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[Home](#) > [Benefits enrollment](#) > Choosing the right plans

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## Choosing the right plans

With all of the diverse benefit programs Adobe has to offer, you may be unsure how to select plans to enroll in that will best suit you and your family. To help you make informed decisions, here are a few tips.

### Health needs

- Review your [medical plan options](#) [1] carefully to make sure your family's preferred doctors are in-network. If not, consider switching to in-network providers because costs will be higher if you go to a provider or facility that is out-of-network.
- Also, review Adobe's [prescription drug benefits](#) [2] to make sure any maintenance medications you and your family take are covered at an appropriate level. Also if you and your family take preventive medications and you enroll in the Aetna HealthSave plan, you should know that [some medications for certain conditions](#) [3] [PDF] are not subject to the plan deductible.
- Take advantage of our [wellness programs and fitness benefits](#) [4] to help you and your family stay in optimal health and achieve your health goals like eating better, losing weight or [managing an illness](#) [5].

### Financial needs

- Enlist professional help to get your financial house in order. Set financial goals and learn habits to help you reach them through [Financial Wellness Coaching services](#) [6].
- Save for current and future health care expenses—and enjoy multiple tax advantages—through Adobe's [Health Savings Account](#) [7].
- Save for the future by contributing to Adobe's [401\(k\) Plan](#) [8]—with help from Adobe in the form of matching contributions! Add to your potential savings by enrolling in the [Employee Stock Purchase Plan](#) [9].
- [Choosing a medical plan](#) [1] is a financial consideration as well as a physical one. Make sure you make the appropriate calculations and [cost comparisons](#) [10] before you make a selection.
- Depending on your medical plan election, you may want to consider contributing to a health care [Flexible Spending Account](#) [11] to better manage your spending on a tax-advantaged basis.
- You also may want to purchase [Long-Term Care Insurance](#) [12] to lower the costs of private or in-home nursing care later in life. You also save when you buy coverage at a younger age.
- [Auto & Home Insurance](#) [13] helps you protect your home at discounted rates!

### Family needs

- Consider enrolling in our [Dependent Care Flexible Spending Account](#) [14] to help you more easily plan and pay for child care expenses. Speaking of child care, we also offer a [back-up child care resource](#)

[15] to help you out when you need it in an emergency.

- Looking toward the future, think about opening a [529 College Savings Account](#) [16] to start saving now for your children's higher education.
- Get assistance with estate planning, health care directives and unforeseen legal emergencies from high-quality attorneys at affordable costs. Consider enrolling in our [Group Legal plan](#) [17].
- Don't forget about the furry and feathered members of your family! [Pet insurance](#) [18] can help you keep your loving companions safe and healthy.
- Lastly, make sure you and your family can replace your income if you get sick, injured or die. Although it's not a pleasant thing to think about, having adequate [Life Insurance and AD&D coverage](#) [19] is a crucial part of your benefits package.

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**Source URL:** <https://benefits.adobe.com/benefits-enrollment/choosing-right-plans>

#### Links

- [1] <https://benefits.adobe.com/health-and-wellness/choosing-a-medical-plan>
- [2] <https://benefits.adobe.com/health-and-wellness/what-does-my-plan-cover>
- [3] <https://benefits.adobe.com/document/607>
- [4] <https://benefits.adobe.com/health-and-wellness/use-wellness-resources>
- [5] <https://benefits.adobe.com/health-and-wellness/managing-an-illness>
- [6] <https://benefits.adobe.com/financial-and-survivor-benefits/financial-support>
- [7] <https://benefits.adobe.com/benefits-enrollment/learn-about-aetna-healthsave-hsa>
- [8] <https://benefits.adobe.com/financial-and-survivor-benefits/401k-plan>
- [9] <https://benefits.adobe.com/financial-and-survivor-benefits/employee-stock-purchase-program-esp>
- [10] <https://benefits.adobe.com/health-and-wellness/paying-for-health-care>
- [11] <https://benefits.adobe.com/health-and-wellness/saving-on-health-care#FSA>
- [12] <https://benefits.adobe.com/financial-and-survivor-benefits/voluntary-insurance#LTC>
- [13] <https://benefits.adobe.com/financial-and-survivor-benefits/voluntary-insurance#HomeAuto>
- [14] <https://benefits.adobe.com/perks-and-other-benefits/dependent-gift>
- [15] <https://benefits.adobe.com/perks-and-other-benefits/personal-and-family-services#BackUpCare>
- [16] <https://benefits.adobe.com/perks-and-other-benefits/education-benefits#529>
- [17] <https://benefits.adobe.com/financial-survivor-benefits/financial-support#Legal>
- [18] <https://benefits.adobe.com/financial-and-survivor-benefits/voluntary-insurance#PetInsurance>
- [19] <https://benefits.adobe.com/financial-and-survivor-benefits/life-insurance>