

# ADOBE INC.

This Summary of Material Reduction (SMR) provides an overview of some of the changes to the Adobe Inc. Group Welfare Plan for 2021. Please see the 2021 Adobe Summary Plan Description (SPD) which describes the employee welfare benefits provided under the Adobe Inc. Group Welfare Plan for additional information.

If you would like a copy of the 2021 Summary Plan Description or have any questions, contact 855-898-4218. For secure messaging including Chat and Email, log in to the Adobe Benefits Enrollment Site found on [benefits.adobe.com](https://benefits.adobe.com).

## 2021 PLAN CHANGES

BENEFIT CHANGE	2021 CHANGE
<b>Aetna Employee Assistance Program</b>	
EAP	<ul style="list-style-type: none"><li>Employees currently utilizing Aetna EAP services will continue to have access through March 31, 2021. Effective April 1, 2021, Aetna EAP will be replaced by Spring Health.</li></ul>
<b>Aetna International</b>	
Life Coverage	<ul style="list-style-type: none"><li>Aetna International life coverage will discontinue effective January 1, 2021<sup>1</sup>.</li></ul>
<b>Kaiser</b>	
Prescription Drug Exclusion	<ul style="list-style-type: none"><li>Effective January 1, 2021, Kaiser will be excluding prescription drugs with an over-the-counter equivalent. This exclusion does not apply to insulin, over-the-counter drugs covered under "Preventive Services" i.e. tobacco cessation drugs and contraceptive drugs, nor does it apply to an entire class of prescription drugs when one drug within that class becomes available over-the-counter.</li></ul>

<sup>1</sup> Life coverage for expats will be covered under the benefits administered in their home country.