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What do my plans cover?

Adobe designs our health care plans to provide you with comprehensive and affordable care.

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Medical plans

Review the [2019 medical plan chart](#) [1] [PDF] for an at-a-glance look at what each plan covers. You can also find complete coverage details in our [plan documents](#) [2].

The [Aetna plans](#) [3] cover the same type of services and prescription drugs, but there are some differences. For example:

- Aetna HealthSave (HSA)—The plan pays 90% of your eligible in-network expenses after you meet your annual deductible. If you use an out-of-network provider, the plan pays 70% of recognized charges after you meet the higher out-of-network deductible.
- Aetna HealthSave Basic—The plan pays 80% of your eligible in-network expenses after you meet your annual deductible. If you use an out-of-network provider, the plan pays 60% of recognized charges after you meet the higher out-of-network deductible.

Finding quality care in-network is easy and will [save you money](#) [4]. If you use an out-of-network provider, you may be responsible for the entire difference between what the provider bills and the [recognized charge](#) [5] [PDF]. That difference can be large. And that additional amount does not count toward your out-of-pocket maximum. To find network providers log in to [Aetna Navigator](#) [6] ([Okta SSO](#) [7]) or use [Castlight](#) [8] ([Okta SSO](#) [9]).

Be sure to review the prescription drug benefits so you know how medications you and your family take are covered. Also, if you take preventive medications and you enroll in the Aetna HealthSave (HSA) plan or the Aetna HealthSave Basic plan, you should know that [some medications for certain conditions](#) [10] [PDF] are not subject to the plan deductible. To check coverage and cost information for a specific medicine log in to [Aetna Navigator](#) [6] ([Okta SSO](#) [7]).

The [Health Care 101 tip sheet](#) [11] [PDF] breaks down the benefits jargon to help you understand your medical plan details.

The Aetna plans provide support for special conditions and needs:

- [Autism Spectrum Disorders Support Program](#) [12] [PDF]
- [Behavioral Health Resources](#) [13] [PDF]
- [Cancer support benefits and resources](#) [14] [PDF]
- [Fertility Benefits](#) [15] [PDF]
- [Transgender Benefits](#) [16] [PDF]

- [Preventive \[10\] and Chronic Medicine List \[10\]](#) [PDF]
- [Preventive Care With No Out-of-Pocket Costs \[17\]](#) [PDF]

With the [Kaiser HMO \[18\]](#) plan (California and Washington), you pay copays for most eligible services. This means you pay a flat fee each time you see your doctor or fill a prescription for most services. You must use Kaiser doctors and facilities and your care is subject to referrals from your primary care physician. Keep in mind that the types of services that are covered under the Kaiser plan can differ from those covered under Aetna plans, so be sure to check any specific services that are important to you if you are considering enrolling in the Kaiser plan. To learn more about Kaiser HMO benefits and programs or to find a doctor, visit the [Adobe/Kaiser Microsite \[19\]](#).

Dental and vision plans

You also have access to comprehensive dental and vision benefits. You can watch a short [dental plan \[20\]](#) or [vision plan \[21\]](#) video, or review the [2019 dental and vision plan chart \[22\]](#) [PDF] for an at--glance look at what each plan covers. You can also find complete coverage details in our [plan documents \[2\]](#).

You have one dental and two vision plans to choose from:

- Delta Dental
- VSP Basic
- VSP Vision Plus

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Links

- [1] <https://benefits.adobe.com/document/599>
- [2] <https://benefits.adobe.com/resources/policies-and-plan-documents>
- [3] <https://benefits.adobe.com/health-wellness/finding-quality-care#Aetna>
- [4] <https://benefits.adobe.com/health-wellness/saving-health-care#Save>
- [5] <https://benefits.adobe.com/document/1303>
- [6] <https://member.aetna.com/appConfig/login/login.fcc?TYPE=33554433&REALMOID=06-36d8cb4d-4ac1-4-c7-b12d-a80fba4b718e&GUID=&SMAUTHREASON=0&METHOD=GET&SMAGENTNAME=-SM-jRs63Nsa3LIO0w8DBRJePrGDb/SrW4lCcEp3BCF2N5CYudNJWAZ6IAjtTBQZYxKV&TARGET=-M-HTTPS%3A/member.aetna.com/MbrLanding/RoutingServlet%3FcreateSession%3Dtrue>
- [7] https://adobe.okta.com/login/login.htm?fromURI=%2Fapp%2Ftemplate_saml_2_0%2Fexk11qh85yee9ChTo0i8%2Fsso%2Fsaml
- [8] <http://mycastlight.com/adobe>
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- [21] <https://benefits.adobe.com/videos/2019-vision-benefits>

[22] <https://benefits.adobe.com/document/600>