

ADOBE SYSTEMS INCORPORATED

This Summary of Material Modifications (SMM) provides an overview of some of the changes to the Adobe Systems Incorporated Group Welfare Plan for 2019. Please see the 2019 Adobe Summary Plan Description (SPD) which describes the employee welfare benefits provided under the Adobe Systems Incorporated Group Welfare Plan for additional information.

If you would like a copy of the 2019 Summary Plan Description or have any questions, call 1.855.898.4218 or email adobebenefits@conduent.com.

2019 PLAN CHANGES

BENEFIT CHANGE	2019 CHANGE
Aetna Plans	
Aetna HealthFund with HRA	
This plan will terminate on 12/31/18 – employees will be defaulted into Aetna HealthSave Basic if a new election is not made during Open Enrollment.	
Aetna HealthSave Basic	
Out-of-Pocket Maximum	<ul style="list-style-type: none"> In-Network: \$7,900 family Out-of-Network: \$7,500 individual / \$15,000 family
Cancer Benefit	<ul style="list-style-type: none"> Enhanced coverage (for more information refer to the plan booklet and schedule of benefits in 2019 for details)
Aetna OOA HealthSave with HSA	
Medicare/Tricare Enrollment	<ul style="list-style-type: none"> Medicare/Tricare entitled individuals may enroll without an HSA account (no employer funding nor option to contribute to HSA)
Cancer Benefit	<ul style="list-style-type: none"> Enhanced coverage (for more information refer to the plan booklet and schedule of benefits in 2019 for details)
Aetna HealthSave with HSA	
Medicare/Tricare Enrollment	<ul style="list-style-type: none"> Allow Medicare/Tricare entitled individuals to enroll without an HSA account (no employer funding nor option to contribute to HSA)
Cancer Benefit	<ul style="list-style-type: none"> Enhanced coverage (for more information refer to the plan booklet and schedule of benefits in 2019 for details)
Kaiser Washington HMO Plan	
	<ul style="list-style-type: none"> New plan offered for 2019 Enrollees must live in Kaiser's Washington service area
VSP Service Plan Basic	
Anti-Reflective Coating	<ul style="list-style-type: none"> New benefit offered for 2019 In-Network: \$35 copay
Standard Progressive Lenses	<ul style="list-style-type: none"> Standard Progressive lenses covered at 100%
Lincoln Financial Group	
Basic Life and AD&D	<ul style="list-style-type: none"> Increase benefit maximum from \$250,000 to \$500,000 (one-time evidence of insurability waiver for employees who change from \$50,000 benefit amount and wish to elect up 3x salary up to \$500,000 during the Open Enrollment for an effective date of 1/1/2019.
Hyatt Legal	
Plus Parents	<ul style="list-style-type: none"> New plan offered for 2019 Buy up plan option to extend legal services to parents and parents-in-law of employees