

ADOBE SYSTEMS CO., LTD. BENEFIT PLAN OVERVIEW

September 2016



Marsh Japan Inc.
Employee Health & Benefits

Tokyo, Japan

Benefit Programme Overview



Benefit Programme Overview

Supplementary Insurance Products

The Supplementary Employee Benefit Programme is provided by Adobe Japan to its employees with the purpose to complement the Social Security, such as National Health Insurance (NHI), National Pension Insurance, Workers' Compensation Insurance (WACI), and Unemployment Insurance, which all forced to be enrolled by the government in Japan (see "Statutory").

	Life, AD&D and OTA	Disability	Medical
Supplementary	Group Term Life	Group Long Term Disability (GLTD)	Group Medical (Group Hospitalisation)
	Group Personal Accident		
	Overseas Business Travel Accident	Supplementary Worker's Compensation Insurance	

Statutory	National pension insurance provides a small benefit. No other specific death benefits	Universal healthcare system provides short-term disability. However, no specific long-term salary continuance benefits exist	Core Medical, Dental, and Vision insurance provided by universal healthcare system
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Benefit Programme Overview

Group Term Life Insurance (GTL)

Benefit Coverage

Loss of life including total permanent disability (TPD) regardless of accident or illness

- Provider: Mitsui Life Insurance
- 24-hours worldwide coverage for death including TPD due to accident or illness whether on duty or not.

***TPD Benefit shall be payable under one of following conditions:**

1. Permanent and complete loss of sight in both eyes
2. Permanent and complete loss of ability to speak or chew
3. Require constant nursing care for the rest of the life with serious damage to the central nervous system or with mental disorder.
4. Require constant nursing care for the rest of the life with serious damage to the internal organ(s)
5. Permanent and complete loss (incl. functional loss) of both hands from wrist joint or above.
6. Permanent and complete loss (incl. functional loss) of both feet from ankle joint or above.
7. Permanent and complete loss of one hand from wrist joint or above, and one foot from ankle joint or above.
8. Permanent and complete functional loss of one arm, and loss of one foot from ankle joint or above.

Death & TPD:

JPY 30,000,000 lump sum payment

Accidental Injury:

Benefit range from 10% to 70%
of JPY 10,000,000

Accidental Hospitalisation:

JPY 15,000 per day after 4 days
waiting period up to 120 days

Benefit Programme Overview

Group Medical Insurance (MED)

Benefit Coverage

Policy pays benefits when an employee is admitted in a hospital for 1 day or more due to accident injury/illness. It also pays benefit if an employee undergoes a surgical operation.

- Provider: MetLife Alico Insurance
- 24-hours worldwide coverage due to accident whether on duty or not.
- No waiting period
- Lifetime limit of days: 1000 days (Accident)
1000 days (Illness)

Hospitalisation:
JPY 5,000/day up to 120 days

Surgical Operation:
JPY 50,000, JPY 100,000 or JPY 200,000
based on the type of operation performed

Death:
JPY 100,000 lump sum payment

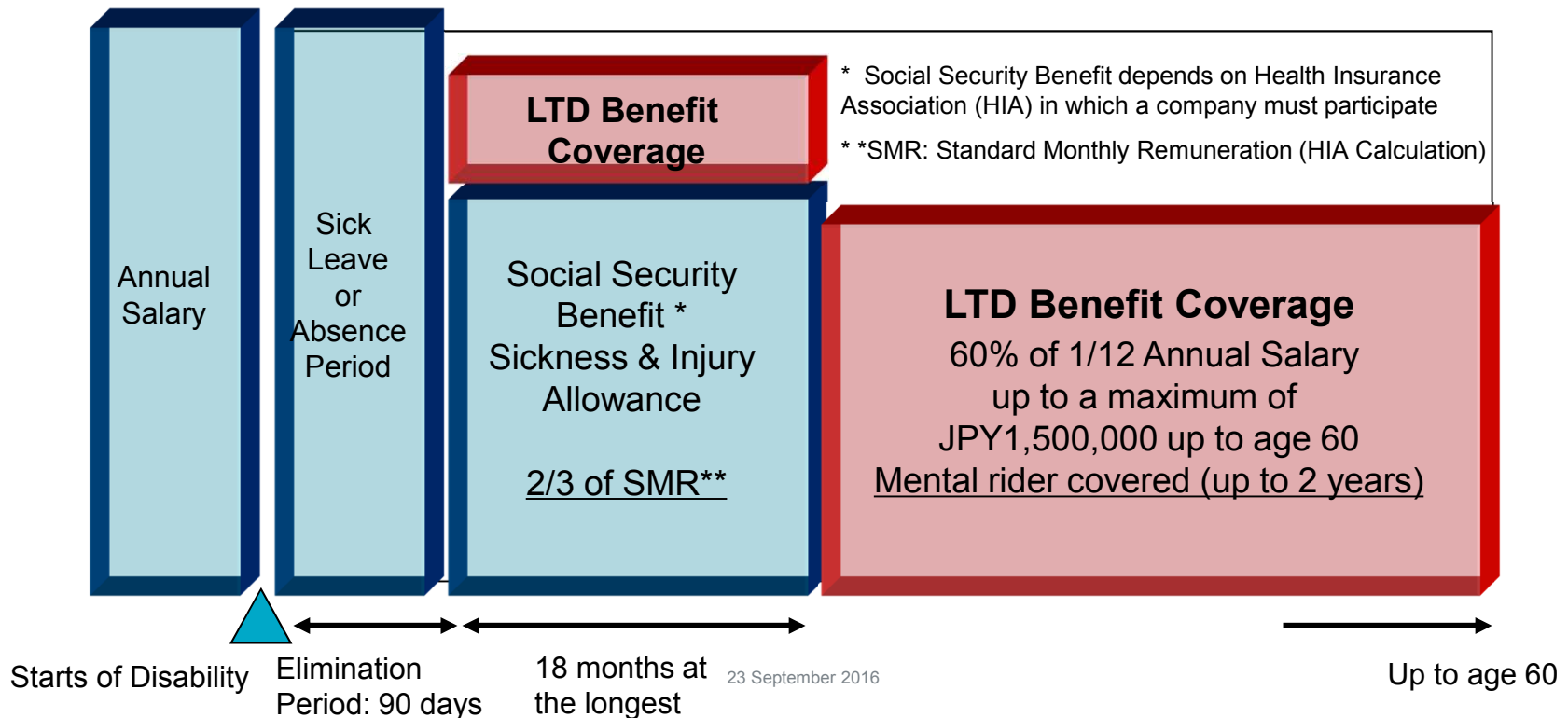
Benefit Programme Overview

Group Long Term Disability Insurance (GLTD)

Benefit Coverage

Salary protection in case an employee is unable to work due to accident injury/illness

Provider: ACE Insurance



Benefit Programme Overview

Accidental Benefit at a glance

Lump sum benefit
JPY 30,100,000

Lump sum benefit
JPY 30,000,000 (TPD)
and/or JPY 1,000,000 ~
JPY 7,000,000

Death

Dismemberment

Disability

Medical

60% of Annual Salary
from 90 days after disability

JPY 5,000 for 4 days
JPY 20,000 from 5th day

Benefit Programme Overview

Illness Benefit at a glance

Lump sum benefit
JPY 30,100,000

Lump sum benefit
JPY 30,000,000 (TPD)

Death

Dismemberment

Disability

Medical

60% of Annual Salary
from 90 days after disability

JPY 5,000
from the first day

Appendix



Appendix

Major Exclusion for Life policy

●When Death Benefit is not Payable

- 1.Suicide committed by the insured. However, death benefit is payable if the insured was covered under than plan for more than one year, from the enrollment to the insurance contract.
- 2.Intended by the policy owner.
- 3.Intended by the beneficiary of Death Benefit. However, if there are other beneficiary(s) to death benefit, other beneficiary(s) of death benefit shall receive the share entitled to them.
- 4.War and other social disturbance. However, if the number of death due to such war or social disturbance had little influence on the calculation of insurance, the company may pay the death benefit in full or in part according to the level of influence.

●When Total Permanent Disability Benefit is not Payable

- 1.Intended by the Insured.
- 2.Intended by the policy owner.
- 3.Intended by the beneficiary of TPD Benefit. However, if there are other beneficiary(s) to TPD Benefit, other beneficiary(s) of TPD Benefit shall receive the share entitled to them.
- 4.War and other social disturbance. The same shall apply as the Clause 4 of the above Article.

●When Benefit (Physical Impediment Indemnity benefit and Daily Hospitalization Benefit) is not Payable

- 1.Willful act or gross negligence of policy owner
- 2.Willful act or gross negligence of insured
- 3.Criminal act of insured
- 4.Accident caused by mental disorder or intoxication of insured
- 5.Accident occurred while insured was driving without legal driver's license.
- 6.Accident occurred while insured was driving under alcoholic influence regulated by law or with similar conditions.
- 7.Dependence on drug by insured.
- 8.Earthquake, volcanic eruption or tidal wave
- 9.War and other disturbances. However, if the number of death due to such war or social disturbance had little influence on the calculation of insurance, the company may pay the death benefit in full or in part according to the level of influence.

Appendix

Dismemberment Table for Life policy

Degree of severity	Physical impediment indemnity	Ratio of payment
A grade	1. When an insured has totally and permanently lost the function of one arm and one leg	70%
	2. When an insured has lost 10 fingers, or has totally and permanently lost their function	
	3. When an insured has incurred physical impairment as specified in No. 6 to No. 8 of class B of one arm or leg and also physical impairment as specified in No6 to No 8 of class B or No 14 to No. 18 of class C of another arm or leg	
	4. When an insured has totally and permanently lost the hearing ability of both ears	
B grade	5. When an insured has totally and permanently lost the sight of one eye;	50%
	6. When an insured has lost one arm at or above the wrist joint, or has totally and permanently lost the function of one arm or the function of two of three major joints of one arm;	
	7. When an insured has lost one leg at or above the ankle joint, or has totally and permanently lost the function of one leg or the function of two of three major joints of one leg;	
	8. When an insured has lost 5 fingers of one of hand, or 4 fingers of one hand including first finger (thumb) and second finger (forefinger);	
	9. When an insured has lost all of 10 toes;	
	10. When an insured has permanently incurred serious deformity in the spine, or has permanently incurred serious motor disturbance in the spine;	

Appendix

Dismemberment Table for Life policy

Degree of severity	Physical impediment indemnity	Ratio of payment
C grade	11. When an insured has permanently incurred serious impairment in the sight of both eyes;	30%
	12. When an insured has permanently incurred serious impairment in the function of speech or mastication;	
	13. When an insured has permanently incurred serious impairment in the central nervous system, mentality or chest or abdominal organ, and its daily behavior is seriously restricted for the whole period of remaining life;	
	14. When an insured has totally and permanently lost the function of one of three major joints of one arm;	
	15. When an insured has totally and permanently lost the function of one of three major joints of one leg;	
	16. When one leg of an insured has been shortened permanently by 5 cm or more;	
	17. When an insured has lost first finger (thumb) and second finger (forefinger), or has lost three or more fingers including first finger (thumb) or second finger (forefinger), respectively of one hand;	
	18. When an insured has totally and permanently lost the function of 5 fingers, or has totally and permanently lost the function of three or more fingers including first finger (thumb) and second finger forefinger), respectively of one hand;	
	19. When an insured has totally and permanently lost the function of 10 toes;	
	20. When an insured has lost 5 toes of one foot;	

Appendix

Dismemberment Table for Life policy

Degree of severity	Physical impediment indemnity	Ratio of payment
D grade	21. When an insured has permanently incurred serious impairment in the function of two of three major joints of one arm;	15%
	22. When an insured has permanently incurred serious impairment in the function of two of three major joints of one leg;	
	23. When an insured has lost first finger (thumb) or second finger (forefinger), or has lost 2 fingers including first finger (thumb) or second finger (forefinger), or has lost 3 fingers excluding first finger (thumb) and second finger (forefinger), resp	
	24. When an insured has totally and permanently lost the function of first finger (thumb) and second finger (forefinger) of one hand;	
	25. When an insured has totally and permanently lost the function of 5 toes of one foot;	
	26. When an insured has permanently incurred serious impairment in the hearing ability of both ears;	
	27. When an insured has totally and permanently lost the hearing ability of one ear;	
	28. When the nose of an insured has been broken, and its function has been permanently and seriously impaired;	
	29. When an insured has permanently incurred motor disturbance in the spine (excluding neck bone);	

Appendix

Dismemberment Table for Life policy

Degree of severity	Physical impediment indemnity	Ratio of payment
E grade	30. When an insured has permanently incurred serious impairment in one of three major joints of one arm;	10%
	31. When an insured has permanently incurred serious impairment in one of three major joints of one leg;	
	32. When one of leg of an insured has been permanently shortened by 3 cm or more;	
	33. When an insured has totally and permanently lost the function of first finger (thumb) or second finger (forefinger), the function of 2 or more fingers including first finger (thumb) and second finger (forefinger), or the function of 2 of 3 fingers exc	
	34. When an insured has lost 1 or 2 fingers of one hand excluding first finger (thumb) and second finger (forefinger);	
	35. When an insured has lost first toe or other 4 toes of one foot;	
	36. When an insured has totally and permanently lost the function of 3 or more toes of one foot including first toe.	

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