

# International Transfers: Impact on Your Benefits Entitlement and Coverage



In most cases, all international transferees terminate their home country contract and enter into employment relationship with host country entity. This means, that your home country benefits will be terminated, and you will enroll into local plan in your destination. The purpose of this document is to present the potential impact of your move on your benefit entitlements.

## Impact on Benefits

What may change when you transfer to another country

### Medical/ Healthcare Benefits

- Your new plan may have different coverage scope (e.g., including or excluding Dental and Vision) and cover different treatments or procedures. Dependent coverage rules may also vary.
- Plan funding arrangements and the cost to you may differ (e.g., premiums, limits, out of pocket expenses, tax etc.)
- Out of country coverage might vary so make sure you check whether you need to purchase personal medical travel insurance when travelling for leisure.
- Pre-existing conditions may or may not be covered subject to the local policy.
- Ancillary Healthcare Benefits (e.g., Medical Savings Accounts such as Health Saving Account in the US): these are typically available in countries like the US, where medical costs are high and where governments offer tax incentives on healthcare savings. The plans are not available in most Adobe locations outside of US.
- You may be required to sign up for government/country health care and would need to qualify.

<p><b>Retirement Benefits</b></p>	<ul style="list-style-type: none"> <li>Your new pension or retirement plan is likely to change, e.g., rules around contribution levels, company matching and eligibility to access plan funds and balance transfers. There may also be countries where private plans are not common and where Adobe does not offer a plan.</li> <li>Depending on local regulations, retirement savings may be subject to different taxability rules and tax exemption limits.</li> <li>Your investment options and management fees may also vary.</li> </ul>
<p><b>Financial Benefits</b></p>	<p><b>Life, Accident, Disability Insurance</b></p> <ul style="list-style-type: none"> <li>Your local insurance plan at host country may offer different types of coverage from your home country and insurance premium base amounts will differ.</li> <li>Availability of additional/enhanced coverage and dependent coverage options may also change.</li> </ul> <p><b>Employee Stock Purchase Plan (ESPP):</b></p> <ul style="list-style-type: none"> <li>ESPP may not be available in all Adobe locations and you may lose your eligibility to participate. Please check your available options with <a href="mailto:equity@adobe.com">equity@adobe.com</a>.</li> </ul> <p><b>Restricted Stock Units (RSUs):</b></p> <ul style="list-style-type: none"> <li>Tax treatment of RSUs also varies by country.</li> </ul>
<p><b>Perquisites</b></p>	<p><b>Commuter program / Car Benefits:</b></p> <ul style="list-style-type: none"> <li>Transportation assistance and eligibility to receive this benefit vary by country or job.</li> </ul> <p><b>Other Allowances and Perks (Meal, Childcare, Company Discounts, Day Care etc.)</b></p> <ul style="list-style-type: none"> <li>Other allowances and perks reflect the local practice and will also vary by country.</li> </ul>
<p><b>Time Off Entitlements</b></p>	<p><b>Paid Time Off</b></p> <ul style="list-style-type: none"> <li>PTO policy including carryover and cash out eligibility will be based on local policies at host country.</li> </ul> <p><b>Sabbatical</b></p> <ul style="list-style-type: none"> <li>Sabbatical is only offered in the US, Canada, India and Japan and the length may vary. A move in or out of these countries will have an impact on your eligibility and accrual entitlement.</li> </ul> <p><b>Other Leave Policies</b></p> <ul style="list-style-type: none"> <li>Other/Special Leave Policies will follow local Adobe policy in the host location.</li> <li>There will be no change for you to global leave programs such as Bereavement leave.</li> </ul>

## What does not change for you

### Global Programs

The following Global Programs will be available to you in all locations. However, there may be some differences in the overall process and local budget limits:

- Business Travel Support
- Education Reimbursement and Professional Development Programs
- Adoption Assistance Program (different process for US & Non-US employees)
- Wellbeing Program: no changes to global programs (LifeDojo and Headspace)
- Wellness reimbursement budget may slightly vary in specific locations
- Bereavement Leave
- Service Awards

## Understanding the tax impact of your move/transfer

It is your responsibility to understand tax impact when you transfer/move from one country to another. In general, you will stop contributing to your home country social security system once you transfer as you will be subject to social security contribution (and income taxes) in your destination when locally employed by the host country entity.

Each country has their own tax rules and there may be different tax implications between home & host countries, especially around some of the benefits outlined above. We highly recommend that you consult with a tax advisor to understand tax systems in both countries and explore options for financial/retirement planning.

### MyTransfer tax tool

As a current Adobe employee, you may use this tool to research how your international transfer will impact you from a general tax perspective, as well as a generic net pay calculator. This tool is a **self-education tool** that you can utilize to learn about the tax system/rules in the country you're moving to. The tool is **not** intended to calculate the exact amount of your tax liability in any country. <https://mytransfer.pwc.com/>

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