

Adobe aims to provide you with rich benefits and the information to help you make the right choices for you and your family. 2014 is a big year for health care reform. You may have heard a lot about the new health insurance marketplaces, such as Covered California, in the media.

On October 1, these marketplaces will open and everyone can shop for medical insurance. No matter what state you live in, you'll be able to use the marketplaces to apply for coverage, compare your options, and enroll. This legally mandated explains that Adobe's medical plans meet minimum legal requirements and other details about the marketplaces.

Our plans meet all the legal requirements under the Affordable Care Act (ACA). In fact, our plans exceed the minimums required by the ACA. That means you don't need to take any action outside of the upcoming Open Enrollment period. Plus, because we pay about 85% of the cost of your Adobe plan, you get more for your money with your Adobe plan than you could shopping on the marketplace. In marketplace terms, you get a Platinum Plan for the price of a Bronze Plan.

Simply stay focused on making the most of your Adobe benefits, and watch for more information this fall about your 2014 plan options.

For more information about health care reform and your Adobe benefits, visit benefits.adobe.com.

The Affordable Care Act and You: Required Notice of New Health Insurance Marketplace Coverage Options

PART 1: General information

This required notice provides basic information about the new exchanges and how they relate to the benefits Adobe provides. It also answers some common questions you may have and where you can turn if you need more information.

What is the marketplace/insurance exchanges?

Health insurance exchanges are designed to be one-stop shopping for people who don't get health coverage through work or can't afford to buy it on the open market. They are essentially online shopping malls—similar to Amazon, but only for health insurance. The exchanges—run by individual states, the federal government or a partnership between the two—will begin accepting new applicants on October 1, 2013. For people who buy coverage through the exchanges this fall, their policies go into effect on January 1, 2014.

Can I use the marketplaces to shop for health insurance?

You are welcome to use the exchanges to see what plans are offered and compare prices. There are a few things you should know:

1. Adobe's medical plans meet all legal requirements under ACA.
2. Adobe's plans meet all ACA requirements around affordability (the standard is a plan that costs less than 9.5% of household income for single coverage only). Because our coverage meets those thresholds, you aren't eligible for the federal tax credit/subsidy to purchase discounted coverage from an exchange.
3. If you purchase a health plan through the exchanges instead of accepting coverage from Adobe, you'll forfeit Adobe's contribution to your coverage. When you enroll in Adobe benefits, Adobe's contribution to your coverage is often excluded from income for federal and state income tax purposes—and so are your per paycheck deductions. If you buy coverage through the exchanges, those payments will be made on an after-tax basis.

Can I receive a federal subsidy/tax credit to buy coverage on the exchanges?

Adobe's benefits meet all ACA requirements around affordability, so you're not eligible to receive the subsidy. The subsidy is only available to people who don't have access to affordable coverage through their jobs or whose incomes are well below the federal poverty line.

Where can I find more information?

For more information about your coverage from Adobe, check your summary plan description on adobehealthcarenotices.com.

Go to HealthCare.gov to get more information about the exchanges, including how to evaluate your coverage options and costs, how to contact the insurance exchange in your area and how to apply for coverage through the exchanges.

PART 2: About Adobe and your Adobe benefits

About Adobe:

In this section, you'll find information about health coverage provided by Adobe. You'll need to provide this information if you apply for coverage through the exchanges.

EIN (Employer Identification Number): 770019522

Address: 345 Park Avenue

San Jose, CA 94080

Main phone: 408-536-4357

Point of contact about Adobe health benefits: Adobe Benefits

POC phone: 408-536-4357

POC email: adobebenefits@conduent.com

About Adobe health coverage:

- Adobe offers a medical plan to all regular employees who work 24+ hours a week
- Adobe offers coverage to eligible dependents.
- Adobe's medical plans meet the minimum value standard, and the cost of this coverage is intended to be available to you at an affordable cost, based on wages and the ACA guidelines.