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Disability coverage

If you are ill or injured and unable to work, Adobe has benefits to protect you and minimize your financial worries. We provide income replacement for medical disabilities and maternity through Short-Term Disability and Long-Term Disability, administered by [Lincoln Financial Group \(formerly Liberty Mutual\)](#) [1].

You're eligible to participate and are automatically enrolled if you are an active full- or part-time employee. You do not need to take any action to participate in these benefits. If the time comes that you need to use them, follow the instructions in the [Medical leave FAQs](#) [2].

On this page you will find information about:

- [Short-Term Disability \(STD\)](#)
- [Long-Term Disability \(LTD\)](#)

Short-Term Disability (STD)

Short-Term Disability (STD) provides income replacement if you become unable to work due to medical disability. If you work in California, your benefits are provided through the Voluntary Disability Insurance (VDI) program. The following tables outline how benefits are paid.

If your Lincoln-approved injury/illness is not work-related

	Weeks 1 through 10	Weeks 11 through 120th day of disability
You will receive...	100% of your eligible pay	66 ⅔% of your eligible pay
These benefits are provided through...	<ul style="list-style-type: none"> • Week 1: Sick Time/PTO (If no time is available, you may borrow it up to the 40 hours allowed; otherwise unpaid) • Weeks 2-10: VDI/STD 	<ul style="list-style-type: none"> • VDI/STD
Notes	<ul style="list-style-type: none"> • Any SDI benefits you are eligible to receive will be deducted from your benefit payment • STD payments are subject to taxes 	<ul style="list-style-type: none"> • Any SDI benefits you are eligible to receive will be deducted from your benefit payment • STD payments are subject to taxes

If your Lincoln-approved injury/illness is work-related

	Weeks 1 through 10	Weeks 11 through 120th day of disability
You will receive...	100% of your eligible pay	66 ⅔% of your eligible pay
These benefits are provided through...	<ul style="list-style-type: none"> • Days 1-3: Sick Time/PTO (If no time is available, you may borrow it up to the 40 hours allowed; otherwise unpaid) • Day 4 through Week 10: VDI/STD 	<ul style="list-style-type: none"> • VDI/STD
Notes	<ul style="list-style-type: none"> • Any workers' compensation benefits you are eligible to receive will be deducted from your benefit payment • STD payments are subject to taxes 	<ul style="list-style-type: none"> • Any workers' compensation benefits you are eligible to receive will be deducted from your benefit payment • STD payments are subject to taxes

Speak with your manager about your need for a leave of absence from work, then visit [Lincoln Financial Group \(formerly Liberty Mutual\)](#) [3] (Company Code: ADOBELOA) ([SSO](#) [4]) or call 800-45-3772 to initiate your leave.

California employees are automatically enrolled in VDI on their date of hire. You may [opt out](#) [5] [PDF] by enrolling in California State Disability Insurance (SDI) through the [Adobe Benefits Enrollment Site](#) [6].

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Long-Term Disability (LTD)

If you are unable to work due to a medical disability for more than 120 days, Long-Term Disability (LTD) begins to pay benefits on your 121st day of disability:

- 66 ⅔% salary replacement, up to a maximum of \$15,000 per month (or \$25,000 per month for Section 16b officers).

You pay a per-paycheck premium per \$100 of coverage for LTD insurance. Rates can be found on your [Rewards Guide](#) [7] [PDF] and your specific deduction amount can be found on your [Confirmation Statement](#) [8]. You will see this in your paycheck reflected as a post-tax deduction and also added to your earnings to offset your cost.

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Source URL: <https://benefits.adobe.com/financial-survivor-benefits/disability-coverage>

Links

[1] <http://www.libertymutual.com>

[2] <https://benefits.adobe.com/what-happens-when/im-taking-a-leave-of-absence#Medical>

[3] <http://mylibertyconnection.com>

[4] http://adobe.okta.com/app/adobesystems_libertymutualprod_1/exk18tk0ndNAFUgv0h8/sso/saml

[5] <https://benefits.adobe.com/document/243>

[6] https://adobe.okta.com/app/template_saml_2_0/exk114bwnr4CUbkTy0i8/sso/saml

[7] <https://benefits.adobe.com/document/1791>

[8]

https://adobe.okta.com/login/login.htm?fromURI=%2Fapp%2Ftemplate_saml_2_0%2Fexk114bwnr4CUbkTy0i8%2Fsso%2Fsaml