

Choosing a medical plan

Choosing the right medical plan takes careful planning. Learn about the medical plans Adobe offers. Then, turn to ALEX, your personal benefits counselor, and Aetna's Plan Selection & Cost Estimator tool (both available through benefits.adobe.com) for help in making these important plan decisions.

	All States	California & Washington	Hawai'i	If You're Not Eligible for an HSA	If You're on an Expat Assignment Less Than 6 Months
Aetna HealthSave (HSA)	●	●	✗	✗	✗
Aetna HealthSave Basic	●	●	✗	●	✗
Aetna Out of Area HealthSave (HSA) ¹	●	●	✗	✗	●
Kaiser HMO ²	✗	●	✗	●	✗
HMSA	✗	✗	●	●	✗

- Available
- You can enroll in the plan, but you must not make HSA contributions.
- ✗ If you're enrolled in Medicare/TRICARE, you can enroll in this plan, but without an HSA. For all others: Unavailable.
- ✗ Unavailable

¹ Only available to those who live outside of Aetna's network.

² Only available to those whose home ZIP code is in Kaiser's service area

- The **Aetna HealthSave (HSA) plan** covers in-network services at 90% and has three-tier prescription copays after you meet your deductible. It offers access to a large network of providers and the option to go out of network at a higher cost. Plus, if you're eligible, you can manage health care spending through a Health Savings Account (HSA), and Adobe will contribute to the HSA, too!
- The **Aetna HealthSave Basic plan** has the lowest paycheck contributions, but it has higher deductibles. The plan pays for a smaller share of medical expenses—80% in network after you meet your deductible—so when you get care, you'll pay more. If you're eligible, you have the option to put money into an HSA to use for health care expenses.
- The **Kaiser HMO plan (California and Washington only)** delivers care in a way that many find easy and convenient. Your paycheck contributions are higher, but when you get care, you pay copays for most eligible services. You must use Kaiser doctors, specialists, pharmacies and facilities, and your care is subject to referrals from your primary care physician.

Another option: Compare Adobe's medical plan offerings to other coverage you have available (e.g., through your spouse or parents). If their plan better meets your needs, you may want to opt out of Adobe's medical coverage and receive \$650 per calendar year from Adobe (\$25 added to your earnings every pay period).

Your medical plan options may be different and can change if you move or experience other changes. The medical plans that are available to you will appear as options on the Adobe Benefits Enrollment Site.