Singapore Benefits Summary

Welcome to Adobe!

The benefits below are offered to full time employees and dependents (a spouse and unmarried children from day one to age 19 or age 25 if the child is a full time student).

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.

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<th>MAIN FEATURES</th>
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<td>• Group Hospital and Surgical: 2-bedded room in private hospital. Overall surgical benefits limit is <strong>up to</strong> S$28,000 per disability, subject to the surgical schedule of fees.</td>
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<td>• Major Medical: Overall limit of S$60,000 with 20 percent co-insurance; if the claim exceeds the limit under GHS</td>
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<td>• Maternity: Normal (S$ 5,000), C-section (S$ 6,000), Miscarriage (S$ 2,000)</td>
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<td>• Dental: Cashless within AIA panel dentists for routine dental treatment. Non-panel dentists will be subject to sub-limits in the schedule of benefits.</td>
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<td>• 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.</td>
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<td>• Outpatient General Practitioner: Cashless consultation with AIA panel GPs. S$1,000 limit per policy year for non-panel GPs.</td>
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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 Total Target Compensation (TTC)
- Accidental Death and Disability: Three times annual TTC
- Total Disability Insurance: Three times annual TTC

(TTC for sales employees = Base salary + 100 percent target commission. TTC for non-sales employees = Annual base salary)

Retirement

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

* 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 summary of the main features of the benefit programs 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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