

U.S. domestic transfers

Impact on your benefits entitlement and coverage

Let's **be well** together.



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 U.S., 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>Aetna HealthSelect EPO: Your medical plan will not be affected unless you move out of the Aetna HealthSelect EPO plan's service area (based on home zip code). In this case, you will be prompted to either waive Adobe medical or make a new medical election, which may have different coverage and contribution rates.</p> <p>For all other Aetna plans: If you get care from an out-of-network provider, you will pay significantly more.</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. Also, there are separate plans for Southern CA, Northern CA and WA. Kaiser only covers emergency care for out-of-network providers.</p>

Medical

Current Aetna member

Current Kaiser member

If move is between states

Your medical plan will not be affected unless:

1. You move out of the Aetna HealthSelect EPO plan's service area (based on home zip code).
2. You move to Hawaii (HI), in which case you'd have the option to elect a bundled 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. (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.)

If this applies, you will have the option to waive Adobe medical, or you will be prompted to make a new medical election, which may have different coverage and contribution rates.

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. 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, then you would have an option to choose a new medical plan or to waive Adobe medical.

Open Enrollment

During Open Enrollment, your benefit plan options will be based on the address (and in some cases zip code) that the benefits administrator has on file. If you move, be sure to update your address in Workday.

One Medical

One Medical in-person facilities are in certain major metropolitan areas, but not all. If you move, 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 may be impacted depending on the state you are moving to. For instance, if you move from CA to UT, you would be changing from the CA Voluntary Disability Insurance (CA VDI) plan to the Lincoln short-term disability (STD) plan, which would impact your cost and disability benefits.
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Health and wellbeing

Dental and vision	Delta Dental and VSP Vision offer extensive national networks of providers across the U.S. 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.
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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 (HSA)	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 the Aetna HealthSelect EPO, Kaiser, or HMSA (HI), your participation in the HSA would cease. The money will remain in your account and you can continue to use the money, but cannot add to the fund. Also if you are moving mid-year out of or into an HSA plan, please consult with HealthEquity on your prorated annual contribution limit.
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Flexible spending accounts (FSAs)	Health Care FSA: Your benefits might be impacted if there is a change to your medical plan due to your move.
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Dependent Care FSA: Your benefits will not be impacted.

Spring Health EAP	Your benefits will not be impacted.
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AccessHope	Your benefits will not be impacted.
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Long-term care (LTC) insurance	Your benefits will not be impacted.
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Retirement and financial

401(k) retirement plan	Your benefits will not be impacted.
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Employee stock purchase plan	Your benefits will not be impacted.
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Deferred compensation plan	Your benefits will not be impacted.
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Life, AD&D, disability, and leaves of absence

Company and employee paid life and AD&D insurance	Your benefits will not be impacted.
Federal FMLA and USERRA	Your benefits will not be impacted.
State leave laws	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.
Long-term disability	Your benefits will not be impacted.
Parental and family care leave	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.

Work and life

Caregiving	Your benefits will not be impacted. Bright Horizons backup care in-person facilities are in metropolitan areas. Please visit the Family Support (Bright Horizons) page on benefits.adobe.com to learn more about finding backup care facilities and/or to engage with the care concierge about care options.
Commuter benefits	Your benefits may be impacted due to your move. Please visit the Commuter Benefits page on benefits.adobe.com .
Pet services, legal insurance, and discounts	Your benefits will not be impacted.
Reimbursement funds (graduate, learning fund, and wellness reimbursement)	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 [Inside Adobe](#) or [benefits.adobe.com](#).

