



U.S. Benefits Open Enrollment is November 9-20, 2020. This is your once-a-year opportunity to review your benefits and make sure they're still the best for you and your family. Because you may be at or nearing the Medicare-eligibility age, we want to bring to your attention some important information regarding Medicare and your Adobe medical plan options. Be sure to review the information below and reach out for assistance if you're unsure about anything.

What You Need to Know

Before you select a medical plan or waive coverage, check to see if you're enrolled in any part of Medicare. You may have become enrolled in Medicare by filing an application or being approved automatically (depending on your state's rules), or if you began receiving Social Security benefits, which automatically enrolls you in Medicare Part A.

To check your Medicare enrollment status and to learn about your enrollment or opt-out options, visit [medicare.gov](https://www.medicare.gov) or contact your local Social Security Administration office. Since everyone's personal situation is unique, and Adobe has no record of your Medicare enrollment status, it's up to you to choose the Adobe health care option that is right for you.

Note: If you're enrolled in Medicare, you are not eligible to contribute to a Health Savings Account (HSA) or receive HSA contributions from Adobe. See [Medicare Eligibility and Your HSA](#).

What to Do

- Attend an Introduction to Medicare webinar hosted by CareCounsel on [Oct. 20 at 1pm PT](#) or [Nov. 4 at 11am PT](#) to learn more and ask questions.
- Explore Adobe's [medical plan options](#) and decide if you want to keep your current plan, switch to another plan or waive medical coverage. See the [2021 Rewards Guide](#) for side-by-side comparisons. Use [ALEX](#) to see how the different plans compare.
 - The Aetna HealthSave (HSA) medical plan covers in-network services at 90% and has three-tier prescription copays after you meet your deductible. It offers you access to a large network of providers and the option to see non-network providers at a higher cost. Plus, if you're [eligible for an HSA](#), you get the added benefits of a HealthEquity HSA, which you can use at your discretion to pay for your share of eligible health care expenses. If you're enrolled in Medicare: You can enroll in the Aetna HealthSave medical plan but without an HSA. You will see this option—the Aetna HealthSave plan without an HSA—*only* if you indicate that you're enrolled in Medicare while going through Open Enrollment on the Adobe [benefits enrollment site](#). If you make this election, you'll get the medical plan benefits, but you won't be eligible to receive Adobe HSA contributions or to make any individual HSA contributions yourself.
 - The Aetna HealthSave Basic medical plan has the lowest paycheck contributions, but it has higher deductibles and pays for a smaller share of medical expenses—80% in-network after you meet your deductible—so when you do need care, you'll pay more. This plan has the same network of providers as the Aetna HealthSave plan. If you're [eligible for an HSA](#), you have the option to put

money into an HSA to use in case you have unexpected out-of-pocket medical expenses. If you're enrolled in Medicare: You can enroll in the Aetna HealthSave Basic medical plan, but you must not make contributions to the HSA.

- 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 low copays for most eligible services. With the HMO plan, you can only see Kaiser providers, so if you're switching to Kaiser, you'll have to change your doctors, pharmacies and specialists. It may be a good option if you're okay with less flexibility, because you must use Kaiser doctors and facilities, and your care is subject to referrals from your primary care physician. This plan is available if you live within the Kaiser service area. If you're eligible, you'll see this option on the Adobe [benefits enrollment site](#) during Open Enrollment.
- When evaluating the Adobe medical plan options, also consider the per-paycheck contributions:

Plan	Employee Only	Employee + Children	Employee + Spouse/ Domestic Partner	Employee + Family (Up to 2 Children)	Employee + Family (3+ Children)
Aetna HealthSave (HSA)	\$21.54	\$69.40	\$92.34	\$135.11	\$149.59
Aetna HealthSave (Without HSA)*	\$19.80	\$63.79	\$84.88	\$124.20	\$137.50
Aetna HealthSave Basic	\$0.00	\$41.16	\$54.42	\$80.91	\$93.05
Kaiser HMO (CA & WA)	\$37.03	\$91.96	\$121.98	\$170.40	\$182.57

* Option only available as noted above.

- If you determine that electing a different medical plan or opting out of Adobe medical benefits for 2021 is your best option, take action during the Open Enrollment period. Log in to the [Adobe benefits enrollment site](#) from November 9–20 to update your medical plan election. If you do not make any changes, your current elections will automatically roll over for 2021.

If you're not currently enrolled in Medicare but plan to enroll in the future, keep in mind that Medicare enrollment is a life event, so you can make changes to your medical coverage at that time—even outside of Open Enrollment. See [Becoming Medicare eligible](#) on [benefits.adobe.com](#). If/when you enroll in Medicare, you can contact the Adobe Benefits Support Team at 855-898-4218 if you wish to reduce or drop your Adobe coverage. At that time, if you're contributing to an HSA, you should also contact HealthEquity to see if you should prorate contributions to your HSA for the year so that you don't overcontribute and risk tax penalties. This applies to your own HSA contributions (if any), as well as to Adobe's HSA contributions made on your behalf (if any). If you have any questions about your HSA eligibility or contribution limits, contact HealthEquity at 877-713-7680 or memberservices@healthequity.com.

Questions?

If you have questions about how becoming Medicare-eligible or enrolling in Medicare may impact your Adobe health care benefits, contact CareCounsel by calling 833-605-6941. CareCounsel representatives know Adobe's medical plan options and are knowledgeable about Medicare and Health Savings Accounts, so they're an excellent resource. You may also want to check out CareCounsel's [Medicare video series](#).

If you need assistance submitting a change through the Adobe [benefits enrollment site](#) or if you have any questions about this message, contact the [Adobe Benefits Support Team](#); phone: 855-898-4218.