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What's new for 2019

Your wellbeing matters. Take your wellbeing to the next level with Adobe benefits, including our new Financial Wellness platform. It can help you take charge of your money and set you on the path to success. Learn what's new this year below.

New Financial Wellness platform

Money plays a critical role in our lives. Improving your financial stability can help you minimize stress and achieve your long-term goals, like paying off debt, buying a home or preparing for retirement. It can also protect you. Securing favorable credit ratings and reducing your risk of unexpected legal or health care expenses can go a long way toward safeguarding your future.

The new [Financial Wellness platform](#) [1] brings together many of Adobe's financial wellbeing programs. You'll find education and resources to help you access and get the most from your benefits, including:

- The Adobe 401(k) plan and 529 College Savings Plan through Vanguard
- Financial coaching from My Secure Advantage
- Long-term care insurance from Transamerica
- Pet insurance from Nationwide

Plus, the Financial Wellness platform introduces new ways to make the most of your money, including:

- **Budgeting and spending support:** Download the app to set up a budget, link to your bank accounts and track your purchases on the go, so you always know exactly where you stand on your monthly spending.
- **Financing:** Simplify your student loans, and see if you can get a better rate. Or take out a personal loan to pay off high-rate credit cards or meet an unexpected expense.
- **ID protection services and credit monitoring:** Get 24/7 ID protection, alert notifications, ID theft insurance, fraud resolution and more. Includes access to your credit score, notifications of credit inquiries and credit-limit alerts.
- **Home and auto insurance:** Compare coverage from multiple providers side by side for home, auto, motorcycle, boat and RV insurance.

[Get started now.](#) [1]

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What else is new?

Increased limit for life and AD&D insurance

The maximum for company-paid Basic Life Insurance and Accidental Death & Dismemberment (AD&D) coverage is increasing. You can now also purchase up to 10 times your salary for Supplemental Life Insurance and employee-paid AD&D Insurance (up to the maximums below).

For Basic Life Insurance, 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 (double the previous cap of \$250,000). If you have elected three times your salary and qualify, you will be automatically increased to the higher amount.

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.

For AD&D Insurance, Adobe provides coverage in the amount of three times your salary (rounded down to the nearest \$50,000), up to a maximum of \$500,000 (double the previous cap of \$250,000). If you qualify, you will be automatically increased to the higher amount.

- You can also purchase additional AD&D insurance for yourself in \$50,000 increments up to 10 times your annual base salary. The total Adobe-paid and employee-paid AD&D Insurance combined coverage limit is \$2 million.

Note: You can only elect life and AD&D insurance coverage as a new hire, during Open Enrollment, or if you have a qualified life event during the year.

Group legal services for your parents

Legal help can be valuable at every stage of life, and now, for just \$6 more per month, you have the option to add your parents to your legal plan. See the [brochure](#) [2] for more details.

Equal parental leave for all caregivers

Adobe will no longer have different parental leave options for the primary and nonprimary caregiver. Effective January 1, 2019, eligible employees may take up to 16 weeks of paid leave within six months of the birth or placement of a child under 6 years old. Birth mothers will continue to receive additional time for medical leave, up to a total of 26 weeks of paid time off.

Expanded Learning Fund education and professional development reimbursement

To support you in your pursuit of continuing education, [Learning Fund](#) [3], Adobe's education and professional development reimbursement program, will reimburse you for eligible growth opportunities.

You may be reimbursed up to \$10,000 per year for academic degrees, credential programs, advanced specializations and technical certifications (now with an expanded list!). Plus, Learning Fund now covers up to \$1,000 per year for short-term learning opportunities and skill development such as conferences and workshops, professional and technical training courses, online learning and professional memberships.

Aetna HealthFund (HRA) ended December 31, 2018

To keep pace with health care changes, we carefully review our medical plans each year. This review led us to the decision to eliminate the Aetna HealthFund (HRA) plan, effective December 31, 2018.

Employees enrolled in the Aetna HealthFund (HRA) who did not choose a new plan or waive Adobe medical coverage during Open Enrollment were automatically enrolled in the Aetna HealthSave Basic plan for 2019.

Higher HSA contribution limits

The IRS has increased the HSA annual contribution limits for 2019. [Eligible individuals](#) [4] can set aside \$3,500 (\$50 more than 2018), and families can contribute \$7,000 (\$100 more). If you're over 55, you can contribute an additional \$1,000 each year.

Didn't hit the max last year? Because of the HSA's tax benefits, it's a wise move to contribute as much as possible to your account. If your budget allows, consider increasing your contributions on a regular basis.

Aetna enhanced cancer benefits

Cancer patients enrolled in the Aetna HealthSave (HSA) or Aetna HealthSave Basic plan will have access to enhanced dental and nutritional benefits, starting January 1, 2019. Review the [cancer support benefits and resources](#) [5] [PDF] for information about all the benefits, programs and services that can help you manage life through treatment and recovery.

Aetna HealthSave open to Medicare and TRICARE participants

If you're enrolled in Medicare or TRICARE, you'll be able to enroll in the Aetna HealthSave plan without an HSA. If you make this election, you won't be eligible for the company HSA contribution, and you won't be able to make individual HSA contributions.

Kaiser HMO available to Washington employees

If you live in Washington, you may now be eligible to participate in the Kaiser HMO plan if you live in the Kaiser service area. Keep in mind that in the HMO, you must use Kaiser providers, so you'll have to switch doctors, and you'll need referrals to see specialists.

Review the [2019 medical plans chart](#) [6] [PDF] and the [Kaiser transition overview](#) [7] [PDF] to learn more. Additionally, Kaiser has a new-member welcome team ready to answer plan questions at 206-630-0029 or 888-844-4607.

COBRA HSA contribution eliminated

Adobe will no longer make HSA contributions for COBRA participants enrolled in the Aetna HealthSave or HealthSave OOA plans.

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Links

- [1] <https://benefits.adobe.com/financial-and-survivor-benefits/financial-wellness-platform>
- [2] <https://benefits.adobe.com/document/1796>
- [3] <https://benefits.adobe.com/employee-discounts-and-perks/learning-fund>
- [4] <https://benefits.adobe.com/health-and-wellness/learn-about-aetna-healthsave-hsa#Eligible>
- [5] <http://benefits.adobe.com/document/1798>
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