

As part of health care reform, new health plans will be available to Americans, regardless of health status—at a range of prices. You may already have heard a lot about the new health insurance marketplaces in the media. On October 1, these marketplaces will open to Americans to shop for insurance. Even those who've previously been denied coverage will not be turned away. And no matter what state you live in, you'll be able to use the marketplaces to apply for coverage, compare your options, and enroll.

Since you are not eligible for medical coverage through Adobe, we want to highlight other options available for you. The new health insurance marketplace is a great way for you to purchase medical coverage. And, because you are not eligible for coverage through Adobe, you are eligible for a federal subsidy to help you pay for coverage based on your income. This legally mandated notice provides information you will need to start the application process. If you're ready to start looking, check out:

- **coverageca.com** (California residents)
- **healthcare.gov** (residents of other states)

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?

Yes. Because you are not eligible for coverage through Adobe, we encourage you to use the exchanges to purchase health care.

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

Yes. Because you are not eligible for Adobe health benefits, you are eligible to receive a federal subsidy to buy health insurance through Cover California or another exchange. The subsidy, provided as a tax credit, is given on a sliding scale based on your household income—the higher your income, the lower your subsidy. However, you'll still have to contribute to the cost of your plan. People at the low end of the income scale will pay 2% of their household income toward their premiums; those at the higher end will pay 9.5%. The subsidy makes up the difference between what you pay and the cost of the second-lowest cost Silver plan available. However, plans across all four "metal" levels—Bronze, Silver, Gold and Platinum—will be offered through the exchanges, and you may purchase a plan on any level.

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