption</li> <li>· Surrogacy</li> <li>· Learning Fund education and professional development reimbursement program</li> <li>· Graduate reimbursement program</li> <li>· Health Care FSA</li> <li>· Dependent Care FSA</li> <li>· Wellbeing reimbursement program</li> </ul>	N/A	855-482-3623 Fax: 866-233-4741	<a href="http://tri-ad.com">tri-ad.com</a>  Log in for information on ALL reimbursement programs and to submit claims online.  Email: <a href="mailto:adobebenefits@tri-ad.com">adobebenefits@tri-ad.com</a>
<b>Vanguard</b> <ul style="list-style-type: none"> <li>· 401(k) retirement plan</li> <li>· Investment management and advice</li> <li>· 529 education savings plan</li> </ul>	401(k) plan: 096204	401(k) plan: 800-523-1188  Advice: 800-310-9228  529 plan: 866-734-4530	401(k) plan: <a href="http://retirementplans.vanguard.com">retirementplans.vanguard.com</a>  Advice: <a href="http://vanguard.com/advice-options">vanguard.com/advice-options</a>  529 plan: <a href="http://retirementplans.vanguard.com/ekit/pages/adobe/529/index.html">retirementplans.vanguard.com/ekit/pages/adobe/529/index.html</a>
<b>VSP</b> Vision plans	00107394	800-877-7195	<a href="http://vsp.com">vsp.com</a>

**If you have questions related to your health and welfare benefits,** contact the Adobe Benefits Support Team through bswift, at 855-898-4218, or send a secure email through the [Adobe benefits enrollment site](#).

**If you have questions specifically about time off,** contact the Employee Resource Center at 408-536-4357 (or 64357 internally), and follow the prompts for Employee Experience, or [submit a case with the ERC](#).

This brochure provides an overview of certain health care plan provisions under the Adobe Group Welfare Plan. It is not intended to be a complete description of these benefits. For more complete details, refer to the Adobe Welfare Plan Summary Plan Description (SPD) and the plan documents in Appendix A of the SPD. If there's any conflict between the information presented here and the official plan documents, the plan documents will govern.

Adobe reserves the right to modify or terminate any of the benefits described in this brochure at any time. The descriptions of these benefits are not guarantees of current or future employment or benefits. References to "Adobe" or "the company" apply to Adobe Inc.



Adobe Inc. 345 Park Avenue, San Jose, CA 95110-2704, USA

[www.adobe.com](http://www.adobe.com)

Adobe and the Adobe logo are either registered trademarks or trademarks of Adobe in the United States and/or other countries.

© 2024 Adobe. All rights reserved.