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In the event that you (and/or your spouse/partner) leave or retire from Adobe, here is what you need to know about your benefits. Note: All benefits not listed below will automatically end on your termination date. For additional information on how your leaving Adobe will impact your benefits, view the [Exiting Employee Information](#) [1] [PDF] document.

On this page you will find information about:

- [Health & Welfare Plans](#)
- [Financial Benefits](#)
- [Other Benefits](#)

Health & Welfare Plans

Adobe benefit	What you need to know and do
	When you leave Adobe, your medical, dental and vision coverage (if enrolled) will terminate the last day of the month in which your employment ends. However, you and your dependents may be eligible to continue your health care coverage under COBRA for up to 18 months (or more, depending on the circumstances). View the COBRA rates [2] [PDF].
Medical, Dental & Vision	<p>You will receive a COBRA packet from Tri-Ad approximately 15 business days after your coverage terminates. Go to www.tri-ad.com [3] (SSO [4]) and select "COBRA Participant Toolkit" or call 855-482-3623 to initiate COBRA to continue your health and welfare benefits.</p> <p>All funds in your Health Savings Account (HSA) are yours to keep. You may maintain the account and continue contributing and/or use the funds for qualified medical expenses.</p>
Health Care FSA	<p>Your FSA coverage (if enrolled) will terminate on your last day of employment. You may continue contributing to your FSA on an after-tax basis under COBRA.</p> <p>If you continue to contribute to your FSA account, you can submit receipts/claim forms for claims incurred until you discontinue your contributions. You also may use your FlexDirect card and receive reimbursement for eligible expenses, up to the balances in your account.</p> <p>Go to www.tri-ad.com [3] (SSO [4]) or call 855-482-3623 for information about your FSA and to submit claims.</p>

Adobe benefit	What you need to know and do
Dependent Care FSA	<p>Your FSA coverage (if enrolled) will terminate on your last day of employment. Although you may no longer contribute to your FSA after you leave Adobe, you can still submit receipts/claim forms for eligible expenses, up to the balances in your account for claims incurred prior to your termination date.</p> <p>Go to www.tri-ad.com [3] (SSO [4]) or call 855-482-3623 for information about your FSA and to submit claims.</p>
Life Insurance	<p>Your life insurance will terminate on your last day of employment. You may be eligible to continue your and/or your dependents' life insurance coverage under the plan's portability or conversion options.</p> <p>Go to Lincoln Financial Group (formerly Liberty Mutual) [5] or call Lincoln at 800-459-3772 to find out more about your options for life insurance portability/conversion, and look for an information packet from Lincoln Financial Group in your home mailbox.</p>

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Financial Benefits

Adobe benefit	What you need to know and do
401(k) Plan	<p>You will need to decide how to handle your 401(k) Plan account balance when you leave the company.</p> <p>Here are your options:</p> <ul style="list-style-type: none"> • If you have a vested balance of more than \$1,000, you can opt to leave your savings in the Adobe 401(k) Plan • Receive a lump sum cash distribution (state and federal taxes and penalties apply) • Roll over your balance into another employer's retirement plan or an IRA <p>Go to adobe.vanguard-education.com [6] to learn more and make changes to your 401(k) account.</p>
Employee Stock Purchase Plan (ESPP) and Restricted Stock Units (RSU[s])	<p>Your participation in these plans will end on your last day of employment. Any ESPP contributions you have made during the current offering period will be refunded to you in your last paycheck.</p> <p>If you have received RSUs or any other stock grants, be sure to review the provisions regarding the Equity Incentive Program in the event of an employment status change.</p> <p>Go to E*TRADE [7] to learn more about your options for any of your stock within E*TRADE account.</p>

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Other Benefits

Adobe benefit	What you need to know and do
Time Away	<p>If you are a non-exempt employee, your final paycheck will reflect the cash value of any accrued PTO until your last day of service. <i>Non-exempt hourly employees are those who are required to complete a timesheet.</i></p>

Adobe benefit	What you need to know and do
Sabbatical	If you are eligible to take sabbatical, this amount will be paid out on your last paycheck.
529 College Savings Account	You may continue participating in this plan by making at least the minimum \$50 monthly contribution to the account. Go to Vanguard's College Savings site [8] to enroll or make changes at any time or go to your plan's website.
Group Legal Services	Your Group Legal coverage (if enrolled) will terminate the last day of the month in which your employment. Contact Hyatt Group Legal, Adobe's Group Legal provider, at https://info.legalplans.com/Home/ [9] (access code 6920010) or by calling 800-62-6400 for your continuation options and look for an information packet from Hyatt in your home mailbox.

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Links

[1] <https://benefits.adobe.com/document/1141>

[2] <https://benefits.adobe.com/document/1646>

[3] <https://www.tri-ad.com>

[4] https://adobe.okta.com/app/template_saml_2_0/exk114da9eiFc2NOq0i8/sso/saml

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

[6] <http://adobe.vanguard-education.com>

[7] <https://us.etrade.com/e/t/user/login>

[8] <http://www.vanguard.com/adobe529>

[9] <https://info.legalplans.com/Home/>