

Singapore Benefits Summary

Welcome to Adobe!

The benefits below are offered to full time employees and dependents (a spouse or domestic partner, and unmarried and unemployed children from day one to age 25).

Health Benefits

Medical insurance is provided by AIA. Coverage includes group hospital and surgical, major medical, maternity, dental and outpatient benefits. The premium is 100 percent paid by Adobe.

MAIN FEATURES

- Group Hospital and Surgical: 2-bedded room in private hospital. Overall surgical benefits limit is **up to** S\$28,000 per disability, subject to the surgical schedule of fees.
- Major Medical: Overall limit of S\$60,000 with 20 percent co-insurance; if the claim exceeds the limit under GHS
- Maternity: Normal (S\$ 5,000), C-section (S\$ 6,000), Miscarriage (S\$ 2,000)
- Dental: Cashless within AIA panel dentists for routine dental treatment. Non-panel dentists will be subject to sub-limits in the schedule of benefits.
- Outpatient Specialist: Cashless consultation with AIA panel specialist. Combined non-panel limit of S\$3,000 per policy year for non-panel specialist consultation and x-rays/lab test.
- Outpatient General Practitioner: Cashless consultation with AIA panel GPs. S\$1,000 limit per policy year for non-panel GPs.

PREVENTIVE CARE ALLOWANCE

- Eligibility: Employee only
- Limit: S\$ 1,000 per calendar year
- Coverage: Preventive eye exam, prescribed glasses/lens, contacts, preventive health screening including blood test and x-ray, and anything dental cost that is not paid by AIA.
- Exclusion: Cosmetic surgery, laser surgery, eye surgery that requires specialist care, contact solution, sunglasses, examination to treat specific illness, etc

Employee Assistance Program (EAP)

The EAP, powered by Guidance Resources, provides awareness, education and confidential counselling assistance for a range of work/life issues, including stress management, relationship challenges, life event changes (birth of a child, bereavement, etc.) as well as financial and legal support.

The goal of the EAP is to improve your and your family's wellness and wellbeing. You and family members in your household can have access to a health coach/counsellor for up to six sessions per topic per year. You can access these programs 24 hours a day, seven days a week.

For more information, visit the EAP website: <https://www.guidanceresources.com> (Adobe Web ID: Adobe).

Financial Benefits

Business Travel Accident Insurance

Adobe has a business travel insurance policy which provides you with three times your salary, up to a maximum of US \$500,000. The program pays benefits if you die or become disabled as a result of an accident while travelling on business for Adobe. The business travel insurance also includes a global medical program that covers any medical emergency for up to US \$250,000 per accident/emergency. No evidence of insurability is required for this insurance.

Life, AD&D and Disability Insurance

Coverage is provided by AIA.

- Life Insurance: Three times annual salary
- Accidental Death and Disability: Three times annual salary
- Total Disability Insurance: Three times annual salary
(Salary for sales employees = Base salary + 100 percent target commission. Salary for non-sales employees = Annual base salary)

Retirement

Central Provident Fund (CPF): Employee and employer each contribute toward the CPF as required by law.



Singapore Benefits Summary (Cont.)

Time Off

Public Holidays

Please visit the global holiday schedule under "Time Off" on Inside Adobe.

Annual Leave

Employees will earn 13.33 hours a month or 20 days a year. Employees may only carry over up to maximum of (15) unused days of annual leave from April 1 every year. Any unused days in excess of (15) days as of April 1 each year will be forfeited.

Sick Leave

Employees have 14 days per year and cannot be accrued.

Maternity Leave

Female employees who are having a baby or who are adopting a child under one year of age are eligible for 26 calendar weeks of Adobe-paid maternity leave which comprises of 16 weeks of statutory maternity leave and 10 weeks of additional maternity leave. The 26 calendar weeks are inclusive of rest days, off days and public holidays. Refer to the Maternity and Paternity Leave Policy for more details.

Paternity Leave

Male employees who are having a baby or who are adopting a child under one year of age are eligible for 10 working days at 100% of the regular salary. Refer to the Maternity and Paternity Leave Policy for more details.

Bereavement Leave

Employees may take up to four continuous weeks of paid time following the death of an immediate family member:

- Spouse/common law partner, parents, siblings and children
- Spouse/common law partner's parents, siblings and children
- Grandparents
- Grandchildren

Exam Leave

Employees can take up to five business days

Marriage Leave

Employees can take up to five paid days

Childcare Leave

Employees can take up to six calendar days per year if you have any child below 7 years old. Employees have 2 days of paid child care leave per year each if you have at least one child aged 7-12 years.

(Employees with children in both age groups, i.e. those below 7 years, as well as those between 7 and 12 years, will have a total child care leave entitlement of 6 days per year for each parent.)

Other Benefits

Educational Assistance

To support employees in their pursuit of continuing education, Adobe's Education Reimbursement Program will reimburse employees up to a maximum of \$10,000 USD equivalent for tuition and books for courses, certificate programs and graduate programs that meet the program's eligibility criteria.

Professional Development Reimbursement

You may be reimbursed up to USD 1,000 for short-term learning opportunities (e.g. conferences, webinars and online courses) to support your growth and development.

Wellness Reimbursement Program

We want to help you and your immediate family members maintain a well-rounded, healthy lifestyle. We will reimburse you up to \$550 USD per year for gym memberships, bike share memberships, fitness classes, massages, nutritional counseling and much more.



Adobe

Adobe Systems Incorporated
345 Park Avenue
San Jose, CA 95110-2704
USA
www.adobe.com

* All plans are subject to the terms and conditions of the full plans and are subject to amendment or revocation by Adobe as permitted by applicable law.

This benefit plan description summarizes the main features of the benefit programs and is not intended to amend, modify or expand the plan provisions. In all cases, the provisions of the plan document, master insurance trust, or trust agreement control the administration and operation of the plans. If a conflict exists between a statement in this summary and the provisions of the plan document, master insurance trust, or trust agreement, the plan document, master insurance trust, or trust agreement will govern how benefits are administered and paid.

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