ADOBE INC.

This Summary of Material Modifications (SMM) and Summary of Material Reductions (SMR) updates the Summary Plan Description for the Adobe Inc. Group Health and Welfare Plan (Plan) and provides an overview of some changes to the Plan. Please see the Adobe Summary Plan Description (SPD), which describes the employee welfare benefits provided under the Adobe Inc. Group Welfare Plan for additional information. Adobe Inc. reserves the right, at any time and at its discretion, to amend, supplement, modify or eliminate the benefits provided under the Plan.

If you would like a copy of the 2026 Summary Plan Description or have any questions, contact the Adobe Benefits Support Team at 855-898-4218 or log into the Adobe Benefits Enrollment Site to send a secure message or chat.

PLAN CHANGES

<table>
<tr><th>BENEFIT</th><th>CHANGE</th></tr>
<tr><td colspan="2">Aetna Medical/Rx</td></tr>
<tr><td>Deductible and Out-of-Pocket Maximum (OOPM)
(Effective: 1/1/2026)</td><td>
<table>
<tr><th>In-Network Deductible</th><th>In-Network – Out of Pocket Maximum</th><th>Out-of-Network Deductible</th><th>Out-of-Network – Out of Pocket Maximum</th></tr>
<tr><td colspan="4">Aetna HealthSave plan:</td></tr>
<tr><td>$1,700 (self-only)/$3,400 (family)</td><td>$3,400 (self-only/ $7,800 (family)</td><td>$3,400 (self-only)/ $6,800 (family)</td><td>$6,800 (self-only)/ $13,600 (family)</td></tr>
<tr><td colspan="4">Aetna HealthSave Basic plan:</td></tr>
<tr><td>$2,000 (self-only)/ $4,000 (family)</td><td>$4,900 (self-only)/ $9,050 (family)</td><td>$4,000 (self-only)/ $8,000 (family)</td><td>$8,500 (self-only) / $17,100 (family)</td></tr>
</table>
</td></tr>
<tr><td>Teladoc Virtual Primary Care Physician (PCP)
(Effective: 1/1/2026)</td><td>• For HealthSave and HealthSave Basic plans, Teladoc virtual PCP visits will be covered at $0 cost share pre deductible</td></tr>
<tr><td>Aetna Prescription Formulary Change
(Effective: 1/1/2026)</td><td>• All Aetna plans will move to CVS's Standard Formulary
• Impacted members to receive notification letters from CVS with next steps</td></tr>
<tr><td>CVS – Cumulative Fill Limit
(Effective: 10/1/2025)</td><td>• All Aetna plans will add Cumulative Fill Limit logic to diabetic GLP-1s. This will prevent inappropriate fill patterns and stockpiling that isn't aligned with FDA use. Aetna members can only fill a diabetic GLP-1 prescription once every 21 days</td></tr>
</table>

BENEFIT	CHANGE
Oshi Health (Effective: 1/1/2026)	• Oshi Health Virtual First Gastroenterology will be available as an in-network provider in all 50 states for members over the age of 18 with active GI symptoms
Kaiser Permanente	
Kaiser CA (Effective: 1/1/2026)	• Increased Kaiser CA chiropractor and acupuncture copay to $25
Kaiser CA SB 729 Fertility Benefits Compliance (Effective: 1/1/2026)	• Kaiser is updating their fertility benefits to comply with SB 729 legislation • Details of this benefit change are pending regulatory approval. Adobe will post the 2026 Kaiser Evidence of Coverage on benefits.adobe.com. once available
Kaiser WA Hearing Aid (Effective 1/1/2026)	• Cost sharing will apply to hearing aids coverage (including surgical and nonsurgical bone-anchored hearing system hardware). The previous $3,000 allowance will be removed
HealthEquity	
HSA Funding (Effective: 1/1/2026)	• Adobe employer HSA funding is moving to per paycheck for employees enrolled in the HealthSave plan. Starting in 2026, Adobe's contributions will be made in a fixed amount each pay period through October. No contributions are made in November or December. • Health Savings Accounts are not governed by ERISA; however, we have included the program in this SMM for completeness and to provide employees with a consolidated resource
Health Care FSA Contribution Limit (Effective 1/1/26)	• Increase to $3,400 per IRS guidelines
Dependent Care FSA Contribution Limit (Effective 1/1/26)	• Increase Dependent Care limit to $7,500 per household or $3,750 for married individual filing separately. Dependent care FSAs are not governed by ERISA; however, we have included the program in this SMM for completeness and to provide employees with a consolidated resource

Delta Dental	

Dental Basic Plan
(Effective 1/1/2026)
	• Adobe is adding a new dental plan
	• **New: Delta Dental Basic:**
	  • $1,500 calendar year maximum
	  • Annual deductible $50 individual/$150 family
	  o Occlusal guard covered
	  o No ortho coverage
	  • Coinsurance PPO: 100%/90%/60%
	  • Coinsurance Premier: 100%/80%/50%
	  • Coinsurance non-delta dental dentisits*: 100%/80%/50%
	• **Delta Dental Plus: (Same design as the current 2025 plan offering with updated name to differentiate from the basic plan)**
	* Plan pays up to the usual, customary, and reasonable (UCR) maximum

Lincoln Financial Group	
Short Term Disability Cap (Effective 1/1/2026)	• Add STD weekly benefit cap of $3,500 beginning after week 10
Short Term Disability Core/Buy-Up (Effective 1/1/2026)	• Implementing STD Core & Buy-Up Plan Structure • STD Core: Adobe funded 80% for 10 weeks, then 66.67% there-after • STD Buy-Up: Adobe funds 80%, Employees pay the remaining 20% to reach 100% funding for the first 10 weeks, then 66.67% thereafter
MetLife	
Voluntary Supplemental Insurance Benefits (Effective 1/1/2026)	• Adobe will offer – Critical Illness, Accident, and Hospital Indemnity (100% Employee Paid)
Legal Insurance– to include coverage disputes and tenant problems for landlord(Effective 1/1/2026)	• Coverage will be changing to include disputes and tenant problems for landlord. All other terms and conditions of the current coverage will remain the same, this is not an ERISA Program, but is included to ensure completeness and to provide employees with a consolidated resource.
OneMedical	
Concierge Primary Care membership sponsorship (Termination effective 1/1/2026)	• Adobe will no longer sponsor the annual membership fee for One Medical on behalf of Adobe employees • Members can continue to access One Medical providers • Come 1/1/2026 members will be provided the opportunity to pay the membership fee directly to Amazon/One Medical for continued enhanced app experience and instant appointment booking • This is not an ERISA program but is included to ensure completeness and to provide employees with a consolidated resource