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Choosing a medical plan

Choosing the right medical plan takes careful planning—not just because your selections remain effective until the next Open Enrollment period or you experience a life event, but also because your choices have a big impact on your health and finances. Review the [2019 Total Rewards Guide](#) ^[1] [PDF] for an at-a-glance look at what each plan covers or watch the [2019 video](#) ^[2] for an overview.

The medical plans that are available to you based on eligibility, home ZIP code (network and plan service area) and other criteria will appear as options on the Adobe Benefits Enrollment Site.

Your medical plan options may be different and can also change if you move or experience other changes. For example: The Aetna Out of Area plan is the medical plan option for those who live outside the Aetna network and for those who go on a Global Mobility-coordinated short-term international assignment; HSA is the option for Hawai'i employees; Kaiser is only available to California or Washington employees whose home ZIP code is in Kaiser's Service Area. Contact Adobe's Benefits Support Team with any questions.

The options include:

- The **Aetna HealthSave (HSA) Plan**: Covers in-network services at 90% and has three-tier prescription copays after you meet your deductible. It offers access to a large network of providers and the option to go out of network at a higher cost. You can manage health care spending through your [Health Savings Account](#) ^[3], and Adobe will contribute to that account, too! [Just be sure you are eligible for an HSA before you enroll in this plan.](#) ^[4] Watch the [2019 video](#) ^[5] to learn more about this plan.
- The **Aetna HealthSave Basic Plan**: Covers the same types of services as the Aetna HealthSave (HSA) plan, at a lower per-paycheck price. However, it also has higher deductibles and out-of-pocket maximums and pays for a smaller share of medical expenses—80% in network after you meet your deductible—so when you get care, you'll pay more. Also, Adobe will not contribute to the HSA if you choose to open one with your own contributions. This plan may be right for you if you mainly go to the doctor for preventive care, or for a few checkups a year or are [not eligible for an HSA](#) ^[6] because HSA contributions are optional. Watch the [2019 video](#) ^[7] to learn more about this plan.
- The **Kaiser HMO (California and Washington)**: Offers care in a way many find easy and convenient to use. But you have less flexibility—you must use Kaiser doctors, specialists, pharmacies and facilities, and your care is subject to referrals from your primary care physician. Your paycheck contributions are higher, but when you get care, you pay low copays for most eligible services. Watch the [2019 video](#) ^[8] to learn more about this plan. Kaiser is available to eligible California employees (and Washington employees, beginning in 2019) who live within Kaiser's Service Area (based on your home ZIP code) as defined in Kaiser Evidence of Coverage plan documents.
- **Waive Adobe Medical**: Compare Adobe's medical plan offerings to other coverage you have available (e.g., through your spouse or parents), and if another plan better meets your needs, you may opt out of Adobe's medical coverage and receive \$650 in a full year from Adobe with proof of other coverage (\$25 added to your earnings every pay period).

Tips for choosing and using your medical plan

Leverage online tools. Use online calculators to compare the cost of selecting different plans—copays, hospital costs, deductibles and other factors—based on your assumed health care usage and spending. Such tools can be a big help in picking the best plan for you. Try:

- [ALEX 2019](#) [9] to give you personalized benefits decision-making support with the help of a virtual benefits counselor.
- Aetna's [Plan Selection & Cost Estimator tool](#) [10] to estimate your share of costs based on Aetna cost data and provisions of the Aetna medical plans. The Plan Selection & Cost Estimator also estimates your share of pharmacy costs based on average cost data for Aetna-sponsored pharmacy plans. Use the [annualized employee contributions](#) [11] [PDF] for this tool.

Factor in your spouse's/domestic partner's coverage. If your spouse/domestic partner has health coverage through his/her employer, review those plans and costs. Their plans' network or coverage design may better align with how you use health care, or it may be cheaper for him/her or even your whole family to be covered by his/her plan. If you're considering dual coverage, make sure you understand the **coordination of benefits rules under both plans** (see [Plan Booklets](#) [12] for Adobe's). If you cover a domestic partner or domestic partner's child who does not qualify as a tax dependent, the coverage will cost you more because that contribution will be taken on a post-tax basis and the income tax withheld from your paycheck will be increased to cover the tax due on the [imputed income value of benefit coverage](#). [13] It's one more factor to consider when you're making enrollment decisions regarding Adobe's plans.

Pick a plan that's best aligned with how you and your family commonly use health care. If you or a covered family member needs a particular type of health care—chiropractic care or specialized behavioral health services, for example—be careful to select a plan that offers the [most coverage](#) [14] for that service.

Check for your favorite doctors. Make sure your favorite primary care doctors and specialists are in-network for the plan you choose. If you elect an [Aetna](#) [15] plan, you can see out-of-network providers, but your cost will be higher, so be sure you know before you go. Note the Aetna HealthSave (HSA) Plan and the Aetna HealthSave Basic Plan offer the same network providers, the **Open Access Choice POS II Network** (and for Utah employees, the **Utah Connected Network**). If you're considering [Kaiser](#) [16], remember you must use Kaiser doctors and facilities, and your care is subject to referrals from your primary care physician.

Don't forget about prescription coverage! Adobe has full prescription coverage that addresses most employees' medicine needs. Your medical plan provides a specific drug formulary. To check drug coverage and costs, log in to your plan's member website or call their member services team. For Aetna, you may also visit the [Aetna Premier Plus Drug Plan webpage](#) [17] for a list of covered drugs and exclusions. Your plan's formulary also will describe what discounts you might receive by opting for generics or getting your prescriptions in the mail.

Decide if you want a plan that features a Health Savings Account. In terms of how to save for health care expenses, it's hard to beat the tax advantages of an HSA:

- Your contributions to the account are tax-free.
- The interest on your savings is tax-free.
- When you spend your HSA funds on eligible medical expenses, those expenses also are tax-free.

[Just be sure you are eligible for an HSA.](#) [4] If you are not eligible for an HSA, you should not make

personal HSA contributions nor receive HSA employer contributions.

You've got support finding quality care. In addition to the tools your Adobe medical plan offers to find providers, Adobe offers you additional resources! To learn more about Castlight, Teladoc, One Medical and Best Doctors visit [Finding quality care](#) [18].

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Links

- [1] <https://benefits.adobe.com/document/1791>
- [2] <https://benefits.adobe.com/videos/2019-medical-plans>
- [3] <https://benefits.adobe.com/benefits-enrollment/learn-about-aetna-healthsave-hsa>
- [4] <https://benefits.adobe.com/benefits-enrollment/learn-about-aetna-healthsave-hsa#Eligible>
- [5] <https://benefits.adobe.com/videos/2019-aetna-healthsave-hsa-plan>
- [6] <https://benefits.adobe.com/health-and-wellbeing/learn-about-the-aetna-healthsave-hsa#Eligible>
- [7] <https://benefits.adobe.com/videos/2019-healthsave-basic>
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- [15] <https://benefits.adobe.com/health-and-wellbeing/finding-quality-care#Aetna>
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- [17] <https://www.aetna.com/individuals-families/find-a-medication/2019-premier-plus-plans.html>
- [18] <https://benefits.adobe.com/health-wellness/finding-quality-care>