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I'm getting married

When you're getting married, there are many details—legal, financial, emotional—to consider. Here are some benefits-related actions you may want—or need—to take.

On this page you will find information about:

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Health & Welfare Plans

Adobe benefit	What you need to know and do
Medical, Dental & Vision	<p>You may enroll your new spouse/domestic partner in your medical, dental and/or vision plan [1]. You may also change plans at this time. If you can be covered under your spouse or partner's plans, you have the option to drop your Adobe coverage. See more details [2] about allowable changes. Visit the Adobe Benefits Enrollment Site [3] within 31 days of your marriage date to enroll or make changes. If you miss this enrollment window, you'll have to wait until the next Open Enrollment period.</p>
Health Savings Account (HSA)	<p>If you have a HealthEquity HSA and you are changing who you cover in your Aetna HealthSave medical plan, review your HSA contribution limit [4] to ensure you maximize your savings but don't over-contribute. Call the HSA experts at HealthEquity at 877-713-7680 if you need help accessing your IRS HSA contribution limit. They're available 24 hours a day every day. You can change your HSA contribution amount at any time on the Adobe Benefits Enrollment Site [3].</p> <p>You can change your beneficiaries for your HSA at any time throughout the year by logging into your HealthEquity account [5] (SSO [6]). Consider if you'd like to add your spouse/domestic partner as a beneficiary at this time.</p>
Health Care FSA	<p>You may enroll in or increase your contributions to your health care FSA [7], which lets you save up to \$2,700 per calendar year on a pre-tax basis for qualified health care expenses. Contact Tri-Ad, the FSA plan administrator, at 855-482-3623 if any questions. Visit the Adobe Benefits Enrollment Site [3] within 31 days of your marriage date to enroll or make changes. If you miss this enrollment window, you'll have to wait until the next Open Enrollment period.</p>

Adobe benefit	What you need to know and do
Dependent Care FSA	<p>You may enroll in or change your contributions to your dependent care FSA account [8], which allows you to make pre-tax contributions of up to \$5,000 per calendar year for child care expenses. <i>(This amount includes the dependent care gift from Adobe for children under age 13.)</i> Contact Tri-Ad, the FSA plan administrator, at 855-482-3623 if any questions. Visit the Adobe Benefits Enrollment Site [3] within 31 days of your marriage date to enroll or make changes.</p> <p>When you get married, you may:</p> <ul style="list-style-type: none"> • Increase your life insurance [9] amount up to the plan limits. • Decrease your life insurance by any amount. • Enroll your spouse/domestic partner and/or his or her dependent children. • See more details [2] about allowable changes.
Life Insurance	<ul style="list-style-type: none"> • You can change your beneficiaries for your life insurance at any time throughout the year. Consider if you'd like to add your spouse as a beneficiary at this time. <p>Visit the Adobe Benefits Enrollment Site [3] within 31 days of your marriage date to enroll or make changes. If you miss this enrollment window, you'll have to wait until the next Open Enrollment period.</p>
Accidental Death & Dismemberment (AD&D) Insurance	<ul style="list-style-type: none"> • Increase (or decrease) your AD&D insurance [10] by any amount, up to the plan limits. • Add your spouse and/or his or her children as a beneficiary to your AD&D insurance policy. <p>Visit the Adobe Benefits Enrollment Site [3] within 31 days of your marriage date to enroll or make changes. If you miss this enrollment window, you'll have to wait until the next Open Enrollment period.</p>

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Financial Benefits

Adobe benefit	What you need to know and do
401(k) Plan	<p>When you get married, you may:</p> <ul style="list-style-type: none"> • Enroll in or increase your contributions to Adobe's 401(k) Retirement Savings Plan [11]. • Review your beneficiary designation for your 401(k) plan. Federal law requires that you name your spouse as the sole beneficiary of your 401(k) account, unless you have his or her written and notarized consent to designate another individual. <p>Go to adobe.vanguard-education.com [12] to learn more and make changes to your 401(k) account.</p>

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Other Benefits

Adobe benefit	What you need to know and do
529 College Savings Account	You may save pre-tax for a child's education by enrolling in a 529 account [13] or increasing contributions to an existing account. Go to Vanguard's College Savings site [14] to enroll or go to your plan's website make changes at any time.
Group Legal Services	If you are enrolled in the Hyatt Group Legal plan and you're considering a prenuptial agreement or establishing or changing a trust, Adobe's Group Legal [15] benefit provides direct access to attorneys. Contact Hyatt Group Legal, Adobe's Group Legal provider, at https://info.legalplans.com/Home/ [16] (access code 6920010) or by calling 800-621-6400. You may only enroll as a new hire or during the annual Open Enrollment.
Employee Assistance Program	Getting married can be an emotional time. You may want to consider reaching out to our EAP [17]. Contact Aetna, Adobe's EAP provider, at www.MyLifeValues.com [18] (Username: AdobeEAP password: Adobe) or 800-884-9565.

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Links

- [1] <https://benefits.adobe.com/health-and-wellness/what-do-my-plans-cover>
- [2] <https://benefits.adobe.com/document/673>
- [3] https://adobe.okta.com/app/template_saml_2_0/exk114bwnr4CUbkTy0i8/sso/saml
- [4] <https://benefits.adobe.com/health-and-wellbeing/learn-about-the-aetna-healthsave-hsa#Contributions>
- [5] <http://www.healthequity.com/>
- [6] https://adobe.okta.com/app/template_saml_2_0/exk10zehxgqS9Zvqs0i8/sso/saml
- [7] <https://benefits.adobe.com/health-and-wellness/saving-on-health-care#FSA>
- [8] <https://benefits.adobe.com/perks-and-other-benefits/dependent-gift>
- [9] <https://benefits.adobe.com/financial-and-survivor-benefits/life-insurance>
- [10] <https://benefits.adobe.com/financial-and-survivor-benefits/life-insurance#ADD>
- [11] <https://benefits.adobe.com/financial-and-survivor-benefits/401k-plan>
- [12] <http://adobe.vanguard-education.com>
- [13] <https://benefits.adobe.com/perks-and-other-benefits/education-benefits#529>
- [14] <http://www.vanguard.com/adobe529>
- [15] <https://benefits.adobe.com/financial-survivor-benefits/financial-support>
- [16] <https://info.legalplans.com/Home/>
- [17] <https://benefits.adobe.com/perks-and-other-benefits/personal-and-family-services#EAP>
- [18] <http://www.MyLifeValues.com>