



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

[Home](#) > [Financial & survivor benefits](#) > Life Insurance

Life Insurance

Life and Accidental Death & Dismemberment (AD&D) Insurance provide financial protection for you and your family. You are generally eligible to participate if you are an active employee scheduled to work at least 24 hours per week. These benefits are administered by [Lincoln Financial Group \(formerly Liberty Mutual\)](#) [1].

If you do not elect coverage within the first 15 days of hire, your next opportunity to enroll will be during Open Enrollment or if you have a [qualified life event](#) [2] during the year.

On this page you will find information about:

- [Employee Life Insurance](#)
- [Spouse Life Insurance](#)
- [Child Life Insurance](#)
- [Accidental Death & Dismemberment](#)
- [Employee contributions](#)

Employee Life Insurance

Adobe provides an employee Basic Life Insurance benefit at no cost to you. You may elect coverage in the amount of either \$50,000 or three times your salary (rounded down to the nearest \$50,000), up to a maximum of \$500,000.

You can also purchase Supplemental Life Insurance for yourself in \$50,000 increments, up to 10 times your annual base salary.

The combined coverage of your Basic and Supplemental Life Insurance can be up to \$2 million.

If your Basic Life Insurance coverage exceeds \$50,000, you will have "imputed income." Imputed Income: Per the Internal Revenue Service, the cost of company-provided employee life insurance over \$50,000 is treated as taxable income. For additional information, visit the IRS website and read about [Group-Term Life Insurance](#) [3].

[See rates below.](#)

[Back to top](#)

Spouse Life Insurance

You may purchase life insurance for your spouse or domestic partner in \$25,000 increments, up to \$250,000. His or her coverage cannot exceed the amount you choose for yourself. Evidence of insurability is required at levels above \$125,000. Evidence of insurability is sometimes called “proof of good health” and is used to qualify for certain amounts of life insurance coverage.

[Back to top](#)

Child Life Insurance

You may purchase life insurance for your children up to age 26 in \$12,500 increments, up to \$50,000. Their coverage cannot exceed 50% of the amount you choose for yourself.

[Back to top](#)

Accidental Death & Dismemberment

Adobe provides AD&D coverage in the amount of three times your salary (rounded down to the nearest \$50,000), up to a maximum of \$500,000. This benefit is provided at no cost to eligible employees.

You can also purchase additional insurance for yourself in \$50,000 increments, up to 10 times your annual base salary.

The combined total of your AD&D Insurance cannot exceed \$2 million.

[See rates below.](#)

[Back to top](#)

Employee Contributions

The rates shown in the following table are the per-pay-period post-tax costs for Life and Accidental Death & Dismemberment (AD&D) Insurance. The rates are per thousand dollars of coverage.

Age	Employee Supplemental Life Insurance	Spouse/Domestic Partner Life Insurance	Child Life Insurance	Employee AD&D Insurance
<30	\$0.0120	\$0.0276	\$0.0692	\$0.0069
30-34	\$0.0138	\$0.0277	\$0.0692	\$0.0069
35-39	\$0.0175	\$0.0406	\$0.0692	\$0.0069
40-44	\$0.0314	\$0.0591	\$0.0692	\$0.0069
45-49	\$0.0512	\$0.0960	\$0.0692	\$0.0069
50-54	\$0.0905	\$0.1698	\$0.0692	\$0.0069
55-59	\$0.1491	\$0.2769	\$0.0692	\$0.0069
60-64	\$0.2354	\$0.3434	\$0.0692	\$0.0069

Age	Employee Supplemental Life Insurance	Spouse/Domestic Partner Life Insurance	Child Life Insurance	Employee AD&D Insurance
65-69	\$0.3609	\$0.5871	\$0.0692	\$0.0069
70 & over	\$0.6905	\$1.5840	\$0.0692	\$0.0069

[Back to top](#)

Source URL: <https://benefits.adobe.com/financial-survivor-benefits/life-insurance>

Links

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

[2] <https://benefits.adobe.com/what-happens-when>

[3] <https://www.irs.gov/government-entities/federal-state-local-governments/group-term-life-insurance>