



Published on *Adobe Benefits* (<https://benefits.adobe.com>)

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In the event of a death

Adobe understands that this is a difficult time, but we are here to help and make the next steps as easy as possible for you. It's important to contact your manager and Employee Experience at erc@adobe.com [1] for assistance right away. Employee Experience and our partner, Survivor Outreach Services, will help you or your loved ones with next steps and provide support after a death, including filing for any survivor benefits. There are also [additional resources through the EAP](#) [2] to help you at your time of loss.

Below you'll find information about how you can use your benefits during this period. Note: The information is applicable only if you and your dependent are covered and are valid beneficiaries for the respective program.

On this page you will find information about:

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Health & Welfare Plans

Adobe benefit	What you need to know and do if you're an employee	What you need to know and do if you're a covered dependent/ beneficiary of a current employee
Medical, Dental & Vision	<p>If a covered dependent dies, you can adjust your coverage levels within 31 days of the loss.</p> <p>If your spouse/domestic partner dies, and you were covered under his or her plan, you're eligible to enroll yourself and any eligible dependents in an Adobe plan. To enroll in a new plan or adjust coverage levels, go to the Adobe Benefits Enrollment Site [3].</p>	<p>You will continue to receive Adobe benefits from the date of the employee's death through the last day of the following month—i.e., if an employee dies on Feb. 1, your Adobe coverage lasts through March 31. After that, you may continue your coverage through COBRA.</p> <p>You will receive an enrollment package from Tri-Ad to continue health and welfare benefits through COBRA. You may also go to www.tri-ad.com [4] (SSO [5]) and select "COBRA Participant Toolkit," or call 855-482-3623 after you receive your election packet.</p>

Adobe benefit	What you need to know and do if you're an employee	What you need to know and do if you're a covered dependent/ beneficiary of a current employee
Health Savings Account (HSA)	Review your contributions to the HSA and make any adjustments, as your IRS contributions limits may have changed. Update your beneficiary information. To enroll in a new plan or adjust coverage levels, go to the Adobe Benefits Enrollment Site [3].	If you are the beneficiary or person handling the estate or trust, contact HealthEquity Member Services (877-713-7680/ memberservices@healthequity.com [6]) for information and assistance on the disposition of remaining assets.
Flexible Spending Accounts (FSAs)	If a family member dies, you can enroll in, adjust or end any FSA contributions. To enroll in a new plan or adjust coverage levels, go to the Adobe Benefits Enrollment Site [3].	You can file for reimbursements for any eligible expenses that you and the employee incurred before death. To file for reimbursement, go to www.tri-ad.com [4] (SSO [5]), or call 855-482-3623.
Life Insurance	If a covered dependent on your dependent life insurance plan dies, you'll need to file a claim for death benefits. Contact Employee Experience and ask to speak to a team member to initiate your life insurance claim. To start the process, you will be required to complete a Beneficiary Statement and submit it to Adobe's Life Insurance provider, along with an original death certificate.	You'll need to file a claim for the death benefits. Contact Employee Experience and ask to speak to a team member to initiate your life insurance claim. To start the process, you will be required to complete a Beneficiary Statement and submit to Adobe's Life Insurance provider, along with an original death certificate.

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Financial Benefits

Adobe benefit What you need to know and do if you're an employee

What you need to know and do if you're a covered dependent/beneficiary of a current employee

401(k) Plan Review your beneficiary designations and make changes, if applicable. Federal law requires that you name your spouse as the sole beneficiary of your 401(k) plan, unless you obtain his or her written, notarized consent. To make changes to your 401(k) plan beneficiary designation, go to adobe.vanguard-education.com [7] or call 800-523-1188.

You have four options regarding an employee's funds in Adobe's 401(k) Retirement Savings Plan:

1. Leave assets in the Adobe 401(k) Plan for up to 5 years from the date of death.

2. Roll assets into a Vanguard or Non-Vanguard IRA.

3. Roll assets into another qualified retirement plan.

4. Receive a lump-sum cash distribution.

If you would like to submit a claim, contact Employee Experience. You're required to submit the following documentation if you are a:

- **Surviving Spouse:** Complete, sign and return the Vanguard Distribution Due to Death Form. You must also submit a certified copy of your marriage license and certified copy of your spouse's death certificate.

- **Non-Spouse Beneficiary:** Complete, sign and return the Vanguard Non-Spouse Distribution Due to Death Form. You must also submit a certified death certificate. Additional documentation may be required.

ESPP & Equity If a dependent dies, review your eTrade account beneficiary designations and make changes, if applicable. To make changes to your beneficiary designation, visit www.etrade.com [8] or call eTrade at 800-838-0908.

There may be Employee Stock Purchase Plan (ESPP) shares or other Adobe Equity-related assets held at eTrade, which may be transferable to a beneficiary, Trust or Estate. Contact eTrade Beneficiary Services at 888-402-0653. You will be required to complete an eTrade Estate Account Application Form and submit an original death certificate.

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Payroll

Adobe benefit	What you need to know and do if you're an employee	What you need to know and do if you're a covered dependent/ beneficiary of a current employee
Payroll	Make any necessary changes to your W-4 income tax withholding through the Payroll website [9].	Any earned but unpaid compensation will be payable to the Estate. A check will be made payable to your loved one's Trust or Estate. You must complete a W9 tax form with Estate information and provide an original death certificate.

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Other Benefits

Adobe benefit	What you need to know and do if you're an employee	What you need to know and do if you're a covered dependent/ beneficiary of a current employee
Time Away	Adobe offers 20 days of paid bereavement [10] time following the death of an immediate family member. Talk with your manager to schedule the time you need if a family member dies.	Any accrued but unused PTO (non-exempt employees) or sabbatical time will be paid out to the Estate. Employee Experience will initiate the process of paying out any accrued but unused time. A check will be made payable to your loved one's Trust or Estate. You must complete a W9 tax form with Estate information and provide an original death certificate.
529 College Savings Account	If a dependent dies, you can close the account or change the beneficiary on the account. You can also increase contributions to another account. To make any changes or close your account, go to www.vanguard.com/adobe529 [11] or go to your plan's website if your plan is not through Vanguard.	Contact Vanguard at 866-734-4530 for information and options or contact your plan administrator if your plan is not through Vanguard.
Survivor Outreach Services	Following the death of a dependent or immediate family member, Survivor Outreach Services provides concierge services and support in a difficult time. A dedicated counselor will help you navigate benefit claims, notify credit agencies, file for Social Security benefits, provide template letters and more. Please contact the Adobe Employee Experience team at erc@adobe.com [1] for a referral to Survivor Outreach Services or for more information.	Contact the Adobe Employee Experience team at erc@adobe.com [1] for assistance. You'll be referred to a dedicated counselor at Survivor Outreach Services for support and assistance with filing for benefits you may be eligible for. You'll also receive a packet of helpful information and instructions on next steps related to your benefits with Adobe.

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Links

- [1] <mailto:erc@adobe.com>
- [2] <https://benefits.adobe.com/perks-and-other-benefits/personal-and-family-services#EAP>
- [3] https://adobe.okta.com/app/template_saml_2_0/exk114bwnr4CUbkTy0i8/sso/saml
- [4] <http://www.tri-ad.com>
- [5] https://adobe.okta.com/app/template_saml_2_0/exk114da9eiFc2NOq0i8/sso/saml
- [6] <mailto:memberservices@healthequity.com>
- [7] <http://adobe.vanguard-education.com>
- [8] <http://www.etrade.com>
- [9] <https://adobe.ultipro.com/>
- [10] <https://benefits.adobe.com/time-off/global-bereavement>
- [11] <http://www.vanguard.com/adobe529>