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Which plan is right for you? Check out a few hypothetical situations.

Anthony

Age: 30

Family status: Single

Anthony's story

I'm a pretty healthy guy, so I only go to the doctor when I'm really sick or need a physical. I eat healthy, exercise and definitely get enough sleep. Since I only cover me, I don't need a ton of coverage. And I can usually cover higher expenses if I need more care than usual. And I'd rather not have a ton taken out of my paycheck because I want to contribute more to my 401(k).

Plan to consider: **Aetna HealthSave Basic**. While it has a higher deductible and higher out-of-pocket maximum, you don't see any paycheck deductions if you cover just yourself. Plus, the plan pays for 80% of your expenses after you meet your deductible. This plan is right for you if you mainly go to the doctor for preventive care, or for a few checkups a year. It's our way of helping you pay only for the care you need.

Check the [plan chart](#) [1] or [ALEX](#) [2] for more details.

Nigel

Age: 44

Family status: Married, with baby on the way

Nigel's story

Now that we're having a baby, we're starting to think about which plan will be best for our growing family. We consider ourselves to be healthy, but we're anticipating more visits to the doctor with a baby to care for. We don't want to pay a ton in paycheck contributions, but we also don't want to get nailed with a bill.

Plan to consider: **Aetna HealthSave (HSA) Plan**. It offers the most choice at the lowest cost because you are in control of choosing your doctors and how much you spend. You can manage

[health care spending](#) [3] through your [Health Savings Account](#) [4], and Adobe will contribute to that account, too! Plus with an HSA, you'll further your retirement dollars if you don't spend the money in that account, and save it for the future.

Check the [plan chart](#) [1] or [ALEX](#) [2] for more details.

Elise

Age: 46

Family status: Married, with two kids, ages 15 and 19

Elise's story

We have a good income, with both of us earning high salaries. But my daughter just started college, and we're really trying to sock away a good amount of our income for retirement. With a family of four, we definitely make good use of our health care, but we can also afford to pay out of pocket when needed. We also know we're getting older and that we'll need more money to cover health expenses as we age.

Plan to consider: **Aetna HealthSave (HSA) Plan**. It offers the most choice at the lowest cost because you are in control of choosing your doctors and how much you spend. You can manage [health care spending](#) [3] through your [Health Savings Account](#) [4], and Adobe will contribute to that account, too! Plus with an HSA, you'll further your retirement dollars if you don't spend the money in that account, and save it for the future.

Check the [plan chart](#) [1] or [ALEX](#) [2] for more details.

Sylvia

Age: 64

Family status: Married, with adult children

Sylvia's story

We're really looking forward to our retirement years, but we're still a few years away from that. We've saved enough for retirement, but we're concerned about health care costs once we retire and switch to Medicare coverage. Plus, we need a plan that allows us to get the care we need now, which is more than when we were in our 40s. With grown children, we don't have to worry about paying for their care, but we do want to sock away any extra money we can to cover costs for when we switch to Medicare. Plus, any ways we can reduce our taxable income would be great because we have pretty much maxed out our options.

Plan to consider: **Aetna HealthSave (HSA) Plan**. It offers the most choice at the lowest cost because you are in control of choosing your doctors and how much you spend. You can manage [health care spending](#) [3] through your [Health Savings Account](#) [4], and Adobe will contribute to that account, too! Plus with an HSA, you'll further your retirement dollars if you don't spend the money in

that account, and save it for the future. **However—you cannot enroll in both Medicare and contribute to an HSA. So, if you do choose to enroll in Medicare, you will have to enroll in either the new Aetna HealthSave Basic plan or Kaiser if it is an option for you.**

Check the [plan chart](#) [1] or [ALEX](#) [2] for more details.

Kerstin

Age: 37

Family situation: Married, with three kids, ages 2, 4 and 7

Kerstin's story

We always wanted a big family—we just didn't think about how much it would cost to get health care for one! We have some pretty hefty expenses as it is and we're really trying to save more, so we don't need high health care costs. Plus, we can't afford to be surprised by expensive medical bills. We want to know the exact costs we'll pay for care, even if that means we don't have as many options for whom we can see. It would be great if it was all laid out for us so we didn't have to think about annual deductibles and coinsurance so much—we don't even really understand what those terms mean!

Plan to consider: **Kaiser HMO**. You'll be covered for a range of care, including preventive care, urgent care and emergency care. However, you'll have to stay within the Kaiser network, but you'll never have unexpected costs if you do. You'll pay a small copay or upfront fee when you get service, but you typically won't see a bill later. You'll also have access to a 24/7 advice nurse, and online access to lab results, appointments and emailing your doctor.

Check the [plan chart](#) [1] or [ALEX](#) [2] for more details.

Ben

Age: 23

Family situation: single, no kids. Covered under parent's medical plan

Ben's story

I'm young, healthy and rarely go to doctor. I've been covered under my dad's plan for years now, and it's been just fine. He's got great coverage and when I do go to see a doctor, I only pay like \$10 upfront. Plus, my doctor's office has an urgent care facility next to it, so it's pretty convenient for me if I ever need one.

Plan to consider: **None. Waive coverage**. Right now, it probably makes the most sense to stay under a parent's plan. You're getting the best coverage possible at a reasonable cost. If your health needs change, you'll have the opportunity to enroll in an Adobe medical plan during the next Open Enrollment period.

Check the [plan chart](#) [1] or [ALEX](#) [2] for more details.

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Links

[1] <https://benefits.adobe.com/document/599>

[2] <https://www.myalex.com/adobe/2019#intro>

[3] <https://benefits.adobe.com/health-and-wellness/saving-on-health-care>

[4] <https://benefits.adobe.com/benefits-enrollment/learn-about-aetna-healthsave-hsa>