



Your  
Wellbeing  
Matters

# 2021 Rewards Guide

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# Benefits Eligibility and Enrollment

Adobe benefits are offered to regular employees who work 24 hours or more per week. Eligibility for some programs, such as the 401(k) plan and employee stock purchase plan (ESPP), may vary. Health and welfare (H&W) **benefits-eligible dependents** include your spouse or domestic partner (same- or opposite-sex) and your children (or spouse's/domestic partner's children) up to age 26 (or any age if they're disabled and dependent on you for support).

All H&W benefits are effective on your date of hire. You must enroll or opt out within 15 days of your hire date, or employee-only default coverage will be applied. After you've started with Adobe, go to the [Adobe benefits enrollment site](#) to make your H&W benefits elections.

If you have other medical coverage (e.g., through your spouse or parent), you can opt out of Adobe's medical coverage and, with your valid waiver, be eligible to receive \$650 in a calendar year (\$25 added to your earnings every pay period).

If both you and your spouse/domestic partner, parent or child work at Adobe and are eligible for the Adobe H&W program, special enrollment rules apply:

## **Medical, dental and vision**

Each of you must make a separate election to enroll or waive coverage. You and your spouse may each enroll for coverage as employees, or one may enroll as an employee and cover the other as a dependent. However, you may not be covered simultaneously as an employee and a dependent. In addition, you and your spouse/domestic partner may not cover the same child as a dependent.

## **Dependent life insurance**

If your spouse works at Adobe, you cannot elect spouse life insurance, and only one of you may cover your dependent children through child life insurance. If your child works at Adobe, you cannot elect child life insurance coverage for that child.

## **Dependent Care FSA**

You and your spouse/domestic partner can each elect the Adobe dependent care gift if you have two or more eligible dependents who qualify.

For more information, visit [benefits.adobe.com](https://benefits.adobe.com).

Medical plan options

The medical plans that are available to you based on eligibility, home ZIP code (network and plan service area) and other criteria will appear as options on the Adobe benefits enrollment site. The medical plan options available to you can change if you move or experience other changes.

The Aetna Out of Area HealthSave (HSA) plan is offered to those employees who do not live within the Aetna Choice POS II or Utah Connected networks. This plan is also offered to those employees who go on an official Global Mobility-coordinated, short-term (six months or less) international assignment outside of the U.S.

To elect the Aetna HealthSave (HSA) or Aetna Out of Area HealthSave (HSA) plan, you must be able to certify you are eligible to contribute to an HSA, because the plans come with an employer HSA contribution. (See Health Savings Account on page 15 for IRS limits, rules and proration details.) Those ineligible for an HSA due to Medicare or TRICARE enrollment may elect these plans without an HSA if otherwise eligible.

	California & Washington	Hawai'i	All Other States	If You're Not Eligible for an HSA
Aetna HealthSave (HSA)	✓	✗	✓	▲
Aetna HealthSave Basic	✓	✗	✓	●
Aetna Out of Area HealthSave (HSA)	✓	✗	✓	▲
Kaiser HMO	✓	✗	✗	✓
HMSA	✗	✓	✗	✓

- ✓ Available
- You can enroll in the plan, but you must not make HSA contributions.
- ▲ If you're enrolled in Medicare/TRICARE, you can enroll in this plan, but without an HSA. For all others: Unavailable.
- ✗ Unavailable

## Aetna medical plans

Percentages shown represent the share the plan pays after you meet the deductible (unless otherwise noted). You pay the remaining percentage (your coinsurance). Flat dollar amounts represent the amount you pay (your copay) after you meet the deductible, while the plan pays the remainder.

The deductible is higher for out-of-network providers, as is the percentage you pay (your coinsurance). Additionally, all out-of-network benefits are subject to either the usual, customary and reasonable (UCR) maximum for providers or 300% of the Medicare cost for facilities. Plan reimbursements are based on the recognized charge.

When evaluating the medical plan option that's right for you, it's important to also consider the plan cost (your per-pay-period contribution).

### General provisions

Plan Provisions	Aetna HealthSave Basic		Aetna HealthSave (HSA)		Aetna Out of Area HealthSave (HSA)
	In-Network	Out-of-Network	In-Network	Out-of-Network	
<b>Provider Choice</b>	You may use any licensed provider; however, you'll have a lower deductible and receive a higher level of benefits by using providers in the Aetna Choice POS II network or the Utah Connected network.				You may use any licensed provider.
<b>Annual Deductible<sup>1</sup></b> (applies to all expenses except as noted)	\$1,700/self only \$3,400/family	\$3,400/self only \$6,800/family	\$1,400/self only \$2,800/family	\$2,800/self only \$5,600/family	\$1,400/self only \$2,800/family
<b>Account Funding</b> Refer to HSA proration schedule on page 15	There is no Adobe account funding. You can make your own HSA contributions if you're eligible, up to your annual IRS limit.		Adobe provides the following HSA funding to eligible employees: <sup>2</sup> \$850/self only \$1,700/family  You can make your own HSA contributions if you're eligible, up to your annual IRS limit.		
<b>Out-of-Pocket Maximum (OOPM)<sup>3</sup></b> (includes deductible and copays)	\$4,400/individual \$8,150/family	\$7,700/individual \$15,400/family	\$3,000/individual \$6,900/family	\$5,600/individual \$11,200/family	\$3,000/individual \$6,900/family
<b>Lifetime Maximum</b>	Unlimited (excluding certain services)				

<sup>1</sup> If you cover any dependents, your deductible is the FULL family deductible regardless of which member of the family incurs expenses. If you obtain care from an out-of-network provider, only the recognized amount counts toward your deductible. **The full calendar-year deductible applies even if you join the plan or change coverage mid-year.**

<sup>2</sup> Deposited if you activate your account with HealthEquity. If you join the plan or increase coverage mid-year, the funding is prorated. If you're enrolled in Medicare or TRICARE, you can enroll in an Aetna HealthSave plan without an HSA (no company HSA funding nor ability to make contributions yourself). Adobe does not provide HSA funding to COBRA participants.

<sup>3</sup> If you cover any dependents, your OOPM is the FULL family OOPM regardless of which member of the family incurs expenses. If you obtain care from an out-of-network provider, only the recognized amount counts toward your out-of-pocket maximum. **The full calendar-year OOPM applies even if you join the plan or change coverage mid-year.**

## Routine care<sup>1</sup>

Plan Provisions	Aetna HealthSave Basic		Aetna HealthSave (HSA)		Aetna Out of Area HealthSave (HSA)
	In-Network	Out-of-Network	In-Network	Out-of-Network	
<b>Doctor's Office Visit</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Well-Baby/Well-Child Care</b> (deductible waived if in-network)	Plan pays 100%		Plan pays 100%		Plan pays 100%
<b>Routine Physical Exam/ Preventive Care Services</b> (deductible waived if in-network)	Plan pays 100%		Plan pays 100%		Plan pays 100%

## Hospital care, urgent care and surgery

Plan Provisions	Aetna HealthSave Basic		Aetna HealthSave (HSA)		Aetna Out of Area HealthSave (HSA)
	In-Network	Out-of-Network	In-Network	Out-of-Network	
<b>Precertification</b>	Handled automatically by network providers	Ensure your provider obtains precertification <sup>2</sup>	Handled automatically by network providers	Ensure your provider obtains precertification <sup>2</sup>	Ensure your provider obtains precertification <sup>2</sup>
<b>Semi-Private Room and Board<sup>3</sup></b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Emergency Room and Ambulance<sup>4</sup></b>	Plan pays 80%		Plan pays 90%		Plan pays 80%
<b>Urgent Care</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Surgery</b> (outpatient/inpatient)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%

<sup>1</sup> Doctor's office visits include specialist visits and second surgical opinions, though certain limitations may apply; well-child care includes immunizations; routine physical exam includes OB/GYN exams, mammograms and prostate exams. Well-care services all provided in accordance with age-frequency guidelines.

<sup>2</sup> Precertification required for all inpatient stays and certain surgical procedures: a \$400 (inpatient) or \$200 (outpatient) penalty per occurrence applies if precertification is not obtained. Plan reimbursement is based on the recognized amount.

<sup>3</sup> Different benefit payment provisions apply for care provided in a skilled nursing facility.

<sup>4</sup> Under all the plans, nonemergency use of an emergency room or ambulance service is covered at 50%—usage determined by Aetna.

## Maternity and family planning services

Plan Provisions	Aetna HealthSave Basic		Aetna HealthSave (HSA)		Aetna Out of Area HealthSave (HSA)
	In-Network	Out-of-Network	In-Network	Out-of-Network	
<b>Prenatal Visits During Pregnancy<sup>1</sup></b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Hospital Care/ Birthing Center</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Infertility Services<sup>2</sup></b> (separate lifetime maximum may apply)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Fertility Treatment Drugs</b>	Plan pays up to \$60,000 (lifetime maximum). After you meet the deductible, you pay a copay for each prescription.				
<b>Contraceptive Drugs and Devices</b>	Generic formulary contraceptives will be covered at no member cost share when filled at an in-network pharmacy.				

## Mental health care and substance abuse treatment<sup>3</sup>

Plan Provisions	Aetna HealthSave Basic		Aetna HealthSave (HSA)		Aetna Out of Area HealthSave (HSA)
	In-Network	Out-of-Network	In-Network	Out-of-Network	
<b>Outpatient</b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
<b>Inpatient<sup>4</sup></b>	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%

<sup>1</sup> Coverage for preventive prenatal care with no cost share to the member is limited to pregnancy-related in-network physician office visits, including the initial and subsequent history and physical exams of the pregnant woman (maternal weight, blood pressure and fetal heart rate check). Items not considered preventive include (but are not limited to) inpatient admissions, high-risk specialist visits, ultrasounds, amniocentesis, fetal stress tests, certain pregnancy diagnostic lab tests and delivery, including anesthesia.

<sup>2</sup> Three assisted reproductive technology (ART) cycles per lifetime, including IVF, GIFT, ZIFT and FET. The plan's ART cycles can be used for fertility preservation; if you do fertility preservation, you get an extra half-cycle of ART, making you eligible for a combined total of 3.5 lifetime ART cycles. See plan booklet for definition of a "cycle." Artificial insemination (AI) services and ovulation induction (OI) procedures benefits are limited to six attempts per lifetime. Benefits for the freezing and storage of sperm, eggs and embryos are covered for up to one year.

<sup>3</sup> Benefits provided through Aetna; routine outpatient services do not require precertification. Inpatient treatment must be preauthorized. Applied behavioral analysis (ABA) coverage requires precertification and is subject to medical necessity/utilization reviews.

<sup>4</sup> Different benefit payment provisions apply for care provided in a skilled nursing facility.

## Other medical care

Plan Provisions	Aetna HealthSave Basic		Aetna HealthSave (HSA)		Aetna Out of Area HealthSave (HSA)
	In-Network	Out-of-Network	In-Network	Out-of-Network	
Acupuncture (45 visits/year)	Plan pays 80%				
Spinal Manipulation (45 visits/year)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
Physical and Occupational Therapy (60 visits/year combined)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
Speech Therapy (60 visits/year)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
Autism Applied Behavioral Analysis	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
Habilitation Services (treatment of autism and developmental delays, including physical, occupational and speech therapy)	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
Allergy Testing and Treatment	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
Diagnostic Lab and X-ray Services	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
Durable Medical Equipment	Plan pays 80%	Plan pays 60%	Plan pays 90%	Plan pays 70%	Plan pays 80%
Hearing Exam and Hardware <sup>1</sup>	Plan pays 100%				

The medical plans may require precertification for certain procedures, treatments and hospital stays. If you use in-network providers, this process is handled automatically. Otherwise, if you're enrolled in a plan that has an out-of-network option and you obtain the services from an out-of-network provider, it's your responsibility to ensure you complete this process when required.

<sup>1</sup> Hearing supply maximum per 24-month period is limited to 1 hearing aid per ear.



Prescription drug benefits<sup>1</sup>

Plan Provisions	Aetna HealthSave Basic		Aetna HealthSave (HSA)		Aetna Out of Area HealthSave (HSA)
	In-Network	Out-of-Network	In-Network	Out-of-Network	
Retail: 30-day supply <sup>2</sup>	After deductible: \$15 generic, \$45 brand-name drugs on the Aetna Performance Drug List, \$65 other brand-name drugs				
Mail Order: 90-day supply <sup>2</sup>	After deductible: \$30 generic, \$90 brand-name drugs on the Aetna Performance Drug List, \$130 other brand-name drugs Mail-order prices are also available when you fill your maintenance prescriptions at CVS pharmacies.				

<sup>1</sup> Provided through Aetna. You pay as indicated below when filling at participating pharmacies. Reduced benefits if drugs are obtained at a nonparticipating pharmacy. Copays count toward plan's out-of-pocket maximums.

<sup>2</sup> Preventive care medications for certain conditions are not subject to the deductible.

## Kaiser Permanente HMO medical plan

Kaiser is available to eligible California and Washington employees who live within Kaiser's service area, based on home ZIP code. To enroll and to continue enrollment in this plan, you must meet all the eligibility requirements, including the service area eligibility requirements. If you're eligible, Kaiser will appear as an option on the [Adobe benefits enrollment site](#).

For more complete coverage details, refer to the Kaiser Evidence of Coverage plan documents at [benefits.adobe.com](https://benefits.adobe.com).

### General provisions

Plan Provisions	Kaiser HMO
<b>Provider Choice</b>	You must use Kaiser doctors and facilities. Kaiser will provide benefits for emergency services provided outside Kaiser if access to Kaiser facilities is not available.
<b>Annual Deductible</b>	None
<b>Copayment/ Out-of-Pocket Maximum</b>	\$3,000/individual; \$6,000/family (Refer to your Kaiser Evidence of Coverage document to learn which services apply to the plan out-of-pocket maximum.)
<b>Lifetime Maximum</b>	Unlimited

### Routine care<sup>1</sup>

Plan Provisions	Kaiser HMO
<b>Doctor's Office Visit</b>	You pay \$20
<b>Well-Baby/Well-Child Care</b>	Plan pays 100%
<b>Routine Physical Exam/ Preventive Care Services</b>	Plan pays 100%

<sup>1</sup> Well-child care includes immunizations. Routine physical exam includes OB/GYN exams, mammograms and prostate exams—provided in accordance with age-frequency guidelines.

## Hospital care and surgery

Plan Provisions	Kaiser HMO
<b>Precertification</b>	Handled automatically
<b>Hospitalization Services</b>	You pay \$100 per admission (room and board, surgery, anesthesia, X-rays, laboratory tests and drugs)
<b>Urgent Care</b>	You pay \$20
<b>Emergency Room and Ambulance</b>	Emergency room: You pay \$100 (waived if admitted) Ambulance: You pay \$50 per trip
<b>Surgery</b> (outpatient)	You pay \$20

## Mental health care and substance abuse treatment

Plan Provisions	Kaiser HMO
<b>Outpatient</b>	You pay \$20 per visit (\$10 for group therapy, or \$5 for group therapy for substance abuse disorder)
<b>Inpatient</b>	You pay \$100 per admission; substance abuse treatment limited to detoxification

## Maternity and family planning services

Plan Provisions	Kaiser HMO
<b>Prenatal Visits During Pregnancy</b>	Plan pays 100% After confirmation of pregnancy, the normal series of regularly scheduled preventive prenatal care exams and the first postpartum follow-up consultation and exam are covered at no charge.
<b>Hospital Care/ Birthing Center</b>	You pay \$100 per admission
<b>Infertility Services</b>	Plan pays 90% for covered services related to the diagnosis and treatment of infertility. Services include in vitro fertilization (IVF), gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), artificial insemination (AI), ovulation induction (OI) and intracytoplasmic sperm injection (ICSI) or ovum microsurgery services. Limitations: Three assisted reproductive technology (ART) cycles per lifetime, including IVF, GIFT and ZIFT (no dollar limit). Fertility services do not count toward the out-of-pocket maximum; services are covered if they are part of an active cycle to create pregnancy. (Kaiser Washington participants: Contact Member Services for information about your assisted reproductive technology benefits.)
<b>Fertility Treatment Drugs</b>	Plan pays 90% (50% in Washington)
<b>Contraceptive Drugs and Devices</b>	Prescribed, FDA-approved contraceptive devices and contraceptive drugs are covered at no cost to comply with women's preventive service requirement.

## Prescription drug benefits<sup>1</sup>

Plan Provisions	Kaiser HMO
<b>Retail</b>	Generic: \$15, up to 30-day supply Brand: \$45, up to 30-day supply Specialty: \$45, up to 30-day supply
<b>Mail Order</b>	Generic: \$30, up to 100-day supply (90-day supply in WA) Brand: \$90, up to 100-day supply (90-day supply in WA)

## Other medical care

Plan Provisions	Kaiser HMO
<b>Acupuncture</b>	California: You pay \$15 per visit, up to 30 visits per year Washington: You pay \$20 per visit, up to 12 visits per year
<b>Spinal Subluxation</b> (chiropractic care)	California: You pay \$15 per visit, up to 30 visits per year Washington: You pay \$20 per visit, up to 20 visits per year
<b>Rehabilitation Services</b>	You pay \$20 per visit You pay \$100 per admission (inpatient)
<b>Habilitation Services</b>	You pay \$20 per visit
<b>Allergy Testing and Treatment</b> (injections)	You pay \$20 per visit; plan pays 100% for injection
<b>Diagnostic Lab and X-ray Services</b>	Plan pays 100%
<b>Durable Medical Equipment</b>	Plan pays 80%
<b>Hearing Aid Services</b>	You pay \$20 per exam; plan pays up to \$1,000 every 36 months for devices
<b>Home Health</b>	Plan pays 100%, up to 100 visits per year in California; up to 130 visits in Washington

<sup>1</sup> Copays count toward plan's out-of-pocket maximums.

## Delta Dental plans

Percentages shown represent the amount the plan pays after you meet the deductible (unless otherwise noted). You pay the remaining percentage (your coinsurance). Under the Delta Dental plan, PPO and Premier network dentists cannot charge you amounts above

the allowed fee. Non-Delta dentists are paid up to the usual, customary and reasonable (UCR) maximum. To help your coverage go further, preventive care services do not count toward your annual maximum.

### General provisions

Plan Provisions	Delta Dental Plan		
	PPO Dentists	Premier Dentists	Non-Delta Dentists <sup>1</sup>
<b>Provider Choice</b>	<p>You may use any licensed dentist; however, your out-of-pocket costs will be lower when you use Premier dentists and the lowest when you use PPO dentists.</p> <p>If you use non-Delta dentists, you are responsible for your percentage share plus any amounts the dentist charges above the allowed amount.</p>		
<b>Annual Deductible</b>	<p>\$50/individual \$150/family</p>		
<b>Annual Benefit Maximum</b>	<p>\$2,500/calendar year</p>		

### Covered services

Plan Provisions	Delta Dental Plan		
	PPO Dentists	Premier Dentists	Non-Delta Dentists
<b>Diagnostic and Preventive Care</b>	Plan pays 100%, no deductible	Plan pays 100%, no deductible	Plan pays 100%, no deductible
<b>Basic Care</b>	Plan pays 90%	Plan pays 80%	Plan pays 80%
<b>Major Care</b>	Plan pays 60%	Plan pays 50%	Plan pays 50%
<b>Orthodontic Treatment<sup>2</sup></b> (adults and children)	<p>Plan pays 50%</p> <p>Benefits limited to \$2,500 per lifetime per individual</p>	<p>Plan pays 50%</p> <p>Benefits limited to \$2,500 per lifetime per individual</p>	<p>Plan pays 50%</p> <p>Benefits limited to \$2,500 per lifetime per individual</p>

<sup>1</sup> Plan pays up to the usual, customary and reasonable (UCR) maximum.

<sup>2</sup> The deductible is applied once at the start of a new treatment plan.

## VSP vision plans

While you receive the best overall benefits when seeing VSP network doctors, you also have access to VSP retail chain affiliate partners, including Costco Optical. You can search for network providers and affiliate providers using the provider search on [vsp.com](https://vsp.com). The vision

plans have an enhanced SunCare benefit, which allows you to use your frame allowance with VSP providers and affiliate providers for nonprescription sunglasses if you don't wear prescription glasses or already have your prescription glasses.

Plan Provisions	VSP Plan		
	Vision Plus Plan	Vision Basic Plan	Non-VSP Provider
<b>Exam</b>	100% every calendar year	100% every calendar year	Plan pays up to \$50 every calendar year
<b>Optomap Retinal Screening</b>	\$25 copay	\$39 copay	Plan pays up to \$50
<b>Lenses (pair)</b>	Subject to plan limits; plan pays every calendar year	Subject to plan limits; plan pays every calendar year	Plan pays up to:
Single Vision	100%	100%	\$50
Lined Bifocal	100%	100%	\$75
Lined Trifocal	100%	100%	\$100
Standard Progressive	100%	100%	\$85
Premium Progressive	100%	\$80–\$90 copay	\$85
Custom Progressive	100%	\$120–\$160 copay	\$85
Antireflective Lens Coating	\$35 copay	\$35 copay	Not covered
<b>Frames</b>	Plan pays up to \$250 every calendar year (\$135 allowance at Costco)	Plan pays up to \$150 every 2 years (\$80 allowance at Costco)	Plan pays up to \$70 every 2 years (Basic), every year (Plus)
<b>SunCare Benefit</b>	Plan pays up to \$250 every calendar year for ready-made nonprescription sunglasses instead of prescription glasses	Plan pays up to \$150 every 2 years for ready-made nonprescription sunglasses instead of prescription glasses	Not covered
<b>Contact Lenses</b>	Plan pays standard and premium fittings in full after copay, plus 15% off contact lens exam. Copay will never exceed \$60. \$250 lens allowance every calendar year.	Plan pays standard and premium fittings in full after copay, plus 15% off contact lens exam. Copay will never exceed \$60. \$150 lens allowance every calendar year (in lieu of lenses and frames).	Plan pays up to \$150 every calendar year
<b>Second Pair of Glasses or Contacts</b>	Covered, subject to the same allowance as the first pair	Not covered	Not covered
<b>Diabetic Eyecare Plus Program</b>	Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. \$20 copay. Ask your VSP doctor for details.		
<b>Additional Benefits</b>	When you use VSP providers, you receive 30% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your WellVision Exam or 20% off from any VSP doctor within 12 months. Extra \$20 to spend on featured frame brands. Go to <a href="https://vsp.com/specialoffers">vsp.com/specialoffers</a> for details. Laser Vision Correction: Generally 15% off the regular price or 5% off the promotional price from contracted facilities.		

## Health Care Flexible Spending Account (FSA)

The Health Care FSA allows you to set aside up to \$2,750 pretax per calendar year for qualified health care expenses. You can only contribute to the Health Care FSA if you've waived Adobe medical coverage or if you're enrolled in Kaiser medical coverage.

## Health Savings Account (HSA)

Offered through HealthEquity, the HSA is available if you enroll in the Aetna HealthSave (HSA), Aetna Out of Area HealthSave (HSA), or Aetna HealthSave Basic medical plan and if you meet IRS requirements. You can use the HSA at your discretion to pay for your share of qualified health care expenses. Your account balance rolls over and continues to grow tax-free from year to year and is portable.

To qualify for an HSA, you must meet certain IRS requirements. Visit the [Health Savings Account \(HSA\) page on benefits.adobe.com](#) to learn more. The money in your HSA can be used to pay for your qualified health care expenses and those of any family member who qualifies as a dependent on your tax return. Contact HealthEquity at 877-713-7680 with your HSA questions. Be sure to consult with your tax advisor on your personal situation.

## HSA contributions

You can contribute up to the annual IRS limit, which in 2021 is \$3,600 for individuals, \$7,200 for families and an extra \$1,000 if you're age 55+. If you join or change coverage mid-year, [your IRS limit may be lower](#). These limits include contributions from all sources—yours and employer contributions (if any).

## HSA funding proration schedule

Adobe makes annual HSA contributions to eligible individuals who enroll in the Aetna HealthSave (HSA) or Aetna Out of Area HealthSave (HSA) plans. Below is the proration Adobe applies to the annual contribution when you join the plan. If you increase coverage from single to family, a proration will also be applied. You can see contribution amounts on the [Adobe benefits enrollment site](#).

## Proration schedule for HSA and Dependent Care FSA gift

Based on Your Effective Date in the Plan	% of Annual Amount Provided
January 1–January 31	100%
February 1–February 28	92%
March 1–March 31	83%
April 1–April 30	75%
May 1–May 31	67%
June 1–June 30	58%
July 1–July 31	50%
August 1–August 31	42%
September 1–September 30	33%
October 1–October 31	25%
November 1–November 30	17%
December 1–December 31	0%

## Other health care benefits

### Best Doctors

Get an expert second opinion on any medical diagnosis or treatment plan—at no cost to you. Best Doctors can also help you find specialists and get expert answers to medical questions.

### CareCounsel

Get help and support with complex health benefits concerns, insurance claims and Medicare questions.

### Teladoc

If you're an Aetna member, you can save time, money and hassle with phone or video visits through Teladoc. Talk with a doctor, dermatologist, psychiatrist or therapist from anywhere, and have a prescription sent to your local pharmacy when needed. Register at any time.

### Aetna Nurse Care Manager

Get a single point of contact to help you face the challenge of a serious medical condition, such as diabetes, osteoporosis, heart disease or cancer. You'll have one-on-one help and support from a trained nurse to better understand your condition(s), follow your doctor's recommended treatment regimen, stay on track with medications, and navigate and coordinate your care.

### AccessHope cancer support

If you're a benefits-eligible employee, you and your dependents (spouse/domestic partner and children) can get leading-edge cancer expertise from AccessHope. AccessHope provides a phone line to get support and advice from oncology nurses. You can also get a second opinion by having your case reviewed by AccessHope's experts. If you're an Aetna member, AccessHope works directly with your local physician to provide expert insights in cases of rare and complex cancers.

### Aetna autism spectrum disorder (ASD) support program

If your family is affected by an autism spectrum disorder (ASD) diagnosis, Aetna provides health care benefits and a support program through Aetna to help meet your family's needs.

### One Medical

With this free membership, you can access world-class doctors, same-day appointments and more.





## Emotional wellbeing

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### Employee assistance program (EAP)

Even if you're feeling great, it's just as important to maintain your mental health as it is your physical fitness. Adobe's EAP gives you seamless access to world-class providers who deliver precisely what you need—whether that's work and life resources or the ability to speak with a counselor. You and your family can get on-demand support 24/7 and 10 free counseling sessions per year. This modern EAP also offers online access to assessments and check-ins, care navigators to guide you every step of your journey, critical incident and addiction support, and much more.

### Headspace

A personal trainer for the mind, the Headspace app delivers to your phone or browser guided meditation sessions that help you manage your stress, sleep better, find your focus, boost your creativity and achieve more balance in your life—all at no cost.

### AbleTo support program

If you're struggling with a health condition or a stressful life change, AbleTo can provide Aetna members personalized support—through twice-a-week, one-on-one coaching and therapy sessions—to help you feel more in control.

### Survivor Outreach Services

Dealing with the death of a loved one is stressful. Adobe has partnered with Survivor Outreach Services to provide free assistance to you and your beneficiaries after the death of a loved one, including help navigating insurance claims, COBRA, credit agencies, Social Security and financial institutions.

## Wellbeing resources

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### Wellness centers

Fully equipped fitness facilities are available at the San Jose, San Francisco, Seattle and Lehi office locations.

Note: Availability of onsite amenities will vary in alignment with office closure and reentry plans as a result of public health precautions. Please refer to the office reentry information for your specific location.

### Wellness reimbursement program

Get reimbursed up to \$600 per year for eligible wellness expenses incurred by you and your dependents. Examples of eligible expenses include gym memberships, bike share memberships, fitness classes, massages, activities for kids and nutritional counseling.

### LifeDojo

All it takes to improve wellbeing is one simple change—which then leads to more positive changes toward better health and a true sense of accomplishment. LifeDojo serves up a variety of habits to focus on and provides evidence-based resources at your fingertips with the optional support of a personal health coach.

## 401(k) retirement plan

Save for your future through pretax or Roth after-tax 401(k) contributions.

- Contribute 1%–65% of your eligible compensation, subject to IRS annual limits.
- Adobe matches 50% of the first 6% of eligible compensation.
- Enroll or make changes anytime, with no waiting period. Automatic enrollment happens approximately 60 days after your date of hire.
- Choose from three investment paths: Target Retirement Trusts, Core Investment Funds and the self-directed brokerage option.
- Roll over your qualified accounts to the Adobe plan.
- Take advantage of the plan's guidance and advice options.

Contribute even more via a traditional after-tax account. There is no Adobe match with this option. The plan also allows for Roth in-plan conversions.

## Employee stock purchase plan (ESPP)

You invest in Adobe through your talent and hard work. The ESPP helps you invest in the company financially as well—and to reap the rewards of that investment. Here's what you can do with the ESPP:

- Set aside up to 25% of eligible compensation through convenient payroll deductions (up to the annual limit).
- Enroll (or increase your contribution percentage) twice a year during the June and December enrollment periods.
- Participation continues automatically unless you choose to withdraw, leave Adobe or no longer meet eligibility requirements.
- Lock in a discounted stock purchase price for up to 24 months.
- Purchase Adobe stock twice a year at a discount of at least 15% as of the purchase date.
- Manage your enrollment and access your shares online via your E\*TRADE account.

## Restricted stock units (RSUs)

The company may award RSUs to new hires or existing employees based on their individual performance and other factors.

## Life and disability insurance

### Employee life insurance

You may elect Adobe-provided basic life coverage of \$50,000 or up to three times your salary (rounded down to the nearest \$50,000), up to \$500,000.

Upon initial eligibility, you have the option to buy supplemental life coverage in \$50,000 increments, up to 10 times your salary, with no evidence of insurability. A \$2 million maximum applies, which includes the basic life amount. During Open Enrollment or certain qualifying life events, you may increase your level of coverage by up to three increments with no evidence of insurability (EOI); you may increase your level of coverage by more than three increments with EOI (up to plan limits).

### Spouse and child life insurance

You have the option to buy spouse life insurance in \$25,000 increments, up to \$250,000. Evidence of insurability is required at certain levels.

You have the option to buy child life insurance in \$12,500 increments, up to \$50,000.

The combined total of spouse and child life insurance cannot exceed 100% of the combined employee basic and supplemental life insurance.

If you have a spouse or domestic partner who is an Adobe employee, you cannot cover one another with supplemental life, and only one of you can cover your children. If you have a child who works at Adobe, you cannot cover them under supplemental dependent coverage.

### Employee accidental death and dismemberment (AD&D) insurance

Adobe provides coverage of up to three times your salary (rounded down to the nearest \$50,000), up to \$500,000.

You have the option to buy supplemental AD&D coverage in \$50,000 increments, up to 10 times your salary. A \$2 million combined maximum applies, which includes the basic AD&D coverage.

## Financial coaching and resources

### My Secure Advantage

Get unlimited free financial coaching along with identity theft protection and restoration services. Plus, get your credit score, and take advantage of credit monitoring and credit report services. Through My Secure Advantage, you can also get discounted rates on TaxAct's online tax-preparation and filing services.

### 529 education savings plan

Set aside money with tax-free growth for qualified educational costs. You have multiple investment funds to choose from, including age-based, aggressive growth and balanced portfolios.

### Credit union

Enjoy affordable banking and personal service at KeyPoint Credit Union. Perks include low-rate auto loans, home loans and credit cards; over 30,000 fee-free ATMs nationwide; free mobile and online banking; and a debit card with free rewards.

## Role-specific programs

### Executive health

Director-level and above employees are eligible for the [executive health program \(EHP\)](#), which provides an annual Adobe-paid complete physical examination at approved clinics. If you are an SVP or above and an officer of the company, you may elect the EHP or [executive concierge medicine](#), a primary care practice that is offered as part of Stanford Hospitals and Clinics. This program does not provide medical insurance coverage.

### Deferred compensation plan (DCP)

U.S. director-level and above employees are eligible for this plan, which allows you to save above the limits of the Adobe 401(k) plan and defer taxes to help reach your financial goals. You may defer base salary, commissions (if applicable) and AIP bonus.

### Annual incentive plan (AIP)

This financial management incentive plan is awarded to eligible employees to drive aggressive growth and accountability, ensure the execution of our operating plan, and motivate and inspire employees to contribute at peak performance.

### Sales compensation program

This financial sales incentive plan is awarded to eligible sales employees to drive the achievement of sales goals and business objectives. The scheme is devised on an annual basis, and commission is paid at regular intervals (schedule varies by role).



## Exempt employees

- You're eligible for two paid company breaks: July 5–9, 2021, and December 24, 2021–January 3, 2022, inclusive of Adobe-paid holidays.
- There's no specified number of vacation days or other paid time off for full-time exempt Adobe employees. Each employee's personal and work situation is unique, so we encourage you to work directly with your manager to arrange the time off you need.
- You'll continue to receive your regular pay when you take time away from work for vacation or other personal reasons, with the exception of time off for illness or leaves of absence, which are managed separately under those policies.
- You will accrue sick time off each pay period, up to a 10-day maximum.
- Paid time off is available for jury duty and bereavement.

## Nonexempt employees

- You're eligible for two company breaks: July 5–9, 2021, and December 24, 2021–January 3, 2022, for which you're required to use PTO for the days that are not Adobe-paid holidays (borrowing against future PTO up to the maximum allowable if necessary).
- You will accrue two days of paid time off (PTO) each month for the first five years of service. After five years, you'll begin to accrue more, up to a maximum of 30 days. Use PTO for vacation, sick time, personal business and floating holidays.
- Time off is available for jury duty and bereavement.

## Paid holidays

If you work at least 24 hours per week, you get to enjoy these 12 paid holidays in 2021:

Friday, January 1	New Year's Day
Monday, January 18	Martin Luther King Jr. Day
Monday, February 15	Presidents' Day
Monday, May 31	Memorial Day
Monday, July 5	Independence Day Holiday
Tuesday, July 6	Summer Holiday
Monday, September 6	Labor Day
Thursday, November 25	Thanksgiving Day
Friday, November 26	Thanksgiving Holiday
Friday, December 24	Christmas Eve
Monday, December 27	Christmas Holiday
Friday, December 31	New Year's Eve

## Sabbatical

In recognition of your contributions to the business, you are granted an extended amount of time to relax, recharge and reenergize. You can take paid time off based on your years of continuous service.

- Four weeks after five years of continuous service
- Five weeks after 10 years of continuous service
- Six weeks after 15 years of continuous service and every subsequent five years of continuous service

Sabbatical must be taken within two years from the date earned.

## Leaves of absence (LOA)

There are many reasons you may need to take time away from work—whether for health or family needs, service to our nation or some other occasion—beyond time off for vacation or sabbatical. Adobe offers several LOA programs to give you the time you need.

The Welcome Back program offers resources to employees and managers to facilitate a seamless return from an extended leave.

## Disability benefits

### Voluntary disability insurance (VDI)/short-term disability (STD)

If you work in California, Adobe automatically enrolls you in the VDI plan starting on your date of hire. You may opt out of VDI and instead have California State Disability Insurance (SDI).

If you work and reside outside of California, you're covered by short-term disability (STD) and any applicable state disability plan. These plans pay a benefit if you're unable to work due to an illness or injury, as well as maternity.

- 100% salary replacement for days 8–63
- 66.67% salary replacement for days 64–120

California's Paid Family Leave (PFL) is a component of Adobe's VDI plan and California SDI. The benefit amount and duration are set by the state.

### Long-term disability (LTD) insurance

LTD provides income replacement for medical disability after 120 days. Benefits are contingent on medical documentation and approval from Lincoln Financial, Adobe's disability and leave program administrator, and coordinated with any third-party disability benefits you're eligible to receive. The benefit provides 66.67% salary replacement.





# Work, Life and Perks

## Personal and family services

### Bright Horizons Care Advantage

Bright Horizons offers many solutions to help you better manage your many work, family and personal responsibilities. The program gives you access to:

- Up to 100 hours per year for in-network backup child and adult/elder care, with a low copay as the only cost (or reimbursement of \$100 a day for out-of-network care if in-network care is unavailable)
- A comprehensive database where you can find nannies, pet care, housecleaners and more on a self-pay basis
- Support for children who need extra help, such as for autism; ADHD; or learning, social or emotional needs
- Discounted nanny placement services through College Nannies
- Education advice and support
- Tutoring and test prep discounts
- Help with college applications and essays

### Adoption assistance program

Get reimbursed up to \$25,000 toward eligible adoption expenses upon finalization of the adoption. You may use the benefit twice, up to a lifetime maximum of \$50,000.

### Surrogacy benefits

Adobe reimburses you for nonmedical expenses associated with surrogacy, up to \$25,000 per event, with a lifetime maximum of two events.

### Milk Stork

While you're traveling on Adobe business, domestically or abroad, you can take advantage of no-fuss, refrigerated, express shipping or easy toting of breast milk home to your baby.

## Dependent Care FSA

This plan allows you to set aside up to \$5,000 a year (including Adobe's dependent care gift) pretax, for qualified day care and elder care expenses, per IRS guidelines. Adobe provides a nontaxable gift of up to \$1,200 a year if you elect coverage and have eligible care expenses for children under age 13 or elder dependents. (This amount is prorated based on eligibility date, following the same proration schedule as the HSA funding listed on page 15.)

## Learning Fund

Get reimbursed for the cost of tuition and books for academic degrees, top credential programs, advanced specializations and technical certifications, up to a maximum of \$10,000 per year with manager's approval. Plus, you can get reimbursed up to \$1,000 per year for short-term learning opportunities to support your growth and development, such as conferences, workshops, online or on-demand courses, business books, language courses and professional memberships.

### Graduate reimbursement program

If you're a new employee who has completed your undergraduate degree, graduate degree or university program through an accredited institution within 12 months of your hire date, get a one-time financial reimbursement of up to \$10,000 for incurred education expenses.

## Commuter benefits

Find inexpensive, stress-free and environmentally friendly ways to get to work. Depending on your office location, you can receive \$150 per month for vanpools and transit systems, or up to \$20 per month if you commute by bike.

Note: These benefits may be suspended during a public health emergency.

## Employee discounts

Fond gives you exclusive preferred pricing on over 850 products, services and experiences. Whether you're interested in travel, health and wellness, entertainment or shopping, Fond has discounts to help make your life easier and more enjoyable. You can also get reduced rates on your student loan refinancing, auto/home insurance, home loans and mortgages, and pet insurance.



## ***Employee software purchasing program***

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You may buy Adobe Creative Cloud memberships for yourself and for friends and family at a significant discount.

## ***Matching grants program***

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Adobe matches employee contributions to qualified nonprofit organizations, domestic or abroad, up to \$10,000 per calendar year.

## ***Recognition programs***

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### **Founders' Award**

This program recognizes employees nominated by their peers as best reflecting Adobe values. The award recipients are invited to the Founders' Award dinner with Ops Staff and receive companywide recognition, a crystal award and a \$5,000 travel certificate.

### **Patent award program**

We know smart and creative people work here. You deserve recognition and rewards for the patents and inventions you produce.

### **Service award**

Every five years of your continuous service, you'll receive a commemorative plaque and be presented with the gift of your choosing.

### **Special recognition (spot) bonus**

This reward recognizes significant contributions above and beyond your normal responsibilities.

## ***Long-term care insurance***

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This optional insurance provides a monthly benefit to help you pay for services to assist you with activities of daily living at home, abroad or in community housing, beyond what traditional public or private medical plans cover.

## ***Group legal services***

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Offered for a small monthly fee, this service provides direct access to attorneys who can assist with a wide range of legal matters. You have access to a portal providing instant search for nearby attorneys and digital estate planning, plus four additional hours of legal advice with no added cost toward any uncovered topic. You have the option to add your parents to your legal plan for an additional monthly fee. All Adobe employees, regardless of enrollment in the plan, have access to self-help documents—lease agreements, promissory notes, etc.—provided by MetLife Legal Plans.

## ***Business travel insurance***

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### **International SOS travel assistance**

When you travel internationally, Adobe's Global Safety & Security Operations Center (GSOC) is on call 24/7 to help with any situations that may arise. If you need a medical referral, lose your medication, want travel advice, experience a medical or security crisis, lose your passport or experience other travel-related issues, International SOS can deliver the care and expertise you need, whenever and wherever you need it.

### **Business travel accident insurance**

You're automatically covered for additional accidental death and dismemberment (AD&D) benefits when you travel on business for Adobe. This benefit is provided at no cost to you and provides coverage equal to three times your annual salary, up to \$500,000.

### **Aetna WorldTraveler**

This plan covers you for emergency medical expenses up to \$250,000 while you're traveling on business.

### **Delayed and lost baggage benefits**

The baggage delay benefit reimburses you up to \$1,000, and the lost baggage benefit reimburses you up to \$2,000 if you need to purchase clothes and personal hygiene items because your checked luggage has been delayed, lost, stolen or damaged beyond your use.

# Amenities and Convenience Services

Go to [Inside Adobe > Office](#) to get information on all the amenities and services at your location. Availability of onsite amenities will vary in alignment with office closure and reentry plans as a result of public health precautions. Please refer to the office reentry information for your specific location. Amenities may include:

- **Cafeteria** – Available at the San Jose, San Francisco, Seattle and Lehi office locations
- **Fitbit program** – Purchase a Fitbit at subsidized rates, participate in Adobe wellness challenges and contests, and track progress and goals
- **The Adobe Store** – Check out the swag store at the San Jose and Lehi office locations
- **Break room** – Stocked with fruit, snacks, milk, soda, water, coffee, tea and espresso machines





# Per-Pay-Period Contributions

The amounts shown in the following table are your plan costs deducted pretax from 26 pay periods a year, depending on your elections. Because your contributions are made on a pretax basis, you do not pay income taxes on the money, which reduces your current taxable income. However, if you cover a domestic partner or domestic partner's child who does not qualify as a tax dependent,

your contributions are on an after-tax basis, and the amount of income tax withheld from your paycheck will be increased to cover the tax due on the [imputed income](#) value of benefits coverage. It's your responsibility to designate on the [Adobe benefits enrollment site](#) whether your domestic partner or domestic partner's child is a tax-qualified dependent.

Plan	Employee Only	Employee + Child(ren)	Employee + Spouse/ Domestic Partner	Employee + Spouse + up to 2 Children	Employee + Spouse + ≥ 3 Children
Medical Plans					
Aetna HealthSave Basic	\$0.00	\$41.16	\$54.42	\$80.91	\$93.05
Aetna HealthSave (HSA)	\$21.54	\$69.40	\$92.34	\$135.11	\$149.59
Aetna Out of Area HealthSave (HSA)	\$21.54	\$69.40	\$92.34	\$135.11	\$149.59
Kaiser HMO	\$37.03	\$91.96	\$121.98	\$170.40	\$182.57
HMSA (Hawai'i)	\$31.12	\$102.49*	\$102.49	\$150.34	\$150.34
Dental Plans					
Delta Dental	\$2.77	\$11.08	\$10.15	\$15.23	\$16.15
Vision Plans					
VSP Basic	\$1.15	\$2.08	\$2.08	\$3.23	\$4.15
VSP Vision Plus	\$4.62	\$8.08	\$7.62	\$11.54	\$12.46

\* If covering more than one child, your rate is \$150.34.

The rates shown in the following table are the per-pay-period after-tax costs for supplemental life and accidental death and dismemberment (AD&D) insurance. The rates are per \$1,000 of coverage. Calculations are subject to rounding. Coverage reductions begin at age 70 (see policy for details).

#### Child life insurance

Child life insurance is available for dependent children through age 26 at the after-tax rate of \$0.0692 per pay period per \$1,000 of coverage.

Age of Person Covered (as of 1/1/21)	Employee Supplemental Life	Employee Supplemental AD&D	Spouse/Domestic Partner Supplemental Life
< 30	\$0.0120	\$0.0069	\$0.0277
30–34	\$0.0138	\$0.0069	\$0.0369
35–39	\$0.0175	\$0.0069	\$0.0415
40–44	\$0.0314	\$0.0069	\$0.0591
45–49	\$0.0512	\$0.0069	\$0.0960
50–54	\$0.0905	\$0.0069	\$0.1698
55–59	\$0.1491	\$0.0069	\$0.2769
60–64	\$0.2354	\$0.0069	\$0.3434
65–69	\$0.3609	\$0.0069	\$0.5871
≥ 70	\$0.6905	\$0.0069	\$1.5840

# Contact Information

For Information on...	Group Numbers	Telephone	Online
<b>AccessHope</b> Cancer support line and expert advisory review	N/A	833-971-4673	<a href="https://connect.myaccesshope.org">connect.myaccesshope.org</a>
<b>Aetna medical</b> Medical, pharmacy and mental health/ substance abuse treatment for following plans: <ul style="list-style-type: none"> <li>• Aetna HealthSave Basic</li> <li>• Aetna HealthSave (HSA)</li> <li>• Aetna Out of Area HealthSave (HSA)</li> </ul>	660819	800-884-9565	<a href="https://health.aetna.com">health.aetna.com</a>  Aetna preenrollment site: <a href="https://aetnaresource.com/n/adobe-open-enrollment">aetnaresource.com/n/adobe-open-enrollment</a>  Aetna preenrollment prescription site: <a href="https://aetnapharmacy.com/standardoptout">aetnapharmacy.com/standardoptout</a>
<b>ALEX</b> Virtual benefits counselor offering decision-making support	N/A	N/A	Health care: <a href="https://myalex.com/adobe/2021#intro">myalex.com/adobe/2021#intro</a>  Leaves of absence: <a href="https://loa.myalex.com/adobe">loa.myalex.com/adobe</a>
<b>ACSIA Partners</b> Long-term care insurance education and enrollment  See also Transamerica if you're a policy holder	N/A	855-284-8501	<a href="https://ltcfp.biz/adobe/employees">ltcfp.biz/adobe/employees</a>
<b>Best Doctors</b> Medical second opinion	N/A	866-904-0910	<a href="https://members.bestdoctors.com">members.bestdoctors.com</a>
<b>Bright Horizons</b> Resources to support you and your loved ones	N/A	877-242-2737	<a href="https://careadvantage.com/adobe">careadvantage.com/adobe</a> Username: ASI Password: Benefits4You
<b>CareCounsel</b> Advocacy help with health care issues and claims. Medicare resources and questions.	N/A	833-605-6941	<a href="https://carecounsel.com">carecounsel.com</a>

For Information on...	Group Numbers	Telephone	Online
<b>COBRA services via bswift</b>	N/A	855-898-4218	<a href="https://adobe.bswift.com">adobe.bswift.com</a>
<b>CommonBond</b> Student loan refinancing	N/A	800-975-7812	<a href="https://cbpartner.co/adobe">cbpartner.co/adobe</a> Email: <a href="mailto:care@commonbond.co">care@commonbond.co</a>
<b>Commuter Check Direct</b> Commuter program	N/A	888-235-9223	<a href="https://commutercheckdirect.com">commutercheckdirect.com</a> Email: <a href="mailto:commute@adobe.com">commute@adobe.com</a> Company ID: 1100
<b>Delta Dental</b>	02700-00001	800-765-6003	<a href="https://deltadentalins.com">deltadentalins.com</a>
<b>E*TRADE</b>	N/A	800-838-0908	<a href="https://etrade.com">etrade.com</a>
<b>Fond</b> <ul style="list-style-type: none"> <li>Employee discounts</li> <li>Home and auto insurance</li> <li>Pet insurance</li> <li>Student loan refinancing</li> </ul>	N/A	N/A	<a href="https://fond.co/adobe.com/#/">fond.co/adobe.com/#/</a> Email: <a href="mailto:support@fond.com">support@fond.com</a>
<b>Headspace</b> Meditation app	N/A	N/A	<a href="https://go.headspace.com/adobe">go.headspace.com/adobe</a>
<b>HealthEquity</b> Health Savings Account (HSA)	N/A	877-713-7680	<a href="https://healthequity.com/ed/adobe">healthequity.com/ed/adobe</a> Email: <a href="mailto:memberservices@healthequity.com">memberservices@healthequity.com</a>
<b>Kaiser HMO (California)</b>	39163 (NorCal) 233640 (SoCal)	800-464-4000	<a href="https://my.kp.org/adobe">my.kp.org/adobe</a>
<b>Kaiser HMO (Washington)</b>	23138	888-901-4636	<a href="https://my.kp.org/adobewa">my.kp.org/adobewa</a>

For Information on...	Group Numbers	Telephone	Online
<b>Lincoln Financial Group</b> <ul style="list-style-type: none"> <li>Short-term disability (STD)</li> <li>Long-term disability (LTD)</li> <li>FMLA leave administration</li> <li>Life and AD&amp;D insurance</li> </ul>	N/A	800-459-3772 (intake specialist) 888-873-5476 (leave specialist) 877-321-1015 (life portability and life/LTD conversion after coverage termination)	<a href="https://mylincolnportal.com">mylincolnportal.com</a> Company ID: ADOBELOA
<b>MetLife Legal Plans</b>	6920010  Access codes: 9901487 (MetLife Legal)  9901488 (MetLife Legal Plus Parents)	800-821-6400	<a href="https://info.legalplans.com">info.legalplans.com</a>
<b>Milk Stork</b> Breast milk shipping	N/A	888-207-6909	<a href="https://milkstork.com/adobe">milkstork.com/adobe</a>
<b>MTM Recognition</b> Adobe service anniversary awards	N/A	888-675-2847	<a href="https://awards.mtmrecognition.com/adobe">awards.mtmrecognition.com/adobe</a>  Password: Adobe Employee ID Number  Email: <a href="mailto:adobe@mtmrecognition.com">adobe@mtmrecognition.com</a>
<b>My Secure Advantage</b> Financial coaching and ID theft protection	N/A	888-724-2326	<a href="https://adobe.mysecureadvantage.com">adobe.mysecureadvantage.com</a>
<b>Nolan Financial</b> Deferred compensation plan (DCP)	N/A	877-230-2432	<a href="https://nolanlink.com">nolanlink.com</a>  Email: <a href="mailto:adobe@nolanfinancial.com">adobe@nolanfinancial.com</a>
<b>One Medical</b>	N/A	415-523-6317	<a href="https://onemedical.com/mybenefit">onemedical.com/mybenefit</a>  Code: ADBXOM
<b>Payroll</b>	N/A	N/A	Email: <a href="mailto:payroll@adobe.com">payroll@adobe.com</a>
<b>Spring Health employee assistance program (EAP)</b> Available to all employees regardless of medical plan enrollment	TBD	Available in January 2021	Available in January 2021

For Information on...	Group Numbers	Telephone	Online
<b>Teladoc</b> Connect with a licensed doctor, dermatologist or therapist by web, phone or mobile app. Available to Aetna medical plan members.	N/A	855-835-2362	<a href="https://teladoc.com/aetna">teladoc.com/aetna</a>  Use your Aetna Member ID to set up your account.
<b>Transamerica</b> LTC policy holders, see also ACSIA Partners above for education and enrollment	N/A	800-338-0257	N/A
<b>TRI-AD reimbursement plan services</b> <ul style="list-style-type: none"> <li>• Adoption assistance program</li> <li>• Surrogacy</li> <li>• Learning Fund education and professional development reimbursement program</li> <li>• Health Care FSA</li> <li>• Dependent Care FSA</li> <li>• Wellness reimbursement program</li> <li>• Graduate reimbursement program</li> </ul>	N/A	855-482-3623 Fax: 866-233-4741	<a href="https://tri-ad.com">tri-ad.com</a>  Select FSA Participant Toolkit for general FSA information. Log in for information on ALL reimbursement programs and to submit claims online.  Email: <a href="mailto:adobebenefits@tri-ad.com">adobebenefits@tri-ad.com</a>
<b>Vanguard</b> <ul style="list-style-type: none"> <li>• 401(k) retirement plan</li> <li>• 529 education savings plan</li> </ul>	401(k) plan: 096204	401(k) plan: 800-523-1188  529 plan: 866-734-4530	401(k) plan: <a href="https://retirementplans.vanguard.com">retirementplans.vanguard.com</a>  529 plan: <a href="https://retirementplans.vanguard.com/ekit/pages/adobe/529/index.html">retirementplans.vanguard.com/ekit/pages/adobe/529/index.html</a>
<b>VSP</b> Vision plans	00107394	800-877-7195	<a href="https://vsp.com">vsp.com</a>

If you have questions related to your H&W benefits, contact the Adobe Benefits Support Team at 855-898-4218, or send a secure email through the [Adobe benefits enrollment site](#).

If you have questions specifically about time off, contact the Employee Resource Center at 800-866-8006 (or 6-HELP internally), and follow the prompts for Employee Experience, or [submit a case with the ERC](#).



This brochure provides an overview of certain health care plan provisions under the Adobe Inc. Group Welfare Plan. It is not intended to be a complete description of these benefits. For more complete details, refer to the Adobe Inc. Welfare Plan Summary Plan Description (SPD) and the plan documents in Appendix A of the SPD. If there's any conflict between the information presented here and the official plan documents, the plan documents will govern.

Adobe reserves the right to modify or terminate any of the benefits described in this brochure at any time. The descriptions of these benefits are not guarantees of current or future employment or benefits. References to "Adobe" or "the company" apply to Adobe Inc.



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