Rewards guide 2027

Adobe

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Benefits eligibility and enrollment

Adobe benefits are offered to regular employees who work 24 hours or more per week. Eligibility for some programs, such as the 401(k) plan and employee stock purchase plan (ESPP), may vary. Health and welfare (H&W) benefits-eligible dependents include your spouse/domestic partner (same- or opposite-sex) and your children (including spouse's or domestic partner's children) up to age 26 (or any age if they're disabled and dependent on you for support and you obtain written approval from the medical plan).

All H&W benefits are effective on your date of hire. You must enroll or opt out within 15 days of your hire date, or employee-only default coverage will be applied. After your first day of employment with Adobe, go to the Adobe benefits enrollment site to make your H&W benefits elections.

If you have other medical coverage (i.e., through your spouse/domestic partner or parent), you can opt out of Adobe's medical coverage.



If both you and your spouse/domestic partner, parent, or child work at Adobe and are eligible for the Adobe H&W program, special enrollment rules apply:

Medical, dental, and vision

Each of you must make a separate election to enroll or waive coverage. You and your spouse/domestic partner may each enroll for coverage as employees, or one may enroll as an employee and cover the other as a dependent. However, you cannot be covered simultaneously as an employee and a dependent. In addition, you and your spouse/domestic partner cannot cover the same child as a dependent.

Dependent life insurance

If your spouse/domestic partner works at Adobe, you cannot elect spouse/domestic partner life insurance, and only one of you may cover your dependent children through child life insurance. If your child works at Adobe, you cannot elect child life insurance coverage for that child.

Dependent Care Flexible Spending Account

You and your spouse/domestic partner can each elect the Adobe dependent care gift if you have two or more eligible dependents who qualify.

Health and wellbeing

Medical plan options

The medical plans that are available to you are based on where you live and other criteria and will appear as options on the Adobe benefits enrollment site. The medical plan options available to you can change if you move or experience other changes.

The Aetna HealthSelect EPO plan is an in-network-only plan and is available to eligible employees who live within the plan's service area, based on home ZIP code.

To elect the Aetna HealthSave plan, you must be able to certify that you are eligible to contribute to a Health Savings Account (HSA), because the plan comes with an employer HSA contribution. (See Health Savings Account on page 15 for IRS limits, rules, and contribution details.) Those who are ineligible for an HSA due to Medicare or TRICARE enrollment may elect this plan without an HSA if otherwise eligible.

HMSA—bundled health care for Hawai'i

If you live in Hawai'i, you are eligible for bundled medical, dental, and vision benefits offered through HMSA. Learn more about HMSA coverage.



Medical plan options by location

	California & Washington	Hawai'i	All other states
Aetna HealthSelect EPO	✓	✗	✓
Aetna HealthSave*	✓	✗	✓
Aetna HealthSave Basic	✓	✗	✓
Kaiser HMO	✓	✗	✗
HMSA	✗	✓	✗

✓ Available ✗ Unavailable

*Plan available if you are HSA-eligible; Medicare/TRICARE participants may enroll in this plan without an HSA.

Aetna medical plans

Percentages shown represent the share the plan pays **after you meet the annual deductible** (unless otherwise noted). You pay the remaining percentage (your coinsurance). Dollar amounts shown for the HealthSave and HealthSave Basic plans represent the amount you pay (your copay) after you meet the deductible, while the plan pays the remainder. Dollar amounts shown for the HealthSelect EPO plan represent your copay and are not subject to a deductible unless otherwise noted.

With the HealthSave and HealthSave Basic plans, the deductibles are higher for out-of-network providers, as is the percentage you pay (your coinsurance). Additionally, all out-of-network benefits are subject to either the usual, customary, and reasonable (UCR) maximum for providers or 150% of the Medicare cost for facilities. Plan reimbursements are based on the recognized charge. The HealthSelect EPO plan is an in-network-only plan that does not offer out-of-network coverage except in emergencies.

When evaluating the medical plan option that's right for you, it's important to also consider the plan cost (your per-pay-period contribution).

General provisions

Plan provisions	Aetna HealthSelect EPO	Aetna HealthSave		Aetna HealthSave Basic	
	In-network only	In-network	Out-of-network	In-network	Out-of-network
Provider choice	You may use any provider in the Aetna Select Network or Aetna Extended Network in Utah	You may use any licensed provider; however, you'll have a lower deductible and receive a higher level of benefits by using providers in the Aetna Choice POS II Network or the Aetna Extended Network in Utah			
Annual deductible[1] (applies to all expenses except as noted)	$500 self only $1,000 family	$1,750 self only $3,500 family	$3,600 self only $7,200 family	$2,050 self only $4,100 family	$4,200 self only $8,400 family
HSA funding Refer to HSA funding details on page 15	Not eligible for HSA. You can make Health Care FSA contributions up to your annual IRS limit.	You can make your own HSA contributions if you're eligible, up to your annual IRS limit. Adobe provides HSA funding to eligible employees:[2] up to $850 self only up to $1,700 family		You can make your own HSA contributions if you're eligible, up to your annual IRS limit. There is no Adobe HSA funding.	
Out-of-pocket maximum (OOPM)[3] (includes deductible and copays)	$3,300 self only $7,600 family	$3,500 self only $8,000 family	$7,800 self only $15,600 family	$5,000 self only $9,250 family	$9,500 self only $19,100 family
Lifetime maximum	Unlimited (excluding certain services)				

[1] If you cover any dependents, your deductible is the FULL family deductible, regardless of which member of the family incurs expenses. If you obtain care from an out-of-network provider, only the recognized amount counts toward your deductible. **The full calendar-year deductible applies even if you join the plan or change coverage midyear.** Covered expenses you incur for both in-network and out-of-network services count toward both in- and out-of-network deductibles.

[2] If you activate your account with HealthEquity, Adobe contributes an amount to your HSA each pay period from January (or when you join the plan, if later) through the 24th pay period of the year. If you're enrolled in Medicare or TRICARE, you can enroll in an Aetna HealthSave plan without an HSA (no company HSA funding nor ability to make contributions yourself). Adobe does not provide HSA funding to COBRA participants.

[3] If you cover any dependents, your OOPM is the FULL family OOPM, regardless of which member of the family incurs expenses. If you obtain care from an out-of-network provider, only the recognized amount counts toward your out-of-pocket maximum. **The full calendar-year OOPM applies even if you join the plan or change coverage midyear.** Covered expenses you incur for both in-network and out-of-network services count toward both in- and out-of-network out-of-pocket maximums (OOPMs).

Routine care[1]

Plan provisions	Aetna HealthSelect EPO	Aetna HealthSave		Aetna HealthSave Basic	
	In-network only	In-network	Out-of-network	In-network	Out-of-network
Doctor's office visit	$25 copay for PCP $40 copay for specialist	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Routine physical exam, preventive care services, immunizations (deductible waived if in-network)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Routine well-baby care, well-child care, immunizations (deductible waived if in-network)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%

Hospital care, urgent care, and surgery

Plan provisions	Aetna HealthSelect EPO	Aetna HealthSave		Aetna HealthSave Basic	
	In-network only	In-network	Out-of-network	In-network	Out-of-network
Precertification	Ensure your provider obtains precertification[2]	Handled automatically by network providers	Ensure your provider obtains precertification[2]	Handled automatically by network providers	Ensure your provider obtains precertification[2]
Semiprivate room and board[3]	Plan pays 90%	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Emergency room and ambulance[4]	$500 copay for each	Plan pays 90%	Plan pays 90%	Plan pays 80%	Plan pays 80%
Urgent care	$100 copay	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Surgery (outpatient or inpatient)	Plan pays 90%	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%

[1] Doctor's office visits include specialist visits and second surgical opinions, though certain limitations may apply; routine physical exam includes OB/GYN exams, mammograms, colorectal cancer screening, and prostate exams. Well-care services all provided in accordance with age-frequency guidelines.

[2] Precertification required for all inpatient stays and certain surgical procedures: a $400 (inpatient) or $200 (outpatient) penalty per occurrence applies if precertification is not obtained. Plan reimbursement is based on the recognized amount.

[3] Different benefit payment provisions apply for care provided in a skilled nursing facility.

[4] Under all the plans, nonemergency use of an emergency room or ambulance service is covered at 50%—usage determined by Aetna.

Maternity and family planning services

Plan provisions	Aetna HealthSelect EPO	Aetna HealthSave		Aetna HealthSave Basic	
	In-network only	In-network	Out-of-network	In-network	Out-of-network
Prenatal visits during pregnancy[1]	$25 copay	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Hospital care or birthing center	Plan pays 90%	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Infertility services[2] (separate lifetime maximum may apply)	Plan pays 90%	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%

See the prescription drug benefits section of this guide for fertility medication and contraceptive coverage.

Mental health care and substance abuse treatment[3]

Plan provisions	Aetna HealthSelect EPO	Aetna HealthSave		Aetna HealthSave Basic	
	In-network only	In-network	Out-of-network	In-network	Out-of-network
Outpatient	$25 copay	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Inpatient[4]	Plan pays 90%	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%

[1] Coverage for preventive prenatal care with no cost share to the member is limited to routine pregnancy-related in-network physician office visits, including the initial and subsequent history and physical exams of the pregnant woman (maternal weight, blood pressure, and fetal heart rate check). Items not considered preventive include (but are not limited to) ultrasounds, amniocentesis, fetal stress tests, inpatient admissions, high-risk specialist visits, certain pregnancy diagnostic lab tests, and delivery, including anesthesia, and postpartum care.

[2] Three assisted reproductive technology (ART) cycles per lifetime, including IVF, GIFT, ZIFT, and FET. The plan's ART cycles can be used for fertility preservation; if you do fertility preservation, you get an extra half-cycle of ART, making you eligible for a combined total of 3.5 lifetime ART cycles. See plan booklet for definition of a "cycle." Benefits for artificial insemination (AI) services and ovulation induction (OI) procedures are limited to six attempts per lifetime. Benefits for the freezing and storage of sperm, eggs, and embryos are covered for up to one year.

[3] Benefits provided through Aetna; routine outpatient services do not require precertification. Inpatient treatment must be preauthorized. Applied behavior analysis (ABA) coverage requires precertification and is subject to medical necessity or utilization reviews.

[4] Different benefit payment provisions apply for care provided in a skilled nursing facility.

Other medical care

Plan provisions	Aetna HealthSelect EPO	Aetna HealthSave		Aetna HealthSave Basic	
	In-network only	In-network	Out-of-network	In-network	Out-of-network
Diagnostic lab, X-ray, and imaging	$25 copay for lab, X-ray $150 copay for complex imaging	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Allergy testing and treatment	Plan pays 90%	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Acupuncture	$25 copay	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Spinal manipulation (45 visits per year)	$40 copay	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Physical and occupational therapy (60 visits per year combined)	$25 copay	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Speech therapy (60 visits per year)	$25 copay	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Autism applied behavior analysis	Plan pays 90%	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Habilitation services (treatment of autism and developmental delays, including physical, occupational, and speech therapy)	Plan pays 90%	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Durable medical equipment	Plan pays 90%	Plan pays 90%	Plan pays 70%	Plan pays 80%	Plan pays 60%
Hearing exam and hardware[1]	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%

[1] Hearing supply maximum per 24-month period is limited to one hearing aid per ear.

The medical plans may require precertification for certain procedures, treatments, and hospital stays. If you use in-network providers, this process is handled automatically. Otherwise, if you're enrolled in a plan that has an out-of-network option and you obtain the services from an out-of-network provider, it's your responsibility to ensure that you complete this process when required.



Prescription drug benefits[1]

Plan provisions	Aetna HealthSelect EPO	Aetna HealthSave	Aetna HealthSave Basic
Deductible	No. You have no deductible to meet before the plan covers prescriptions.	Yes. You must meet your deductible before the plan covers prescriptions.	Yes. You must meet your deductible before the plan covers prescriptions.
Retail: 30-day supply[2]	$15 generic, $45 preferred brand drugs, $65 other brand-name drugs	After deductible: $15 generic, $45 preferred brand drugs, $65 other brand-name drugs	After deductible: $15 generic, $45 preferred brand drugs, $65 other brand-name drugs
Mail order: 90-day supply[2]	$30 generic, $90 preferred brand drugs, $130 other brand-name drugs. Order through CVS Caremark Mail Service Pharmacy. Mail-order prices are also available when you fill your maintenance prescriptions at CVS pharmacies.	After deductible: $30 generic, $90 preferred brand drugs, $130 other brand-name drugs. Order through CVS Caremark Mail Service Pharmacy. Mail-order prices are also available when you fill your maintenance prescriptions at CVS pharmacies.	After deductible: $30 generic, $90 preferred brand drugs, $130 other brand-name drugs. Order through CVS Caremark Mail Service Pharmacy. Mail-order prices are also available when you fill your maintenance prescriptions at CVS pharmacies.
Specialty drugs:[3] 30-day supply	$15 generic specialty, $45 preferred specialty, $65 non-preferred specialty drug Use the CVS Specialty Pharmacy to fill your prescriptions for specialty medications	After deductible: $15 generic specialty, $45 preferred specialty, $65 non-preferred specialty drug Use the CVS Specialty Pharmacy to fill your prescriptions for specialty medications	After deductible: $15 generic specialty, $45 preferred specialty, $65 non-preferred specialty drug Use the CVS Specialty Pharmacy to fill your prescriptions for specialty medications
Fertility treatment drugs (lifetime maximum of $60,000)	Copay applies	After deductible: you pay a copay per prescription	After deductible: you pay a copay per prescription
Contraceptive drugs and devices	No member cost share	No member cost share or deductible in network	No member cost share or deductible in network

[1] Covered through Aetna. You pay as indicated above when filling at participating pharmacies. Reduced benefits if drugs are obtained at a nonparticipating pharmacy. Copays count toward plan's out-of-pocket maximums.

[2] Preventive care medications for certain conditions are not subject to the deductible. If you choose a brand-name drug when a generic equivalent is available, you will be charged the difference in price in addition to your copay, and this cost difference does not count toward your out-of-pocket maximum.

[3] Certain specialty drugs are eligible for the PrudentRx program, which provides $0 cost-share by using manufacturer coupon programs after the deductible is met for the HealthSave and HealthSave Basic plans; no deductible applies for the HealthSelect EPO plan. Only what you pay out of your pocket will count toward your deductible and out-of-pocket maximum—manufacturer coupon dollars do not. If you opt out of the PrudentRx program, you could pay 30% of the total drug cost depending on the drug (once any applicable deductible is met) instead of your standard copay.

Adobe

Kaiser Permanente HMO medical plan

Kaiser is available to eligible California and Washington employees who live within Kaiser's service area, based on home ZIP code. To enroll and to continue enrollment in this plan, you must meet all eligibility requirements, including the service area eligibility requirements. If you're eligible, Kaiser will appear as an option on the Adobe benefits enrollment site.

For more complete coverage details, refer to the Kaiser Evidence of Coverage plan documents at benefits.adobe.com.

General provisions

Plan provisions	Kaiser HMO
Provider choice	You must use Kaiser doctors and facilities. Kaiser will provide benefits for emergency services provided outside Kaiser if access to Kaiser facilities is not available.
Annual deductible	None
Out-of-pocket maximum	$3,000 individual; $6,000 family (Refer to your Kaiser Evidence of Coverage document to learn which services apply to the plan out-of-pocket maximum.)
Lifetime maximum	Unlimited

Routine care[1]

Plan provisions	Kaiser HMO
Doctor's office visit	You pay $25
Routine physical exam, preventive care services, immunizations	Plan pays 100%
Routine well-baby care, well-child care, immunizations	Plan pays 100%

[1] Routine physical exam includes OB/GYN exams, mammograms, colorectal cancer screening, and prostate exams—provided in accordance with age-frequency guidelines.

Hospital care and surgery

Plan provisions	Kaiser HMO
Precertification	Handled automatically
Hospitalization services	You pay $250 per admission
Urgent care	You pay $25
Emergency room and ambulance	Emergency room: You pay $100 per visit (waived if admitted). Ambulance: You pay $50 per trip.
Surgery (outpatient)	You pay $100 per procedure

Mental health care and substance abuse treatment

Plan provisions	Kaiser HMO
Outpatient	You pay $25 per visit (for group therapy, $12 per visit [CA] or $0 [WA]; for substance use disorder group therapy, $5 per visit [CA] or $0 [WA])
Inpatient	You pay $250 per admission; substance abuse treatment limited to detoxification

Maternity and family planning services

Plan provisions	Kaiser HMO
Prenatal visits during pregnancy	Plan pays 100%. After confirmation of pregnancy, the normal series of regularly scheduled preventive prenatal care exams and the first postpartum follow-up consultation and exam are covered at no charge.
Hospital care or birthing center	You pay $250 per admission
Infertility services	**California**: You pay the same cost share for infertility services as you would pay to treat any other condition. Oocyte/sperm retrieval or procurement of donor material is limited to three attempts per lifetime. Procurement of donor oocytes is limited to one cohort per active course of fertility treatment. Procurement of donor sperm is limited to one vial of sperm per active course of fertility treatment. Fertility services are covered if they are part of an active cycle to create pregnancy. **Washington:** Medical and surgical services for the treatment of sterility and infertility and all related services, including artificial insemination, IVF, and assisted reproduction, including GIFT and ZIFT are covered. Member pays 10% coinsurance. No benefit maximum. Contact Member Services for information about your assisted reproductive technology benefits.
Fertility treatment drugs	**California:** Fertility medications are covered at a plan's generic or brand cost-share. Most generic items at a Plan Pharmacy are covered at $15 for up to a 30-day supply; most brand-name and specialty-name items at a Plan Pharmacy are covered at $45 for up to a 30-day supply. **Washington:** Drug therapy is covered subject to a 50% coinsurance and dosage limits in accordance with criteria established by KFHPWA
Contraceptive drugs and devices	Prescribed, FDA-approved contraceptive devices and contraceptive drugs are covered at no cost to comply with women's preventive service requirement

Prescription drug benefits[1]

Plan provisions	Kaiser HMO
Retail	Generic: $15, up to 30-day supply Brand: $45, up to 30-day supply Specialty: $45, up to 30-day supply
Mail order	Generic: $30, up to 100-day supply (90-day supply in WA) Brand: $90, up to 100-day supply (90-day supply in WA)

Other medical care

Plan provisions	Kaiser HMO
Diagnostic lab, X-ray, and imaging	You pay $10 per lab test or X-ray. You pay $50 per MRI, CT, or PET scan.
Allergy testing and treatment (injections)	You pay $25 per visit; plan pays 100% for injection
Acupuncture	California: You pay $25 per visit, up to 30 visits for acupuncture and chiropractic care combined, per 12-month period. Washington: You pay $25 per visit, up to 12 visits per year.
Spinal subluxation (chiropractic care)	California: You pay $25 per visit, up to 30 visits for acupuncture and chiropractic care combined, per 12-month period. Washington: You pay $25 per visit, up to 20 visits per year.
Rehabilitation services	You pay $25 per day. You pay $250 per admission (inpatient).
Habilitation services	You pay $25 per day
Durable medical equipment	Plan pays 80%
Hearing aid services	California: You pay $25 per exam; plan pays $1,000 allowance per device, 1 hearing aid device per ear; 2 devices every 36 months. Washington: You pay $25 per exam, 1 hearing aid device per ear, covered at 80%, every 36 months.
Home health	Plan pays 100% for up to 3 visits per day, up to 100 visits per year in California; up to 130 visits in Washington

[1] Copays count toward plan's out-of-pocket maximums.

Delta Dental plans

Percentages shown represent the amount the plans pay after you meet the deductible (unless otherwise noted). You pay the remaining percentage (your coinsurance). Under the Delta Dental plans, PPO and Premier network dentists cannot charge you amounts above the allowed fee. Non-Delta dentists are paid up to the usual, customary, and reasonable (UCR) maximum.

Both plans include the SmileWay wellness benefits, which provide 100% covered additional teeth and gum cleanings throughout the year if you've been diagnosed with a chronic medical condition and are at a high risk for advanced tooth decay.

To help your coverage go further, preventive care services do not count toward your annual maximum.

General provisions

Plan provisions	Delta Dental Plus plan	Delta Dental Basic plan
Provider choice	You may use any licensed dentist; however, your out-of-pocket costs will be lower when you use Premier dentists and the lowest when you use PPO dentists. If you use non-Delta dentists, you are responsible for your percentage share plus any amounts the dentist charges above the allowed amount.	You may use any licensed dentist; however, your out-of-pocket costs will be lower when you use Premier dentists and the lowest when you use PPO dentists. If you use non-Delta dentists, you are responsible for your percentage share plus any amounts the dentist charges above the allowed amount.
Annual deductible	$50 individual $150 family	$50 individual $150 family
Annual benefit maximum	$2,500 per calendar year	$1,500 per calendar year

Covered services

Plan provisions	Delta Dental Plus plan			Delta Dental Basic plan		
	PPO dentists	Premier dentists	Non-Delta dentists[1]	PPO dentists	Premier dentists	Non-Delta dentists[1]
Diagnostic and preventive care	Plan pays 100%, no deductible	Plan pays 100%, no deductible	Plan pays 100%, no deductible	Plan pays 100%, no deductible	Plan pays 100%, no deductible	Plan pays 100%, no deductible
Basic care	Plan pays 90%	Plan pays 80%	Plan pays 80%	Plan pays 90%	Plan pays 80%	Plan pays 80%
Major care	Plan pays 60%	Plan pays 50%	Plan pays 50%	Plan pays 60%	Plan pays 50%	Plan pays 50%
Orthodontic treatment[2] (adults and children) Benefits limited to $2,500 per lifetime per individual	Plan pays 50%	Plan pays 50%	Plan pays 50%	Not covered	Not covered	Not covered

[1] Plan pays up to the usual, customary, and reasonable (UCR) maximum.

[2] The deductible is applied once at the start of a new treatment plan.

VSP vision plans

While you receive the best overall benefits when seeing VSP network doctors, you also have access to VSP retail chain affiliate partners, including Costco Optical, Walmart, and Sam's Club. However, coverage with a retail chain may be different or not apply. You can search for network providers and affiliate providers using the provider search on vsp.com. If you don't wear prescription glasses or already have your prescription glasses, the vision plans offer an enhanced LightCare benefit, which allows you to use your frame allowance with VSP network providers for ready-to-wear, nonprescription blue-light-filtering glasses or nonprescription sunglasses.

Plan provisions	**Vision Plus plan** (In-network)	**Vision Basic plan** (In-network)	**Non-VSP provider** (Out-of-network)
Exam	Plan pays 100% every calendar year	Plan pays 100% every calendar year	Plan pays up to $50 every calendar year
Routine retinal screening	$25 copay	$39 copay	Not covered
Lenses (pair)	Subject to plan limits; plan pays every calendar year:	Subject to plan limits; plan pays every calendar year:	Plan pays up to:
Single-vision	100%	100%	$50
Lined bifocal	100%	100%	$75
Lined trifocal	100%	100%	$100
Standard progressive	100%	100%	$85
Premium progressive	100%	$80–$90 copay	$85
Custom progressive	100%	$120–$160 copay	$85
Blue-light-blocking coating	$15 copay	$15 copay	Not covered
Anti-glare coating	$0 copay	$0 copay	Not covered
Frames	Plan pays up to $250 every calendar year ($135 allowance at Costco, Walmart, and Sam's Club)	Plan pays up to $150 every 2 years ($80 allowance at Costco, Walmart, and Sam's Club)	Plan pays up to $70 every 2 years (Basic), every year (Plus)
LightCare benefit	Plan pays up to $250 every calendar year for ready-made nonprescription sunglasses or nonprescription blue-light-filtering glasses instead of prescription glasses or contacts	Plan pays up to $150 every 2 years for ready-made nonprescription sunglasses or nonprescription blue-light-filtering glasses instead of prescription glasses or contacts	Not covered
Contact lenses	Plan pays standard and premium fittings in full after copay, plus 15% off contact lens exam. Copay will never exceed $60. $250 lens allowance every calendar year (in lieu of lenses and frames).	Plan pays standard and premium fittings in full after copay, plus 15% off contact lens exam. Copay will never exceed $60. $150 lens allowance every calendar year (in lieu of lenses and frames).	Plan pays up to $150 every calendar year
Second pair of glasses or contacts	Covered, subject to the same allowance as the first pair	Not covered	Covered, only for Vision Plus plan; subject to the same allowance as the first pair

Essential medical eyecare: Services related to diabetic eye disease, glaucoma, and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. $20 copay. Ask your VSP doctor for details.

Additional benefits: When you use VSP providers, you receive 40% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your WellVision Exam or 20% off from any VSP doctor within 12 months. Extra $20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. Laser vision correction: Generally 15% off the regular price or 5% off the promotional price from contracted facilities.

Wellbeing resources

Wellness centers

Fully equipped and staffed fitness facilities are available at the San Jose, San Francisco, Seattle, and Lehi office locations.

Wellbeing reimbursement program

Get reimbursed up to $600 per year for eligible wellbeing expenses incurred by you and your dependents. Examples of eligible expenses include gym memberships, bike share memberships, fitness classes, massages, activities for kids, nutritional coaching, financial wellbeing resources, pet care, and emergency preparedness. Please note that this benefit is subject to payroll taxes and is prorated for new hires.

Thrive Global

All employees have access to Thrive Global, a wellbeing resource to help you reach your goals through daily micro-steps. Choose your personalized journey to focus on topics like movement, stress management, money, or sleep, and find on-demand resources to support you along the way. You can also invite up to five members of your family or household for free.

Health Care Flexible Spending Account (FSA)

The Health Care FSA allows you to set aside up to $3,500 (projected) pretax in 2027 for qualified health care expenses. You can only contribute to the Health Care FSA if you've waived Adobe medical coverage or if you're enrolled in the Aetna HealthSelect EPO plan, a Kaiser HMO, or HMSA.

Health Savings Account (HSA)

Offered through HealthEquity, the HSA is available if you enroll in the Aetna HealthSave or Aetna HealthSave Basic medical plan and if you meet IRS requirements. Your account balance rolls over and continues to grow tax-free from year to year and is portable.

When you have a balance of over $1,000 in your account, you can invest the extra money, so your savings can continue to grow tax-free.

To qualify for an HSA, you must meet certain IRS requirements. Visit the Health Savings Account (HSA) page to learn more. You can use the money in your HSA to pay for your share of qualified medical expenses for yourself, your spouse, and dependents you claim on your tax return. Contact HealthEquity at 866-346-5800 with your HSA questions. Be sure to consult with your tax advisor on your personal situation.

HSA contributions

You can contribute up to the annual IRS limit, which in 2027 is $4,500 for individuals and $9,000 for families, and an extra $1,000 if you're age 55 or older. If you join or change coverage midyear, your IRS limit may be lower. These limits include contributions from all sources—yours and employer contributions (if any).

HSA funding schedule

After you're enrolled as an eligible Aetna HealthSave participant, and you activate your HSA account, in 2027, Adobe contributes to your HSA each pay period from January (or from when you join the plan, if later) through the 24th pay period of the year.

You'll receive $35.42 per pay period, up to $850 per year, for individual coverage, or $70.84 per pay period, up to $1,700 per year, if you have family coverage.

You can also make payroll contributions during the first 24 pay periods of the year. After the 24th pay period, if you'd like to make additional contributions, you can do so directly through HealthEquity.

There's no Adobe contribution if you're in the HealthSave Basic plan.

Emotional wellbeing

Employee assistance program (EAP)

Adobe's EAP, Spring Health, gives you seamless access to world-class providers who deliver precisely what you need—whether that's work and life resources or the opportunity to speak with a counselor. You, your spouse/domestic partner, and your dependents age 6 and up have access to on-demand support 24/7 and 12 free counseling sessions per person per calendar year. Visit the emotional wellbeing page to learn more.

Mental health support

Get in-person and virtual mental health care from your Aetna or Kaiser health plan.

Headspace

The Headspace app delivers guided meditation sessions to your phone or browser that help you manage your stress, sleep better, find your focus, boost your creativity, and achieve more balance in your life—all at no cost. Plus, you can add up to five members of your family or household for free, so they can reap the benefits of Headspace.

TenCode Benefits

Dealing with the death of a loved one is stressful. Adobe has partnered with TenCode Benefits to provide support for you and your beneficiaries after the death of a loved one, at no cost to you. Get help navigating insurance claims, Social Security, financial institutions, credit agencies, and more.

Other health care benefits

Teladoc Health's Expert Medical Opinion

You and your family (spouse/domestic partner, children, siblings, parents, parents-in-law, grandparents, grandparents-in-law, and grandchildren) can get an expert second opinion on any medical diagnosis or treatment plan—at no cost to you—even if they live outside the United States. Teladoc Health's Expert Medical Opinion can also help you find specialists and get answers to medical questions.

Teladoc telemedicine

If you're an Aetna member, you can save time, money, and hassle with phone or video visits through Teladoc. Talk with a doctor, dermatologist, psychiatrist, or therapist from anywhere, and have a prescription sent to your local pharmacy when needed. Register at any time.

Teladoc virtual primary care

As an Aetna member, you can get primary care right from your smartphone or laptop through Teladoc at no cost to you. Build a relationship with the same virtual provider through video visits, and get access to your care team by phone and in-app messaging. Your virtual care provider can order lab work, imaging studies, referrals, vaccinations, and more.

Aetna Service Advocate

Aetna members can dial just one number to get answers to benefits questions and personalized help finding in-network providers, making appointments, and connecting to Aetna resources.

Aetna nurse care manager

If you're an Aetna member, you have a contact to help you face the challenge of a serious medical condition, such as diabetes, osteoporosis, heart disease, or cancer. You'll have 1:1 help and support from a trained nurse to better understand your condition(s), follow your doctor's recommended treatment regimen, stay on track with medications, and navigate and coordinate your care.

Transform Diabetes Care program

This diabetes management program helps Aetna members improve their overall health.

AccessHope cancer support

You and your dependents (spouse/domestic partner and children under age 26) can receive leading-edge cancer expertise from AccessHope, including a phone line for support from oncology nurses, a Cancer Information Center, and CaringBridge access. You can also get a second opinion by having your case reviewed by AccessHope's experts. For Aetna members with certain complex and rare cancers, AccessHope automatically reviews medical records and treatment plans to help ensure that you are receiving the best care possible.

Aetna autism spectrum disorder (ASD) support program

If you are an Aetna member and your family is affected by an autism spectrum disorder (ASD) diagnosis, Adobe provides health care benefits and a support program through Aetna to help meet your family's needs.

The Contact information page at the end of this guide provides contact information for Adobe's benefits providers.



Retirement and financial

401(k) retirement plan

Save for your future through pretax or Roth after-tax 401(k) contributions.

- Contribute 1%–65% of your eligible compensation, subject to IRS annual limits.
- Adobe matches 50% of the first 6% of eligible compensation.
- Make catch-up contributions beyond the regular annual limit if you are age 50 or older. Whether these are pretax or Roth after-tax and the amount of catch-up contributions may depend on your age and prior year's wages.
- Enroll or make changes anytime, with no waiting period. Automatic enrollment happens approximately 30 days after your date of hire.
- Choose from three investment paths: Target Retirement Trusts, Core Investment Funds, and the self-directed brokerage option.
- Roll over your qualified accounts to the Adobe 401(k) plan.
- Take advantage of the 401(k) plan's guidance and advice options.

Contribute even more via a traditional after-tax account. There is no Adobe match with this option. The 401(k) plan also allows for Roth in-plan conversions.

The Vanguard 401(k) website will also display your deferred compensation plan and Health Savings Account balances, if applicable, to give you an overall view of your savings.

Employee stock purchase plan (ESPP)

You invest in Adobe through your talent and hard work. The ESPP helps you invest in the company financially as well—and to reap the rewards of that investment. Here's what you can do with the ESPP:

- Set aside up to 25% of eligible compensation through convenient payroll deductions (up to the annual limit).
- Enroll (or increase your contribution percentage) twice a year during the June and December enrollment periods.
- Continue to participate automatically, unless you choose to withdraw, leave Adobe, or no longer meet eligibility requirements.
- Lock in a discounted stock purchase price for up to 24 months.



- Purchase Adobe stock twice a year at a discount of at least 15% as of the purchase date.
- Manage your enrollment and access your shares online via your E*TRADE from Morgan Stanley account.

Restricted stock units (RSUs)

The company may award RSUs to new hires or existing employees based on their individual performance and other factors.

Life and AD&D insurance

Employee life insurance

You may elect Adobe-provided basic life coverage of $50,000 or up to 3 times your salary (rounded down to the nearest $50,000), up to $500,000.

Upon initial eligibility, you have the option to buy supplemental life coverage in $50,000 increments, up to 10 times your salary, with no evidence of insurability (EOI). A $2 million maximum applies, which includes the basic life amount. During Open Enrollment or certain qualifying life events, you may increase your level of coverage by up to three $50,000 increments with no EOI. You may increase your level of coverage by more than three $50,000 increments with EOI (up to plan limits).

Spouse and child life insurance

You have the option to buy spouse life insurance in $25,000 increments, up to $250,000. Evidence of insurability is required at certain levels.

You have the option to buy child life insurance in $12,500 increments, up to $50,000.

The combined total of spouse and child life insurance cannot exceed 100% of the combined employee basic and supplemental life insurance.

If you have a spouse/domestic partner who is an Adobe employee, you cannot cover one another with supplemental life, and only one of you can cover your children. If you have a child who works at Adobe, you cannot cover them under supplemental dependent coverage.

Employee accidental death and dismemberment (AD&D) insurance

Adobe provides coverage of up to 3 times your salary (rounded down to the nearest $50,000), up to $500,000.

You have the option to buy supplemental AD&D coverage in $50,000 increments, up to 10 times your salary. A $2 million combined maximum applies, which includes the basic AD&D coverage.

Voluntary long-term care plus life insurance

Adobe offers employees the option to purchase voluntary long-term care plus life insurance through Trustmark. The plan provides benefits for services not covered by health insurance, disability, or Medicare.

Voluntary supplemental insurance

Adobe offers you the opportunity to enroll in employee-paid supplemental insurance plans through MetLife as a new employee or during Open Enrollment:

- Accident
- Critical illness
- Hospital

These plans provide tax-free cash benefits to use any way you'd like when you or your family experiences a covered health event.

You can enroll in one, two, or all three plans. No health questions are asked when you enroll, but preexisting conditions may not be covered.

Financial coaching and resources

My Secure Advantage

Adobe offers free, 1:1 confidential financial coaching by experienced, certified financial professionals through My Secure Advantage. Your coach can advise you on taxes, retirement planning, investing, spending strategies, buying a home, and more.

My Secure Advantage also provides free identity theft protection and restoration services, credit monitoring and report services, as well as the MSA wallet tool to help you manage your budget. You can also get discounted rates on online tax preparation and filing services through TaxAct or Liberty Tax.

529 education savings plan

Set aside money with tax-free growth for qualified educational costs. You have multiple investment funds to choose from, including age-based, aggressive growth, and balanced portfolios.

Additional resources

Additional financial benefits from Adobe include a student debt and savings program, budgeting tools, and other resources to help you manage your money and plan for the future.

Role-specific programs

Deferred compensation plan (DCP)

U.S. director-level and above employees are eligible for the DCP, which allows you to save above the limits of the Adobe 401(k) plan and defer taxes to help reach your financial goals. You may defer base salary, commissions (if applicable), and AIP bonus.

Annual incentive plan (AIP)

This financial incentive plan is awarded to eligible employees to drive aggressive growth and accountability, ensure the execution of our operating plan, and motivate and inspire employees to contribute at peak performance.

Sales compensation program

This financial sales incentive plan is awarded to eligible sales employees to drive the achievement of sales goals and business objectives. The program is reevaluated on an annual basis, and commission is paid at regular intervals (schedule varies by role).

Time off

Exempt employees

- You're eligible for two company breaks: July 5–9, 2027, and December 24–31, 2027, inclusive of Adobe-paid holidays.
- All exempt Adobe employees who work at least 24 hours a week are provided with flexible paid time off. This plan does not prescribe a specific number of vacation days. As a result, this flexibility allows you to balance work and personal life effectively, subject to your manager's approval and business needs.
- You'll continue to receive your regular pay when you take time away from work for vacation or other personal reasons, with the exception of time off for illness or leaves of absence, which are managed separately under those policies.
- You will accrue sick time off each pay period, up to a 10-day maximum.

Nonexempt employees

- You're eligible for two company breaks: July 5–9, 2027, and December 24–31, 2027. You will be required to use paid time off (PTO) for days that are not Adobe-paid holidays (borrowing against future PTO up to the maximum allowable, if necessary).
- You will accrue PTO each pay period, up to 24 days per year, for the first five years of service. After five years, you'll begin to accrue more, up to a maximum of 30 days. Use PTO for vacation, sick time, personal business, and floating holidays.
- Some jurisdictions may have other sick time requirements that may affect PTO accrual—for example, California requires PTO accrual of 19 days and five sick days. This is outlined in the nonexempt policy document.

Time off for jury duty

Adobe provides time off with pay when you are called to serve on a jury or called as a witness.

Time off for bereavement

Regular employees, interns, and Adobe-paid temps are eligible to take up to 20 paid days per calendar year to help ease the emotional, financial, and logistical burdens during the loss of an immediate family member (including loss of a pregnancy). There is no effect on your benefits while on bereavement leave.



Leaves of absence (LOA)

There are many reasons you may need to take time away from work—whether for health or family needs, service to our nation, or some other occasion—beyond time off for vacation or sabbatical. Adobe offers several LOA programs to give you the time you need.

The Welcome Back resources page on Inside Adobe helps employees and managers facilitate a seamless return from an extended leave.

Digital leave of absence planning tool

Map out your leave of absence with Veer, and create a personalized timeline, financial plan, and journey-map checklist.

Sabbatical

In recognition of your contributions to the business, you are granted an extended amount of time to relax, recharge, and reenergize. You can take paid time off based on your years of continuous service:

- Four weeks after five years of continuous service
- Five weeks after 10 years of continuous service
- Six weeks after 15 years of continuous service and every subsequent five years of continuous service

Sabbatical must be completed within two years from the date earned.

Disability benefits

Voluntary disability insurance (VDI) / short-term disability (STD)

These plans pay a benefit if you're unable to work due to an illness or injury, as well as maternity.

If you work in California, Adobe automatically enrolls you in the VDI plan starting on your date of hire. You may opt out of VDI and instead be enrolled in California State Disability Insurance (SDI). Please note, the California SDI plan may cost more than the Adobe VDI plan.

California's Paid Family Leave (PFL) is a component of Adobe's VDI plan and California SDI. The benefit amount and duration are set by the state.

If you are an Adobe employee and you work and reside outside of California, you are eligible for the STD Plus plan that pays 100% of your salary for weeks 2–10 of a disability. If you're enrolled in this plan, you pay a biweekly contribution.

You can also choose to enroll in the STD Basic plan at no cost to you. This plan pays 80% of your salary for weeks 2–10.

Both plans cover 66.67% of your salary from week 11 to day 120, with a weekly benefit cap of $3,500.

You may also be partially covered by an applicable state disability plan.

New employees will be enrolled automatically in the STD Basic plan unless you elect the STD Plus plan during new-hire enrollment.

Long-term disability (LTD) insurance

LTD provides income replacement for medical disability after 120 days.

Benefits are contingent on medical documentation and approval from Lincoln Financial, Adobe's leave program administrator, and are coordinated with any third-party disability benefits you're eligible to receive.

If you were an Adobe employee in 2026, Adobe will automatically enroll you in the LTD Plus plan that provides 66.67% salary replacement up to $20,000 per month. If you are enrolled in this plan, you will pay a biweekly contribution.

You can also choose to enroll in the LTD Basic plan, which provides 50% salary replacement up to $15,000 per month at no biweekly premium cost.

Both LTD Basic and Plus plans report imputed income for tax purposes.

Disaster and Epidemic Time Off (DETO)

To support our employees and their families during uncertain and difficult times, Adobe offers up to 20 working days per calendar year of paid time off for situations that meet the conditions defined in our Disaster and Epidemic Time Off policy.

The days off must be approved by your manager and taken at the time of the immediate need. There is no effect on your pay or benefits while you are taking this time off.

Paid holidays

If you work at least 24 hours per week, you get to enjoy these 12 paid holidays in 2027:

Holiday	2027 observed date
New Year's Day	Friday, January 1
Martin Luther King Jr. Day	Monday, January 18
Presidents' Day	Monday, February 15
Memorial Day	Monday, May 31
Independence Day	Monday, July 5
Summer Holiday	Tuesday, July 6
Labor Day	Monday, September 6
Thanksgiving Day	Thursday, November 25
Thanksgiving Holiday	Friday, November 26
Christmas Eve	Friday, December 24
Christmas	Monday, December 27
New Year's Eve	Friday, December 31



Work, life, and perks

Dependent Care Flexible Spending Account

This plan, administered by HealthEquity, allows you to set aside up to $7,500 a year pretax (inclusive of Adobe's dependent care gift) for qualified day care and elder care expenses, per IRS guidelines. Adobe provides a nontaxable gift of up to $1,200 a year if you elect coverage and have eligible care expenses for children under age 13 or elder dependents. (This amount is prorated based on eligibility date, following the proration schedule below.)

Proration schedule: Dependent Care FSA gift

Based on your effective date in the plan	% of annual amount provided
January 1 – January 31	100%
February 1 – February 28	92%
March 1 – March 31	83%
April 1 – April 30	75%
May 1 – May 31	67%
June 1 – June 30	58%
July 1 – July 31	50%
August 1 – August 31	42%
September 1 – September 30	33%
October 1 – October 31	25%
November 1 – November 30	17%
December 1 – December 31	0%

Adoption reimbursement

Get reimbursed, up to $25,000 toward eligible adoption expenses upon finalization of the adoption. You may use the benefit twice, up to a lifetime maximum of $50,000.

Surrogacy reimbursement

Adobe reimburses you for nonmedical expenses associated with surrogacy, up to $25,000 per event, with a lifetime maximum of two events.



Personal and family services

Caregiving

Bright Horizons and Sittercity give you access to:

- Full-time care with a dedicated family care concierge available by chat, text, phone, email, or video for help finding the right care for your family and creating a customized plan for family care
- Back-up child and adult or elder care from a network of providers with up to 15 days per year for a low copay
- Digital access to care, including a database where you can find nannies, pet care, housecleaners, and more on a self-pay basis
- Discounted nanny placement services through College Nannies

Student support

Bright Horizons also provides these services:

- Covered tutoring for school ages, with the ability to earn tutoring credits with each day of back-up care you use (i.e., up to four hours of free virtual tutoring to be used within 12 months)
- College coaching for teens through College Coach, with emphasis on help with college applications and essays, and help understanding financial aid and scholarships
- Coaching and support for college students to explore career paths and hone money management skills

Breast milk shipping

Milk Stork provides free, no-fuss, refrigerated, express shipping or easy toting of breast milk to your baby. It's available for moms traveling on Adobe business—and for gestational surrogates too.

Pet services

Adobe offers a suite of pet support, including free 24/7 veterinary telehealth services from Airvet and discounted pet insurance through our discount portal. You can also use the wellbeing reimbursement program for eligible pet care expenses.

Support choosing Medicare or individual health care coverage

Free Medicare education and help evaluating lower-cost options if you or a family member loses group coverage.

Learning Fund

Professional development reimbursement

This program offers up to $1,000 per year in reimbursements for short-term learning opportunities to support your growth and development, such as conferences, workshops, online or on-demand courses, business books, language courses, and professional memberships.

Education reimbursement program

This program reimburses you for the cost of tuition and books for academic degrees, top credential programs, advanced specializations, and technical certifications, up to a maximum of $10,000 per year with manager's approval.

Graduate reimbursement program

If you're a new employee who has completed your undergraduate degree, graduate degree, or university program through an accredited institution within 12 months of your hire date, get a one-time financial reimbursement of up to $10,000 for incurred education expenses. Your claim must be submitted during the first six months of employment.

Commuter benefits

Find inexpensive, stress-free, and environmentally friendly ways to get to work. Depending on your office location, you can receive $200 per month for vanpools, transit systems, and parking, or up to $20 per month if you commute by bike.

Employee software purchase program

You may buy Adobe software for yourself and for friends and family at a significant discount.

Employee discounts

You have access to exclusive preferred pricing on hundreds of products, services, and experiences. Whether you're interested in travel, health and wellness, entertainment, or shopping, you have discounts to help make your life easier and more enjoyable. You can also get reduced rates on your student loan refinancing, auto or home insurance, home loans and mortgages, and pet insurance.

Matching grants program

Adobe matches employee contributions to qualified nonprofit organizations, domestic or abroad, up to $10,000 per calendar year.

Recognition programs

Employee recognition

Adobe's employee recognition program through Awardco makes it easy and fun to celebrate each other across teams and projects, give and receive points to redeem for gift cards and other rewards, send shout-outs, and see what appreciation is happening across your business unit in the live feed.

For contributions that go above and beyond normal responsibilities, the special recognition (spot) bonus offers an additional way to recognize significant contributions.

Founders' Award

This program recognizes employees nominated by their peers as best reflecting Adobe values. The award recipients are invited to the Founders' Award dinner with Ops Staff and receive companywide recognition, a crystal award, and a $5,000 travel certificate.

Patent award program

We know smart and creative people work here. You deserve recognition and rewards for the patents and inventions you produce.

Service award

Every five years of your continuous service, you'll receive a commemorative plaque and be presented with the gift of your choosing.

Identity theft and fraud protection

Offered through MetLife + Aura, you can purchase a digital security plan that helps protect you and your family from identity theft, financial fraud, and cybercrime.

Group legal services

Offered through MetLife for a small monthly fee, this service provides direct access to attorneys who can assist with a wide range of legal matters, such as family law, adoption, surrogacy, reproductive assistance, wills, and estates. You have access to a portal that provides instant searches for nearby attorneys and digital estate planning.

You have the option to add your parents to your legal plan for an additional monthly fee. All Adobe employees, regardless of enrollment in the plan, have access to self-help documents—lease agreements, promissory notes, etc.—provided by MetLife Legal Plans.

Business travel support

International SOS travel assistance

When you travel internationally, Adobe's Global Safety & Security Operations Center (GSOC) is on call 24/7 to help with any situations that may arise. If you need a medical referral, lose your medication, want travel advice, experience a medical or security crisis, lose your passport, or experience other travel-related issues, International SOS delivers the support you need, wherever you need it.

Business travel accident insurance

You're automatically covered through Chubb for additional accidental death and dismemberment (AD&D) benefits when you travel on business for Adobe. This benefit is provided at no cost to you and provides coverage equal to 3 times your annual salary, up to $500,000.

Emergency business travel medical

This plan through Aetna WorldTraveler covers you for emergency medical expenses up to $500,000 while you're traveling on business outside of your home country. (For urgent care in your home country, use your domestic medical coverage.)

Delayed and lost baggage benefits

The baggage delay benefit through Chubb reimburses you up to $1,000, and the lost baggage benefit reimburses you up to $2,000 if you need to purchase clothes and personal hygiene items because your checked luggage has been delayed, lost, stolen, or damaged beyond your use.

Personal travel assistance

You have access to TravelConnect assistance services 24/7 through Lincoln Financial when you travel 100 miles or more from home for leisure travel. Services include emergency medical and travel assistance (up to $1,000,000 per incident). Services also include the recovery of lost or stolen documents or luggage, legal referrals, and even emergency pet services. TravelConnect is automatically provided to you at no cost through your Adobe basic life insurance coverage.



Amenities and convenience services

Go to **Inside Adobe > Office** to get information on all the amenities and services at your location. Availability of onsite amenities will vary. Please refer to the office information for your specific location. Amenities may include:

- **Cafeteria and wellness center** – Available at the San Jose, San Francisco, Seattle, and Lehi office locations.
- **The Adobe Store** – Check out the swag store at the San Jose and Lehi office locations.
- **Break room** – Stocked with snacks and beverages.



Per-pay-period contributions

The amounts shown in the following table are your plan costs that are deducted pretax from 26 pay periods in 2027, depending on your elections. Because your contributions are taken on a pretax basis, you do not pay income taxes on that amount, which reduces your current taxable income. However, if you cover a domestic partner or a domestic partner's child who does not qualify as a tax dependent, your contributions are on an after-tax basis, and the amount of income tax withheld from your paycheck will be increased to cover the tax due on the imputed income value of benefits coverage. It's your responsibility to designate on the Adobe benefits enrollment site whether your domestic partner or domestic partner's child is a tax-qualified dependent.



Plan	Employee only	Employee + child(ren)	Employee + spouse/ domestic partner	Employee + spouse/ domestic partner + up to 2 children	Employee + spouse/ domestic partner + ≥ 3 children
Medical plans					
Aetna HealthSelect EPO	$61	$149	$206	$284	$305
Aetna HealthSave	$36	$113	$166	$229	$257
Aetna HealthSave (without HSA)	$34	$108	$158	$218	$245
Aetna HealthSave Basic	$12	$67	$102	$142	$161
Kaiser HMO	$54	$134	$185	$255	$274
HMSA medical, dental, vision (Hawai'i)	$36	$127[1]	$127	$185	$185
Dental plans					
Delta Dental Basic	$1	$9	$8	$12	$12
Delta Dental Plus	$4	$15	$13	$20	$20
Vision plans					
VSP Vision Basic	$1	$2	$2	$4	$4
VSP Vision Plus	$6	$11	$10	$17	$17

[1] If covering more than one child, your rate is $185.

Supplemental life and accidental death and dismemberment (AD&D) insurance

The rates shown in the following table are the per-pay-period after-tax costs for supplemental life and accidental death and dismemberment (AD&D) insurance. The rates are per $1,000 of coverage. Calculations are subject to rounding. Coverage reductions begin at age 70 (see policy for details).

Child life insurance

Child life insurance is available for dependent children through age 26 at the after-tax rate of $0.0692 per pay period per $1,000 of coverage.

MetLife Legal Plans

For 2027, the MetLife Base Plan is available at the after-tax rate of $8.41 per pay period (or $18.23 per month). The MetLife Plus Parents Plan is available at the after-tax rate of $11.64 per pay period (or $25.23 per month).

Age of person covered (as of 1/1/27)	Employee supplemental life	Employee supplemental AD&D	Spouse/domestic partner supplemental life
< 30	$0.0097	$0.0037	$0.0231
30–34	$0.0111	$0.0037	$0.0323
35–39	$0.0143	$0.0037	$0.0369
40–44	$0.0245	$0.0037	$0.0462
45–49	$0.0397	$0.0037	$0.0785
50–54	$0.0702	$0.0037	$0.1431
55–59	$0.1158	$0.0037	$0.2308
60–64	$0.1828	$0.0037	$0.2862
65–69	$0.2802	$0.0037	$0.4985
≥ 70	$0.5358	$0.0037	$1.3431

Short-term disability

The per-pay-period cost for the STD Plus plan (100% of your salary for weeks 2–10 of disability) is at the rate of 0.15% times your annual salary (or total target compensation [TTC] if you are paid by commission) divided by the number of pay periods in the year.

There is no cost for the STD Basic plan (80% of salary for weeks 2–10 of disability).

See page 21 for coverage details. View your plan costs on the Adobe benefits enrollment site.

Long-term disability

The monthly cost for the LTD Plus plan (66.7% of your monthly salary up to a $20,000 maximum) is at the rate of $0.186 per $100. There is no premium for the LTD Basic plan (50% of salary up to $15,000 per month); however, both plans will have imputed income.

See page 21 for coverage details. View your plan costs on the Adobe benefits enrollment site.

Contact information

For information on...	Group numbers	Telephone	Online
AccessHope Cancer support line and expert advisory review	N/A	833-971-4673	connect.myaccesshope.org
Aetna medical Medical, pharmacy, and mental health or substance use treatment for following plans: ▪ Aetna HealthSave Basic ▪ Aetna HealthSave ▪ Aetna HealthSelect EPO	660819	800-884-9565	health.aetna.com Aetna preenrollment: aetnaresource.com/n/Adobe-Inc Aetna prescription drug information
Aetna WorldTraveler Emergency international business travel medical	0299440-010-00039	877-301-5042	aetnainternational.com Email: aiservice@aetna.com
Airvet Pet telehealth, including 24/7 on-demand video visits with licensed veterinarians and chat with vet nurses	N/A	323-205-5616	join.airvet.com/adobe Email: support@airvet.com
Bright Horizons Resources to support you and your loved ones	N/A	General info: 877-242-2737 Family care concierge: 888-874-0420 College and career coaching: 888-527-3550	clients.brighthorizons.com/adobe Email College Coach: adobe@getintocollege.com
Candidly Student loan services	N/A	866-719-3437	vanguard.com/studentloans Email: help@getcandidly.com
Chubb Business travel accident insurance Delayed and lost baggage benefits	N16745327	800-336-0627 (within U.S.) +1 302-476-6194 (outside U.S.)	Email: chubbaandhclaims@chubb.com
COBRA services via bswift	N/A	855-898-4218	adobe.bswift.com

For information on...	Group numbers	Telephone	Online
Commuter Check Direct Commuter program	N/A	888-235-9223	commutercheckdirect.com Email: commute@adobe.com Company ID: 1100
Delta Dental	02700-00001	888-335-8227	deltadentalins.com
E*TRADE from Morgan Stanley Equity programs administrator	N/A	800-838-0908	etrade.com/stockplan
Headspace Meditation app	N/A	N/A	headspace.com/about-us Email: teamsupport@headspace.com
HealthEquity ▪ Health Savings Account (HSA) ▪ Health Care FSA ▪ Dependent Care FSA	N/A	866-346-5800	healthequity.com/learn/partners/adobe Email: memberservices@healthequity.com
HMSA ▪ CompMED medical plan (730) and drug plan (972) ▪ Vision PPO (DU) ▪ Dental PPO (C53)	N/A	800-776-4672	hmsa.com
Kaiser HMO (California)	39163 (NorCal) 233640 (SoCal)	800-464-4000	choose.kaiserpermanente.org/adobe
Kaiser HMO (Washington)	1911800	888-901-4636	choose.kaiserpermanente.org/adobe
Lincoln Financial Group ▪ Short-term disability (STD) ▪ Long-term disability (LTD) ▪ FMLA leave administration ▪ Life and AD&D insurance	N/A	LOA intake specialist: 800-459-3772 Leave case manager: 888-873-5476 Life portability and life or LTD conversion after coverage termination: 877-321-1015	mylincolnportal.com Company ID: ADOBELOA
MetLife + Aura Identity theft, financial fraud, and cybercrime protection	N/A	844-931-2872	metlife.com/info/adobe
MetLife Legal Plans	6920010	800-821-6400	info.legalplans.com

For information on...	Group numbers	Telephone	Online
MetLife supplemental insurance Accident, critical illness, and hospital insurance	N/A	800-438-6388	metlife.com/info/adobe
Milk Stork Breast milk shipping	N/A	888-207-6909	milkstork.com/adobe
MTM Recognition Adobe service anniversary awards	N/A	888-675-2847	mtmcarousel.com/adobe (SSO) Email: adobe@mtmrecognition.com
My Adobe Reimbursements ▪ Adoption ▪ Surrogacy ▪ Learning Fund education and professional development reimbursement program ▪ Graduation reimbursement program ▪ Wellbeing reimbursement program	N/A	N/A	My Adobe Reimbursements (SSO) Email: Myadobereimbursements@stradaglobal.com
My Secure Advantage Financial coaching, ID theft protection, and financial wellbeing resources	N/A	888-724-2326	adobe.mysecureadvantage.com
Nolan Financial Deferred compensation plan (DCP)	N/A	877-230-2432	nolanlink.com Email: adobe@nolanfinancial.com
Payroll	N/A	N/A	Email: payroll@adobe.com
Reward Gateway Employee discount portal	N/A	646-851-0919	Okta SSO
SmartConnect Medicare eligibility and individual health care coverage support	N/A	833-851-8205	smartmatch.com/connect/adobe
Spring Health employee assistance program (EAP) Available to all employees regardless of medical plan enrollment	N/A	855-629-0554	benefits.springhealth.com/adobe

For information on...	Group numbers	Telephone	Online
Teladoc Health's Expert Medical Opinion Available to all employees regardless of medical plan enrollment	N/A	800-835-2362	teladoc.com/medicalexperts
Teladoc telemedicine and primary care Virtual access to licensed health care professionals; available to Aetna medical plan members	N/A	855-835-2362	For telemedicine: teladoc.com/aetna For primary care: teladoc.com/primary360-Aetna Use your Aetna Member ID to set up your account.
TenCode Benefits Survivor support; contact the Employee Resource Center for a referral	N/A	800-866-8006	Submit a request via the Support Center.
Thrive Global Healthy habits app	N/A	N/A	Email: support@thriveglobal.com
TravelConnect travel assistance program	N/A	Toll free from within U.S.: 866-525-1955 Call collect from anywhere in the world: +1 603-328-1955	myoncallportal.com Group ID number: LFGTravel123
Trustmark Voluntary long-term care plus life insurance	N/A	855-284-8501	adobe.yourcare360.com/enrollment
Vanguard ▪ 401(k) retirement plan ▪ Investment management and advice ▪ 529 education savings plan	401(k) plan: 096204	401(k) plan: 800-523-1188 Advice: 800-310-9228 529 plan: 866-734-4530	401(k) plan: retirementplans.vanguard.com Advice: vanguard.com/advice-options 529 plan: investor.vanguard.com/accounts-plans/529-plans
VSP Vision plans	00107394	800-877-7195	vsp.com

If you have questions related to your health and welfare benefits, contact the Adobe Benefits Support Team through bswift at 855-898-4218, or send a secure email through the Adobe benefits enrollment site.

If you have questions specifically about time off, submit a case with the ERC.

This brochure provides an overview of certain health care plan provisions under the Adobe Group Welfare Plan. It is not intended to be a complete description of these benefits. For more complete details, refer to the Adobe Welfare Plan Summary Plan Description (SPD) and the plan documents in Appendix A of the SPD. If there's any conflict between the information presented here and the official plan documents, the plan documents will govern.

Adobe reserves the right to modify or terminate any of the benefits described in this brochure at any time. The descriptions of these benefits are not guarantees of current or future employment or benefits. References to "Adobe" or "the company" apply to Adobe Inc.

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