

# US Domestic Transfer: Impact on Your Benefits Entitlement and Coverage



At Adobe, we value your flexibility and understand that sometimes, life's circumstances require a move. If you are moving your permanent residence within the US, there are a few things to consider. Read on to understand how your move may affect your overall benefit offerings.

## What might change

Medical		
	Current Aetna Member	Current Kaiser Member
If move is <i>within the same state</i>	<p>Aetna has a national network, log into your Aetna member site to find a network provider near you.</p> <p>If you get care from an out of network provider, your deductible will be higher, and your out-of-pocket share of the costs will be higher <i>and</i> the plan may not recognize the full billed amount and you may be responsible for the entire difference between what the provider bills and the recognized charge. That additional amount you pay does not count toward your deductible or out-of-pocket maximum.</p>	<p>Kaiser only covers emergency care for out of network providers. Employees who are enrolled in a Kaiser plan and move out of the zip code area for that plan will be prompted to make a new medical election. You would then have the option to Waive Adobe medical or enroll into a plan that is available in your new zip code. Also, there are separate plans for Southern CA, Northern CA and WA.</p>

## Medical

If move is <i>between states:</i>	Current Aetna Member	Current Kaiser Member
	<p>Your medical plan will not be affected unless you move to an area that is not in the Aetna Network (<i>very remote area</i>) or if you move to Hawaii.</p> <p>If this applies, you will be prompted to make a new medical election, which have different coverage and contribution rates.</p> <p>You would have the option to waive Adobe medical or enroll in the Aetna Out of Area HealthSave plan.</p> <p>If you move to Hawaii you have the option to elect a <b>bundled</b> HMSA plan that includes medical, Rx, dental and vision or to waive Adobe healthcare. Per HI state regulation, you will then be asked to complete forms to finalize either election. (<i>Aetna, Delta and VSP plans are not offered in HI. If you were covered in one of these plans, your coverage will be terminated at the end of the month.</i>)</p>	<p>Employees who are enrolled in a Kaiser plan and move out of the zip code area for that plan will be prompted to make a new medical election. You would then have the option to Waive Adobe medical or enroll into a plan that is available in your new zip code. Typically, an Aetna plan would be your only available option. However, Kaiser is broken into 3 plans (Northern CA, Southern CA and WA) so movement out of these areas may also prompt you to pick a new plan, i.e., moving from Southern CA to Northern CA will require an employee to change plans.</p> <p>If you later move back to a zip code area serviced by Kaiser, you WILL NOT be able to change plans unless your new plan becomes unavailable in your updated new address. For example, if you move back from Hawaii or if you were in the Aetna Out of Area HealthSave plan and move to a network area, then you would have an option to choose a new medical plan.</p>
	<p><b>Open Enrollment Impact:</b></p> <p>During Open Enrollment, your benefit plan options will be based on your "new" address. If you move back to your original location, you will not be offered an opportunity to change back to Kaiser because Aetna is a national plan.</p>	

### One Medical

One Medical in-person facilities are in certain major metropolitan areas, but not all. If you move, you should visit the One Medical page on [benefits.adobe.com](https://benefits.adobe.com) to find facility locations based on your zip code.

## Company Short Term Disability (STD)

### STD

Your benefits will not be impacted unless statutory disability offsets apply.

## Health & Wellbeing

### Dental & Vision

Delta Dental and VSP Vision offer extensive national networks of providers across the US and there should be minimal impact to your access to care. To ensure you are taking full advantage of your plan, make sure to check whether your new provider is in-network prior to receiving services.

*Delta and VSP plans are not offered in HI. If you were covered in one of these plans, your coverage will be terminated at the end of the month if you move to HI.*

### Health Savings Account

Your benefits will not be impacted unless you change your medical plan election to one that is not HSA-compatible or waive medical coverage. For example, if you enroll in Kaiser or HMSA (HI), your participation in the HSA would cease.

### Flexible Spending Accounts & Dependent Care Flexible Spending Account

Your benefits might be impacted if there is change to your medical plan due to your move.

### Spring Health EAP

Your benefits will not be impacted.

### AccessHope

Your benefits will not be impacted.

### Long-Term Care Insurance

Your benefits will not be impacted.

## Retirement & Financial

### 401(k) Retirement Plan

Your benefits will not be impacted.

### Employee Stock Purchase Plan

Your benefits will not be impacted.

### Deferred Compensation Plan

Your benefits will not be impacted.

## Life, AD&D, Disability & Leaves of Absence

<b>Company &amp; Employee Paid Life and AD&amp;D Insurance</b>	Your benefits will not be impacted.
<b>Federal FMLA &amp; USERRA</b>	Your benefits will not be impacted.
<b>State Leave Laws</b>	There may be state/local leave regulations that may impact your time off. Adobe leaves are compliant with these regulations. Your Adobe benefits will not be impacted.
<b>Long Term Disability</b>	Your benefits will not be impacted by the move but the duration will end per the respective leave policy.
<b>Parental &amp; Personal Leave</b>	Your benefits will not be impacted by the move but the duration will end per the respective leave policy.

## Perks

<b>Bright Horizons Care Advantage</b>	Your benefits will not be impacted. Bright Horizons backup care in-person facilities are in metropolitan areas. You should visit the Bright Horizons page on <a href="https://benefits.adobe.com">benefits.adobe.com</a> to learn more about finding backup care facilities and resources in new locations.
<b>Commuter Benefits</b>	Your benefits may be impacted due to your move.
<b>Reimbursement Funds (Graduate, Learning Fund &amp; Wellbeing Reimbursement)</b>	Your benefits will not be impacted.

## Understanding the tax impact of your move

It is your responsibility to understand tax impact when you move from one state to another. In general, each state has their own tax rules and there may be different tax implications between the states, especially around some of the benefits outlined above. We highly recommend that you consult with a tax advisor to understand applicable state tax rules and explore options for financial/retirement planning as needed.

For more information, please visit <https://inside.corp.adobe.com/home.html> or [benefits.adobe.com](https://benefits.adobe.com).