



## Canada Disability Benefits

Have you ever considered what would happen if you become seriously ill or injured and are unable to work for an extended period of time? The goal of Adobe's disability benefits package is to provide some protection to you, as an Adobe employee, that minimizes your financial worries if you become disabled (as medically certified and approved) and cannot work.

This document highlights some basic information about the plans. The insurance carrier and claims administrator is **Canada Life**. Refer to the [Canada Life Benefits Booklet](#), the governing policy document for plan details including eligibility, coverage amounts, and claim information. If there are variations between the information in this document and the provisions of the policy, the policy will prevail.

Your disability coverage is provided through the following programs:

- **The Short-Term Disability (STD) Plan** is a self-insured plan with Adobe and is subject to adjudication by Canada Life. STD benefits will provide you with replacement income during extended periods of disability based on your eligible compensation. Your first week of disability is paid through your sick time. STD benefits begin to pay on the eighth calendar day of your disability:
  - **Days 1-7:** 100% through sick time
  - **Days 8-37:** 100% salary replacement through STD
  - **Days 38 through 120th Day:** 66.67% salary replacement through STD

Adobe pays the full cost of your STD coverage; therefore, any STD benefits you receive will be taxable income. After your STD period ends, you may be eligible for long-term disability benefits.

- **The Long-Term Disability (LTD) Plan** is insured by Canada Life and begins on day 121 of disability, subject to adjudication by Canada Life. LTD benefits are non-taxable. Your LTD coverage is 66.67% of the first \$2,500 of your monthly earnings plus 50% of the next \$2,000 plus 45% of the remainder to a maximum benefit level. Any amount of LTD insurance over \$8,500 is subject to approval of evidence of insurability. Contact Canada Life with any questions about your LTD coverage. You pay the full cost of your LTD coverage therefore any LTD benefits you receive will be non-taxable income.

## Eligibility and How to Enroll

You are eligible for Short Term Disability (STD) coverage on your first day of active employment. Enroll through the [My Adobe Benefits](#) Site for LTD and submit any additional forms or documents required to complete your enrollment when requested by Canada Life or the Employee Resource Center (ERC). Refer to the [Canada Life Benefits Booklet](#) for more details.

## Commencement and Termination of Coverage

Refer to the [Canada Life Benefits Booklet](#) for the details.

## Eligible Pay for STD and LTD Benefits

STD and LTD benefits are based on your pay. The points below outline how pay is determined for purposes of these benefits:

- **For non-commissioned employees:** Eligible pay for STD and LTD benefit purposes is defined as your regular base pay. It does not include bonus payments, overtime, or other additional compensation.
- **For commissioned employees:** Eligible pay for STD and LTD benefit purposes is defined as your pre-disability total target compensation ("TTC"). It does not include bonus payments, overtime, or other additional compensation.

## Short-Term Disability (STD) Coverage

You may be eligible to receive STD benefits once your illness or injury (including pregnancy) keeps you away from work **for more than five consecutive business days**. You must apply for short-term disability leave no later than your fifth day of absence if absent due to an illness or injury (or due to pregnancy disability). Based on adjudication by Canada Life, Adobe may provide you with up to 119 consecutive days of short-term disability leave. (The first five days are covered by your Sick Time.)

In addition to applying for STD, you must inform your manager so that he/she can make the arrangements necessary to work around your absence.

## How to Claim STD Benefits

Initiate a leave of absence request through Workday. Select the Time Off and Leave worklet from your Workday homepage > Select the Request Leave of Absence option > Enter the dates and Leave Type.

To receive benefits, you will need to provide a doctor's certificate either at the start of your sick leave or within 10 days of your sick leave (first day of absence on sick time or unpaid leave). Please contact the Employee Resource Center at [erc@adobe.com](mailto:erc@adobe.com) to request an employee statement and a physician statement, which will need to be completed and returned directly to Canada Life for adjudication.

**NOTE:** Canada Life requires both the employee and physician's statement no later than 21 days from the first day of disability (1st day of sick leave/vacation).

Adobe will automatically pay you, through regular payroll deposits, for both sick time and STD. If Canada Life cannot favorably adjudicate your STD claim, you may elect to appeal the decision and submit additional medical evidence for consideration. All monies paid to you under the STD plan will have to be paid back to Adobe should Canada Life determine that your medical evidence does not support your disability claim.

If you have any questions, contact Canada Life's Benefit Administrator Services at 800-957-9777 and reference "57651 Short-Term Disability/Early Referral".

### **When STD Benefits Begin**

STD benefits begin based on adjudication by Canada Life. Upon Canada Life's approval, Adobe may provide you with up to 119 consecutive days of short-term disability leave.

The following plan details apply to employees working 20 or more hours per week.

#### ***Example***

If your doctor certifies that you are medically unable to work due to an injury or illness, you will receive the following pay under the Sick Time and STD benefit programs.

- **Sick time – Days 1 to 7:** You will be provided with 100% of your eligible pay through Sick Time for the first 7 calendar days of your absence. *(If you do not have a sick time balance, you may borrow up to the maximum of 37.5 hours or it may be unpaid leave in the absence of available sick time.)*
- **STD – Days 8 to 37:** You will be provided with 100% of your eligible pay through the 37<sup>th</sup> calendar day of your absence. Please note that these are consecutive calendar days and are based on adjudication by Canada Life.
- **STD – Days 38 to 120:** You will be provided with 66 2/3% of your eligible pay through the 120<sup>th</sup> calendar day of your absence. These are consecutive calendar days and are based on adjudication by Canada Life.

## **Multiple STD Absences**

In the event of multiple absences, whether due to a recurrence of original illness/injury or a new condition, eligible employees will only be provided with a total of 30 calendar days short-term disability coverage per calendar year at 100%. Once the 30 calendar days at 100% has been exhausted, any subsequent absences in that calendar year will be immediately compensated at 66 2/3%.

If an absence starts in one calendar year and continues consecutively into the new calendar year, only a total of 30 calendar days of that absence will be covered at 100%.

## **Returning to Work**

We recommend that you keep in contact with your manager and the ERC while on disability leave.

When you are able to return to work, you must provide the ERC with a doctor's release before you are allowed to return to work. This release should include any limitations or restrictions on your ability to do your job and the estimated duration of those limitations.

If your doctor releases you to return to work only part-time, your doctor must certify both the number of hours you may work each day and the total number of hours you may work in a week. The release should also include any other limitations or restrictions on your ability to do your job and the estimated duration of those restrictions.

To the extent you need reasonable accommodation, including a part-time schedule or other limitations or restrictions, your doctor will be required to submit an evaluation of your disability and any recommended reasonable accommodation. Your Adobe Employee Experience Representative will work with Canada Life, you and your doctor to determine what is appropriate and reasonable and whether the accommodations can be made.

## **Long-Term Disability**

The Long-Term Disability Plan pays a benefit to you in the event that you are completely disabled and are unable to work for more than 119 days. For plan details please refer to the [Canada Life Benefits Booklet](#) including eligibility, claim information, and coverage amounts.

## **What Happens to Benefits While on Short-Term and Long-Term Disability Leave?**

For information about what happens to your benefits during a leave of absence, refer to the "[Your Benefits During a Leave of Absence](#)" PDF located on the benefits website.

## **Insurance Carrier Information Long- Term Disability Insurance**

Policy No. 151434

Canada Life

1-800-957-9777

<https://www.canadalife.com>