



Adobe

Medical Plans 2020

Open Enrollment

Quality health plans & benefits

Healthier living

Financial well-being

Intelligent solutions

aetna®



Aetna 2020 Medical Plan Options

Aetna HealthSave (HSA)*

Aetna HealthSave Basic (HSA Qualified)

Aetna HealthSave OOA (HSA)*

Common Features across Aetna Plans:

Network is Open Access Choice POS II

- **Utah uses: "Utah Connected Network."**

Option to see Network & Out of Network providers but you will pay more out of pocket for Out of Network

No PCP election or referrals required for Specialists

Mental Health & Substance Abuse provided by Aetna: all MH & SA costs apply to the out of pocket maximum

Pharmacy coverage provided by Aetna: all pharmacy costs apply to the out of pocket maximum

On-demand access to physicians, Mental Health providers and Dermatologists through Teladoc

National Preferred lab vendors: Quest and LabCorp

*If you're enrolled in Medicare/TRICARE, you can elect "HealthSave (without HSA)"; contact Adobe Benefits Support Team for assistance.

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What's new for 2020

- New RX Formulary: Standard Opt Out
- Hearing Aids: 100% covered after deductible is met (2 per 24 months max still applies)
- Member Engagement Platform
- Increase in EAP Visits
- Fertility Advocate (Effective 11/1/2019)
- Habilitative Benefits now includes Physical Therapy for Developmental Delay diagnosis and removal of visit and age limitation for Autism and Developmental Diagnosis. Still subject to medical necessity review



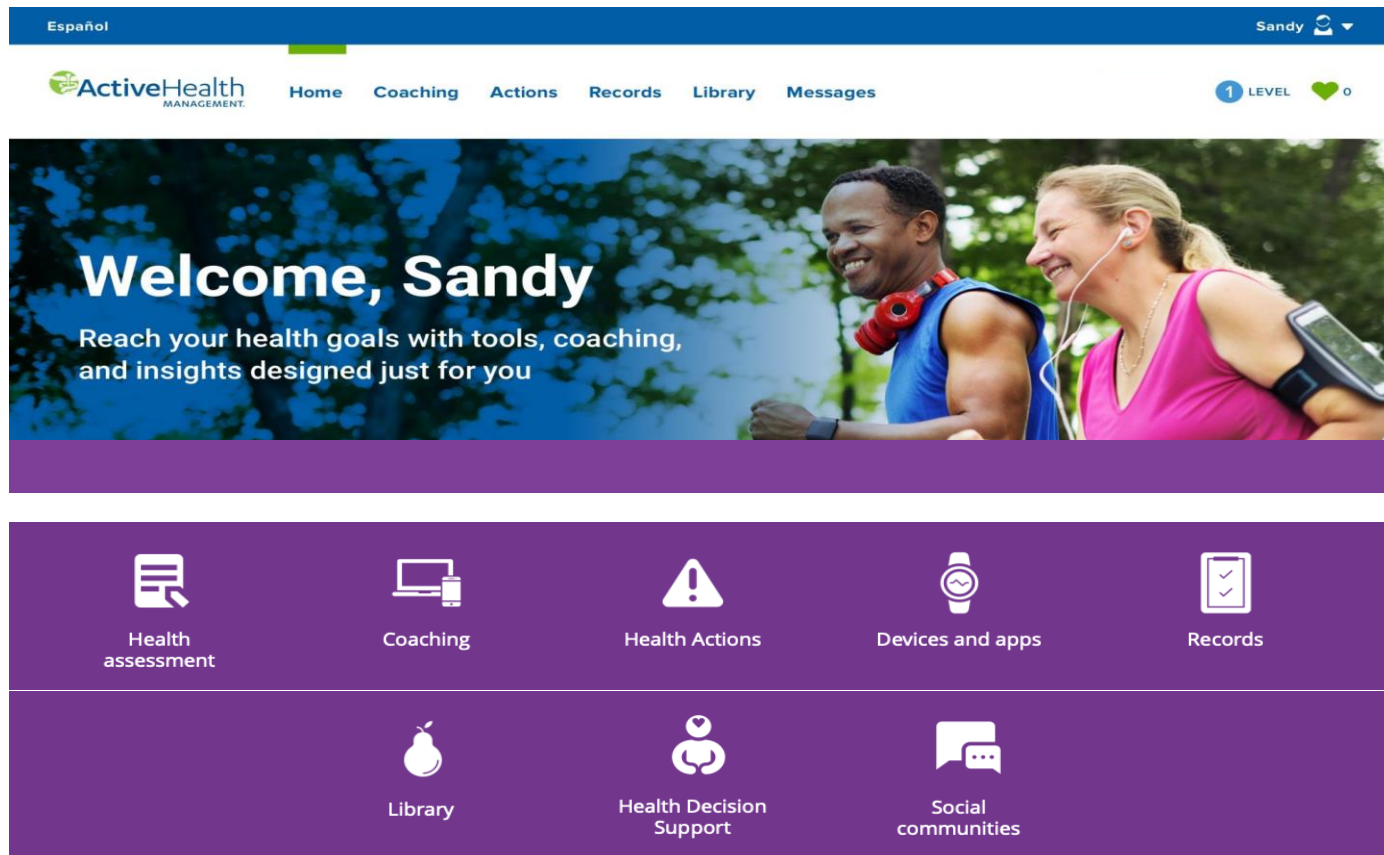
Fertility Benefits

- Aetna [Fertility Advocate](#) (Effective 11/1/2019)
- Help you find the right in-network doctors and facilities.
- Learn about procedures and medications you may encounter
- Other fertility benefits support:
 - Aetna Fertility Benefits video
 - Aetna Fertility Benefits Flyer [PDF]
 - Aetna fertility benefits webpage ([benefits.aetna.com](#) > Health & wellbeing > Medical plan coverage > [Aetna fertility benefits](#))



- Pharmacy-related fertility benefits life-time maximum is \$60,000 (from \$20,000)
- Aetna tracks use of some IVF cycles services in half-cycle increments, so your benefits go further

Member Engagement Platform: Your Path to Well-Being



Features

- Take a health assessment
- Enroll in digital coaching programs such as
 - Getting more active
 - Losing weight
 - Eating healthy
- Sync activity data with your wearable device
- Participate in chat groups and other safe social support communication
- Access clinically backed materials in online resource library

Aetna HealthSave (HSA)

Deductible – In Network	\$1,400 Employee only / \$2,800 Family
Deductible –Out of Network	\$2,800 Employee only / \$5,600 Family
Coinsurance – In Network	90% after deductible
Coinsurance – Out of Network	70% after deductible
Out of Pocket Maximum – In Network	\$3,000 Employee only / \$6,900 Family
Out of Pocket Maximum – Out of Network	\$5,600 Employee only / \$11,200 Family
Preventive Care – In and Out of Network	100% In Network / 100% after deductible Out of Network
Office Visits / Behavioral Health / Infertility	After deductible: 90% In Network; 70% Out of Network
Pharmacy**	After deductible, then copays: \$15 / \$45 / \$65 (subject to the out of pocket maximum)

Adobe HSA Contribution* into an HSA with HealthEquity when you qualify:
\$850 Employee only / \$1,700 Family

*This plan has an employer HSA contribution; thus employees must certify HSA eligibility to elect this plan. However, if you are enrolled in Medicare or TRICARE, you can elect Aetna HealthSave (without HSA) on the Adobe Benefits Enrollment Site. Check to see if you are eligible: (Go to benefits.adobe.com > Health Savings Account (HSA) > How do I know if I'm eligible for an HSA.)

** Medications on the preventive list bypass deductible

Aetna HealthSave Basic (HSA Qualified)

Deductible – In Network	\$1,700 Employee only / \$3,400 Family
Deductible –Out of Network	\$3,400 Employee only / \$6,800 Family
Coinsurance – In Network	80% after deductible
Coinsurance – Out of Network	60% after deductible
Out of Pocket Maximum – In Network	\$4,400 Employee only / \$8,150 Family
Out of Pocket Maximum – Out of Network	\$7,700 Employee only / \$15,400 Family
Preventive Care – In and Out of Network	100% In Network / 100% after deductible Out of Network
Office Visits / Behavioral Health / Infertility	After deductible: 80% In Network; 60% Out of Network
Pharmacy**	After deductible, then copays: \$15 / \$45 / \$65 (subject to the out of pocket maximum)

While there is no Adobe HSA Contribution into an HSA with HealthEquity,
you may contribute on your own if you qualify*

*Contribute to HSA only if you're HSA-eligible. If you are enrolled in Medicare or TRICARE or unable to certify you are eligible to contribute to an HSA, you must not make any contributions to the HSA. (Go to benefits.adobe.com > Health Savings Account (HSA) > How do I know if I'm eligible for an HSA.)

** Medications on the preventive list bypass deductible

2020 Rx Plan Design

2020 Rx Co-payments

Retail generic:	\$15	Mail Order:	\$30
Brand (preferred list):	\$45	Mail Order:	\$90
Brand (non-preferred):	\$65	Mail Order:	\$130



Rx is subject to the deductible, then you pay co-pays up to the maximum out of pocket.

You may also fill 90-day scripts at CVS for maintenance Medications

New Formulary name: Standard Opt Out. This new formulary opts out of formulary exclusions.

Prescriptions for chronic conditions

Some medications for preventive care and chronic conditions by-pass your deductible including prescriptions to help you treat asthma, diabetes, hypertension, and more. To see the full list of drugs go to the [Preventive Medicine drug list](#).

Specialty Medications are required to be filled through Aetna Specialty Pharmacy:

Medications include injectable, infused, select oral therapies.

Patient support programs staffed by clinical team of patient care coordinators, pharmacists and registered nurses 24/7. For more information visit [Aetna.com](https://www.AetnaSpecialtyRx.com) or www.AetnaSpecialtyRx.com.

Aetna HealthSave... As Easy as 1-2-3

The Deductible

All expenses covered under the plan apply to the deductible* as required by law

1

Base Medical/Rx Plan

After the deductible is met, you pay a percentage of any additional Medical/BH services you receive (coinsurance), up to your annual out-of-pocket maximum – pharmacy copays apply to the out of pocket maximum as well.

2

Health Savings Account

Pay with pre-tax HSA contributions*

Bonus: Unused amounts in your bank account rollover to the next plan year and you keep even if you change plans or leave Adobe. No limit to the rollover amount!

3

Sign up to learn more about HSA's by attending an upcoming webinar hosted by HealthEquity by clicking [here](#) and scrolling to Webinars.

*The 2020 IRS HSA contribution limit is \$3,550 single coverage, \$7,100 if you cover 1 or more dependents in a qualifying plan; and additional \$1,000 catch-up for individuals age 55 or older.

Your contributions and Adobe's, if any, count toward your IRS limit. (When you qualify, Adobe contributes to your HealthEquity health savings account (\$850 employee, \$1,700 employee + 1 or more) for HealthSave (HSA) plan only. HealthSave Basic plan has no employer HSA contribution.)

*Preventive List medications bypass the deductible

When do I pay?

Medical / Behavioral Claims:

Show your providers your Aetna ID card

They will generally bill Aetna first, on your behalf

Billing Aetna first ensures you get the negotiated rate & your deductible / coinsurance credit

Once Aetna process the claim, we advise your provider how much is you member responsibility

The provider will bill you your portion

Pay with your HSA or out of pocket

Pharmacy Claims:

Show the pharmacy your Aetna ID Card

Claims are processed "real-time"

You will receive your negotiated rate

Once your deductible is met, you only pay a copay.

Pay with your HSA or out of pocket right at the pharmacy



Achieve your best health

Engage with a Primary Care Physician (PCP) to help guide your care.

- PCPs can help you better manage your care and build a personal care plan for you.
- PCPs can address most healthcare needs and when you do get sick, your PCP already knows you and your medical history
- Need a network doctor? Use our online directory at **aetna.com** or the **Aetna Health app**.

Schedule your annual preventive care and well child visits.

- Annual checkups, routine gynecological exams, vaccines, [flu shots](#), and wellness exams for children
- Also included are screening checks such as:
 - Cholesterol (for adults of certain ages or at higher risk)
 - Colorectal cancer (for adults over age 45)
 - Breast cancer (mammography every one to two years for women over 40)
 - Prostate cancer (for men ages 40 and older)

To see the full list of what's covered, visit the [Preventive Care Covered at No Cost](#) document at benefits.adobe.com

Complete a Health Risk Appraisal at **Aetna.com** (Stay Healthy) or go to the **Aetna Health** app (Improve)

Focus on your emotional wellbeing

Employee Assistance Program (EAP)

A wellbeing partner will listen to your needs and connect you with providers, programs or resources available through the EAP or through your Aetna medical plan (if you're an Aetna member).

- Counseling and relationship support for stress, family relationship issues, anger management and substance abuse.
- Access up to **ten free sessions** per issue each year, either in person, via live video or over the phone or through chat with TalkSpace
- Help balancing work and life: online discounts; [CareKits](#) for pregnancy, child care and adult care; identity theft services; and college planning

Getting Care and Support:

- Call us if you need help finding a network provider near you or have any questions
- Visit the [mylifevalues](#) website to join free weekly webinars and access resources

For more information, visit:

[My Life Values](#)

Username: AdobeEAP

Password: Adobe

Or call 800-884-9565

Focus on your emotional wellbeing

Aetna's Behavioral Health condition management program can help you with:

- Grief, loss and stress
- Depression and anxiety
- Substance abuse
- Eating disorders
- Bipolar disorder and other conditions

Autism Advocate can answer questions about your autism benefits, including:

- applied behavior analysis (ABA)
- Pair you or your child with the right professionals
- Make sure that treatment is effective
- Connect you with resources for caregivers and family support
- Coordinate with integrated autism care providers and caregivers
- Connect you with torchlight via Bright Horizons
- Expanded Habilitative Benefits

Teladoc Behavioral Health Services

- Behavioral health counseling and psychiatric sessions via secure video
- Visits are covered according to the Aetna medical plan you're enrolled in

Costs of Teladoc video appointments:

- Psychiatrist (initial visit): \$160/session
- Psychiatrist (ongoing visit): \$90/session
- Psychologist, licensed clinical social worker, counselor or therapist: \$80/session

www.Teladoc.com/Aetna

855-TEL-ADOC

Focus on your emotional wellbeing

AbleTo provides emotional support when you are going through a difficult time

This eight-week program offers you emotional support after a medical diagnosis or life transition.

Consider AbleTo support if you have experienced one of these health conditions or life changes:

- Infertility
- Breast and prostate cancer recovery
- Heart issues
- Diabetes

- Digestive health
- Pain management
- Breathing problems
- Alcohol and substance abuse
- Depression, anxiety or panic

- Postpartum depression
- Caregiving (child, elder or autism)
- Grief and loss
- Military transitions



The Infertility Support Program is designed for women and men who are managing infertility and the emotions that can come with it.

Learn more by calling your Aetna Concierge at 800-884-9565

Get help managing your health

Talk to a registered nurse 24/7 with the Informed Health Line

- Learn about health conditions
- Find out more about a medical test or procedure
- Get help preparing for a doctor visit
- Receive emails with videos that relate to the question or topic

Call anytime, day or night, at 1-800-556-1555



Get help managing your health

Aetna nurse care manager can help you manage an acute health event or chronic condition

- You'll have one-on-one help and support from a trained nurse. Your nurse will serve as a trusted resource for you and your family

Enroll in the Maternity Management program before your 16th week of pregnancy

- This program can help you make choices for a healthy pregnancy, lower your risks for early labor, cope with postpartum depression, and stop smoking.

Turn to Aetna's Compassionate Care program during your toughest moments

- If you or a loved one has been diagnosed with a serious illness or disease, Aetna's compassionate Care program can help.

Best Doctors will help you get an expert second opinion on any medical diagnosis or treatment plan

- Contact Best Doctors at 866-904-0910 or visit members.bestdoctors.com.

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Plan for Care: Member Payment Estimator

Compare costs before you receive care

Real-time out-of-pocket estimates for the most common medical, non-emergency health care services

- Physician office visits, surgical procedures and diagnostic tests and procedures

Estimates based on your actual benefits plan (including deductible, coinsurance, copayments, plan limits)

Allows you to:

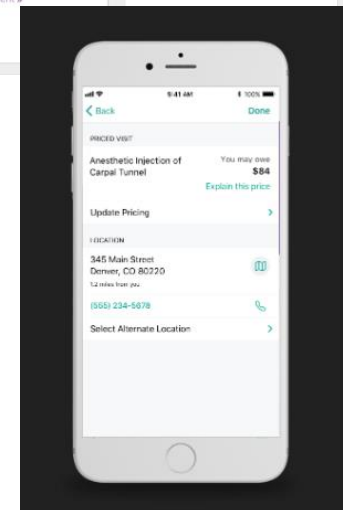
- Compare up to ten in-network providers or facilities at one time

Provides estimates for “service bundles”

- Multiple services typically performed together as one procedure or visit

Access the Member Payment Estimator tool at Aetna.com (See Coverage & Cost, Select Estimate Costs) or on the Aetna Health app

The screenshot shows the Aetna website's Member Payment Estimator tool. The header includes navigation links like Messages, Forms, ID Card, Profile, Contact Us, Your Videos, and Log Out. The main navigation bar has links for Home, Find Care, Manage Claims, See Coverage & Costs, Stay Healthy, and Manage Prescriptions. The 'See Coverage & Costs' section is active, with sub-tabs for Financial Overview, Coverage & Benefits, and Estimate Costs. The 'Estimate Costs' tab is selected, showing a form to enter a Location (95117 San Jose, California) and a Member ID. Below the form, there's a section titled 'Estimate Medical Costs with Member Payment Estimator' with a search bar. Three columns of service categories are displayed: Diagnostic Tests & Procedures, Surgical & Maternity Services, and Physician Office Services. Each column lists various services and provides a 'View All' link.



Medical/Rx - Ways to Save

- Use the Member Payment Estimator before elective services
- Informed Healthline (24/7 Nurseline) 1-800-556-1555
- Use Teladoc, Walk-In Clinics or Urgent Care Centers over Emergency Room whenever possible
- When needing lab services, ask for the labs to be sent to Quest Diagnostics or LabCorp
- For RX, ask if there is an Over-The-Counter (OTC) equivalent, generic, or preferred brand in class available
- Utilize Mail Order or pick up a 90-day supply at CVS for maintenance medications – after deductible you will pay 2 copays* for a 3-month supply of medicine
- Utilize Price-a-Drug before any new prescriptions and check those you use now for generic additions or lower cost tier options



Medical/Rx – Network Providers Cost Less

Use Network Providers: Lower deductibles, lower out of pocket maximums, negotiated rates, no balance-billing

Out of Network Providers Cost More

Outpatient dermatology office visit and skin biopsy		
	In network	Out of network
Total billed charges from doctor	\$500	\$500
Aetna adjusted rate	\$150 (negotiated rate)	\$300 (recognized charge)
Plan pays	\$135 (90% of negotiated rate)	\$210 (70% of recognized charge)
Your coinsurance	\$15 (10% of negotiated rate)	\$90 (30% of recognized charge)
Additional amount you may owe	\$0	\$200 (amount of total charge above recognized charge)
Total amount you pay	\$15	\$290 (amount recognized charge plus coinsurance)

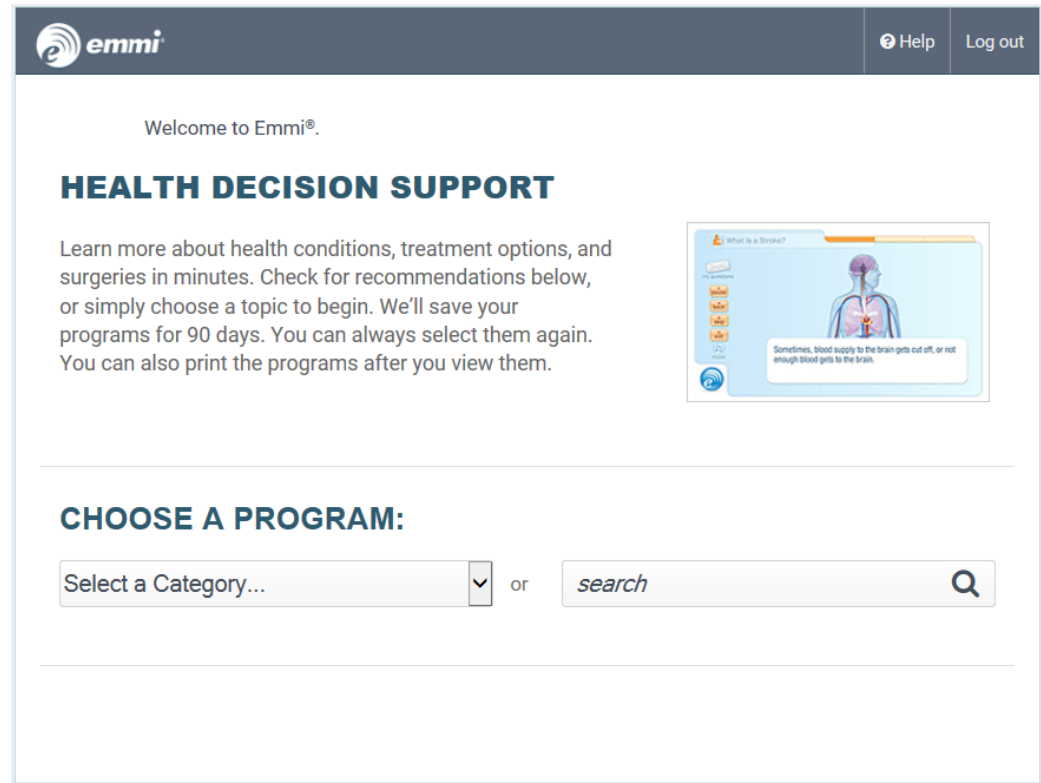
Want to learn more, click [here](#).

Example assumes deductible has been met.

Plan for Care: Health Decision Support

Diagnosed with a medical condition?
Unsure about treatment options?
Facing possible surgery?

- You can get easy-to-understand medical information at your fingertips with Health Decision Support – a library of online learning programs.
- Some of the most popular programs include: Chronic low back pain, knee or hip replacement, bariatric decision making, type 2 diabetes, hypertension, heart disease, C-section, breast cancer, and more .
- You can access the programs from **Aetna.com**. Click on Stay Healthy and select health decision support from Emmi.



Plan for Care: Institutes of Quality

Put your trust in facilities known for quality care

- All surgery carries some risk. So it's important to choose a facility known for providing quality care. As an Aetna member, you have access to a special network of hospitals and other facilities known as Institutes of Quality

These top-notch facilities specialize in certain procedures:

Bariatric (for weight loss)

- Surgery for people living with extreme or morbid obesity

Cardiac (for the heart)

- Rhythm disorders
- Heart surgery
- Certain heart treatments

Orthopedic (for the joints and spine)

- Spine surgery
- Knee replacement
- Hip replacement

Find an Institutes of Quality facility near you

Go to **aetna.com** and click "Find a doctor." You can also search for doctors on the **Aetna Health** app. **Tip:** When looking for a specialist, look for hospital affiliation. Then click the name of the hospital to see if it's an Institutes of Quality facility.

Teladoc

An individual has flu-like symptoms but doesn't have the time to sit in an urgent care waiting room. Instead they call Teladoc:

Step 1. Medical history



Individual is required to complete their medical history online, by phone, or by faxing a paper form prior to requesting a consultation.

Step 2. Request consult



They simply log on to their account or call Teladoc, 24/7/365, to request either a telephone or video consultation.

Step 3. Talk with a physician



A board-certified physician licensed in their state reviews their medical history and provides a consultation over the phone or through video, just like an in-person visit.

Step 4. Resolve the issue



The physician recommends the right treatment for their medical issue. If a prescription is necessary, it is electronically sent to the individual's pharmacy of choice.

Step 5. Continuity of care



The physician documents the results of the consultation in the individual's medical history. Consultation information can be sent to the individual's primary care physician upon request.

Step 6. Reconcile Account



Teladoc collects the appropriate copay from the individual and sends a claim to Aetna.

Teladoc – Behavioral Health Services

Access online by logging in to Teladoc or using the Teladoc app.

Costs of Teladoc video appointments:

Psychiatrist (initial visit): \$160/session

Psychiatrist (ongoing visit): \$90/session

Psychologist, licensed clinical social worker, counselor or therapist: \$80/session

Behavioral Health:

Behavioral health counseling and psychiatric sessions via secure video

Visits are covered according to the Aetna medical plan you're enrolled in

Aetna:

Access online on Aetna Navigator under "behavioral health televideo"

Teladoc – Dermatology Services

Connect with a licensed dermatologist by web, phone or mobile app with Teladoc

Visits are covered according to the Aetna medical plan you're enrolled in

Log into your Teladoc account to upload images of your skin issue

Receive a response through Teladoc's secure online message center within two business days

Treat on-going or complex issues like psoriasis, eczema, acne and more

Costs of appointments: \$75/visit



Decision Support- ALEX

Use this online tool to help you choose your benefits.

- Easy to use — A virtual advisor, "ALEX," leads you through. He explains your plan options simply and quickly.
- Focused on you — ALEX asks questions and you answer. Your answers help ALEX present information based on your needs.
- Like having your own personal advisor — ALEX helps you sort through a lot of information in stages that make sense, at your pace.
- Private — The answers you enter are used only to help you choose a plan. They are not stored or used for anything else.
- ALEX helps with many benefits, not just Medical coverage!



Get help choosing your benefits.

Get help with your enrollment decisions, maximize your tax savings, and then bask in a sense of accomplishment.

[Choose your benefits ▶](#)

Sound too good to be true? 99% of recently surveyed members said ALEX made it easier to choose a plan.

Try ALEX today!

<https://www.myalex.com/adobe/home#choose-benefits>

Decision Support - Plan Selection Tool

Access the tool at:
benefits.adobe.com

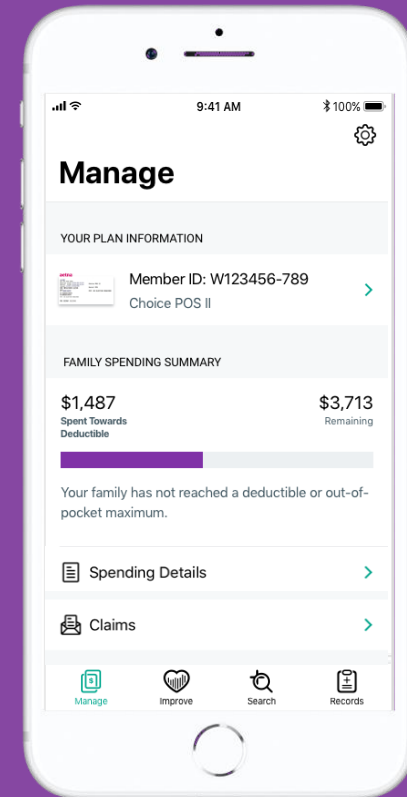
Annualized Paycheck Contribution Amounts (rounded to next dollar)

	EE	EE + Child(ren)	EE + SP/DP	EE + SP/DP + up to 2 kids	EE + SP/DP + 3 or more kids
HealthSave (HSA)	\$505	\$1,690	\$2,277	\$3,310	\$3,678
HealthSave Basic	\$0	\$985	\$1,309	\$1,849	\$2,158

Aetna Health App/Mobile

Functionality:

- Digital ID Card
 - Share digital ID card via text and e-mail
 - iOS users can add to Apple Wallet
- Search Doctor or Facility
 - Call your doctor with the tap of a finger and get directions to their office
 - Get lower cost options in search results such as Teladoc and MinuteClinic
- View coverage and benefit information (available Jan 1, 2020)
- Summary of medical plan balances
 - Deductible and co-insurance data summary to include: plan limits, amounts applied to date, and remainders
- Look up Claims
 - See the status of your most recent claims
 - Pay claims through the app
 - Review summary of claims and doctor payments
- View your personal health record including alerts & reminders, emergency information, medications, and tests & procedures (as available)
- Check Drug Prices
 - Provides both Aetna Rx Home Delivery and local retail pharmacy costs based on coverage and benefits.



App screens are a composite of real situations. All names and identifying information are fictional.

Health Concierge

Explain in detail how your benefits work

Walk you through how all the member tools work

Help solve claim issues

Helps explain all programs available to you

Webchat available through Aetna Navigator

Connect you to an Autism & Fertility Advocates

Nurse Care Managers

Single nurse serves as your "point person"

Assistance for acute (short-term) or chronic (ongoing) health care needs

One nurse for your whole family (if needed)

Helps coordinate care

Completely free and voluntary, however please take the call

We're here to help!

800-884-9565

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Thank you

A man with dark hair, wearing a red and blue plaid shirt, is laughing heartily while holding a young boy. The boy, wearing a blue and white striped shirt, is also laughing and has his mouth open. They are sitting at a wooden dining table outdoors. In the foreground, there is a large glass bowl filled with green leafy salad and purple grapes. To the left of the bowl is a glass of water with a blue spoon. In the background, there is a house with a white door and a balcony, and a large bush with pink flowers. The scene is bright and sunny, suggesting a pleasant day outdoors.

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