

Life Events and Allowable Changes



Below you will find a list and brief definition of qualifying life events and the related allowable changes. If you require more details, refer to the section titled Making Changes to Your Elections in the [Adobe Group Welfare Plan Summary Plan Description \("SPD"\)](#), which explains the Plan's rules for changing your elections. If you have any questions or need assistance, contact Adobe's Benefits Support Team at 855-898-4218 or by sending a secure message or [chat](#).

The benefit elections you make under the Adobe health and welfare (H&W) program, when you initially enroll as a newly eligible employee or during the annual Open Enrollment, (including any benefits to which you are defaulted) remain in effect throughout the plan year. However, Section 125 of the Internal Revenue Code allows you to change your benefit elections if you experience certain status changes (also referred to as "Life Events" or "Coverage and Cost Events"). Election changes must be submitted on the [Adobe Benefits Enrollment Site](#), and you have 31 days, starting on the date of your status change, to submit. If you do not change your elections within the required time frame, your next opportunity to make a change will be the next annual Open Enrollment period, unless you experience another status change and timely submit your changes. Coverage changes are effective as of the date of your qualifying status change unless otherwise noted.

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- [Change Your Health Savings Account \(HSA\) Payroll Contributions \(This can be done at any time without an event.\)](#)
- [Employee Lost Coverage Through Parent's Insurance](#)

New Hire

Select this event if you are a new hire to Adobe. **You have 15 days, starting on the date of your Adobe hire date, to submit your elections through the Adobe Benefits Enrollment Site.** Coverage is effective as of your Adobe hire date. If you do not complete your enrollment within the required time period, you will automatically be enrolled in the default employee-only coverage. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The benefit elections you make under the Adobe health and welfare (H&W) program, when you initially enroll as a newly eligible employee, **(or benefits to which you are defaulted)** remain in effect throughout the plan year. Your next opportunity to make a change will be during the next annual Open Enrollment period. *(Note: Section 125 of the Internal Revenue Code allows you to change your benefit elections outside of Open Enrollment **only** if you experience **certain status changes** [also referred to as "Life Events" or "Coverage and Cost Events"] and if you submit within the required time frame.)*

Benefit	Allowable Changes
Medical/Dental/Vision	<p>Enroll in or waive coverage for yourself, your spouse/DP, and/or children/DP's children. If you have medical coverage elsewhere and waive medical, Adobe will give you \$25 per pay period as regular earnings (\$650 in a full year).</p> <p>You may make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and all your dependents, but dental coverage for yourself only.</p> <p>If you don't enroll in or opt out of health coverage within your first 15 days, you'll automatically be enrolled in employee-only Aetna HealthSave Basic medical, VSP Vision Basic, and Delta Dental coverage.</p>
Health Savings Account (HSA)*	<p>If you enroll in the Aetna HealthSave (HSA) Plan or the Aetna HealthSave Basic Plan, you can elect to make HSA payroll contributions, if you're eligible. You can change your per-paycheck HSA contribution or make a one-time lump-sum contribution to your HSA from your paycheck at any time (subject to payroll cutoff dates) by submitting your request through the Adobe Benefits Enrollment Site. Any changes will take effect in the next possible payroll period. See HSA contributions for more details.</p> <p>Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you join the plan and when you have a life event. Check out the contribution tip sheet [PDF].</p>
Employee Basic Life	<p>Elect either \$50,000 or 3 times salary (up to \$500,000) on a guarantee issue as a new hire only. Amounts will be rounded down to the nearest \$50,000 increment. This benefit is provided at no cost to eligible employees.</p> <p>You can also designate your beneficiaries.</p> <p>If you don't enroll, you'll automatically be enrolled in 3 times salary (up to \$500,000).</p> <p>Note: If your basic life insurance coverage exceeds \$50,000, you will have imputed income. Imputed Income: Per the Internal Revenue Service, the cost of company-provided employee life insurance over \$50,000 is treated as taxable income.</p>
Employee Supplemental Life	<p>Elect any coverage amount in \$50,000 increments, up to 10 times salary. Amounts will be rounded down to the nearest \$50,000 increment. The combined coverage of your basic and supplemental life insurance can be up to \$2 million.</p> <p>You can designate your beneficiaries.</p> <p>If you don't enroll, this coverage will be waived.</p>
Employee Basic AD&D	<p>Adobe provides coverage in the amount of 3 times your salary, up to a maximum of \$500,000. Amounts will be rounded down to the nearest \$50,000 increment. This benefit is provided at no cost to eligible employees.</p> <p>You can designate your beneficiaries.</p> <p>If you don't enroll, you'll automatically be enrolled in the Adobe covered portion of 3 times salary (up to \$500,000).</p>
Employee Supplemental AD&D	<p>Elect any coverage amount in \$50,000 increments, up to 10 times salary. Amounts will be rounded down to the nearest \$50,000 increment. The combined coverage of your basic and supplemental accidental death and dismemberment (AD&D) insurance can be up to \$2 million.</p> <p>You can designate your beneficiaries.</p> <p>If you don't enroll, this coverage will be waived.</p>

* If you enroll midyear and elect HSA or FSA(s) contributions, consider the payroll cutoffs and remaining pay cycles. Find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts **only** if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

New Hire

Benefit	Allowable Changes
Dependent Life: Spouse/Domestic Partner	<p>Elect any coverage amount in \$25,000 increments, up to \$250,000. As a new hire, you can elect up to \$125,000 as a guarantee issue. If you elect a coverage amount that exceeds \$125,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect.</p> <p>If you don't enroll, this coverage will be waived.</p> <p>Note: Spouse/DP coverage cannot exceed the amount you choose for yourself.</p>
Dependent Life: Child(ren)	<p>Elect any coverage amount for your children up to age 26 in increments of \$12,500 up to \$50,000 as a guarantee issue.</p> <p>If you don't enroll, this coverage will be waived.</p> <p>Note: Their coverage cannot exceed 50% of the amount you choose for yourself.</p>
Long-Term Disability	<p>Enroll in coverage.</p> <p>If you don't enroll, you will be automatically covered.</p>
Group Legal	<p>Enroll or waive coverage.</p> <p>If you don't enroll, this coverage will be waived.</p>
Health Care FSA[▲]	<p>Enroll or waive coverage.*</p> <p>If you don't enroll, this coverage will be waived.</p>
Dependent Care FSA	<p>Enroll or waive coverage.*</p> <p>If you don't enroll, this coverage will be waived.</p>

* If you enroll midyear and elect HSA or FSA(s) contributions, consider the payroll cutoffs and remaining pay cycles. Find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts **only** if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

▲ You cannot enroll in the Health Care FSA if you are enrolled in any Aetna HealthSave medical plan.

Marriage

Select this event if you became legally married. (If the individual was previously covered as your domestic partner, do not use this event. See the **Marriage to Your Domestic Partner** event.) **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because of your marriage, you may make certain changes to your benefits as outlined below. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Add coverage for your spouse and/or children under your current health care plans, or drop coverage for your children who enroll in your spouse's plan(s), change your health plans, or waive coverage. Note: You may make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and all your dependents, but dental coverage for yourself only.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Basic Life	Increase from \$50,000 to 3 times salary (up to \$500,000), or decrease. If you choose to increase from \$50,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. You can update your beneficiaries.
Employee Supplemental Life	Increase by up to three levels, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental life insurance can be up to \$2 million.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	Elect any coverage amount in \$50,000 increments, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental accidental death and dismemberment (AD&D) insurance can be up to \$2 million.
Dependent Life: Spouse/Domestic Partner	Elect any coverage amount. If you elect a coverage amount that exceeds \$125,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect.
Dependent Life: Child(ren)	Elect any coverage amount.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA [▲]	Enroll in, increase, decrease, or end contributions to this account.*
Dependent Care FSA	Enroll in, increase, decrease, or end contributions to this account.*

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

▲ You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Marriage to Your Domestic Partner (Same or Opposite Sex)

Select this event if you married an individual who was previously designated as your opposite- or same-sex domestic partner. **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because of your marriage to your opposite- or same-sex domestic partner, you may make certain changes to your benefits as outlined below. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	First, change your dependent information to reflect the correct relationship (spouse). Add coverage for your spouse and/or children under your current health care plans, or drop coverage for your children who enroll in your spouse's plan(s), change your health plans, or waive coverage. Note: You may make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and all your dependents, but dental coverage for yourself only.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Basic Life	Increase from \$50,000 to 3 times salary (up to \$250,000), or decrease. If you choose to increase from \$50,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. You can update your beneficiaries.
Employee Supplemental Life	Increase by up to three levels, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental life insurance can be up to \$2 million.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	Elect any coverage amount in \$50,000 increments, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental accidental death and dismemberment (AD&D) insurance can be up to \$2 million.
Dependent Life: Spouse/Domestic Partner	Increase one level (\$25,000), up to \$125,000 in coverage on a guarantee issue, or decrease your coverage amount. If you choose to increase above one level or above \$125,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect.
Dependent Life: Child(ren)	No changes allowed.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA [▲]	Enroll in, increase, decrease, or end contributions to this account.*
Dependent Care FSA	Enroll in, increase, decrease, or end contributions to this account.*

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

▲ You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Misrepresenting a change in status can lead to disciplinary action, up to and including termination of your employment.

Add Domestic Partner (Same or Opposite Sex)

Select this event if you have recently met the domestic partner eligibility criteria, whether same- or opposite-sex partner. **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because your domestic partnership meets the eligibility criteria, you may make certain changes to your benefits as outlined below. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Add coverage for your domestic partner and/or children under your current health care plans, or change your health plans, or waive coverage. Note: You may make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and all your dependents, but dental coverage for yourself only.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event. You may also find the following helpful when reviewing your HSA contributions: Whose expenses can I pay with my HSA? If you have any questions or need assistance regarding your HSA, contact HealthEquity, Adobe's HSA administrator.
Employee Basic Life	Increase from \$50,000 to 3 times salary (up to \$500,000), or decrease. If you choose to increase from \$50,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. You can update your beneficiaries.
Employee Supplemental Life	Increase by up to three levels, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental life insurance can be up to \$2 million.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	Elect any coverage amount in \$50,000 increments, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental accidental death and dismemberment (AD&D) insurance can be up to \$2 million.
Dependent Life: Spouse/Domestic Partner	Elect any coverage amount. If you elect a coverage amount that exceeds \$125,000 you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect.
Dependent Life: Child(ren)	Elect any coverage amount.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA [▲]	No changes allowed.*
Dependent Care FSA	No changes allowed.*

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as tax dependents under Section 152 of the IRS Code.

▲ You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Misrepresenting a change in status can lead to disciplinary action, up to and including termination of your employment.

Termination of Domestic Partner Relationship (Same or Opposite Sex)

Select this event if you have dissolved your domestic partnership (and are no longer jointly responsible for living expenses, etc.). **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because of the dissolution of your domestic partnership (or your partner becoming eligible for benefits elsewhere), you may make certain changes to your benefits as outlined below. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Drop coverage for your domestic partner and their children. These individuals may continue their coverage through COBRA with timely notification. Change your health plans. If coverage was waived, you may enroll. Note: Coverage will terminate on the last day of the month.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Basic Life	Increase from \$50,000 to 3 times salary (up to \$500,000), or decrease. If you choose to increase from \$50,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. You can update your beneficiaries.
Employee Supplemental Life	Increase by up to three levels, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental life insurance can be up to \$2 million.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	Select any coverage amount in \$50,000 increments, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental accidental death and dismemberment (AD&D) insurance can be up to \$2 million.
Dependent Life: Spouse/Domestic Partner	Waive coverage – you must drop your domestic partner from your coverage.
Dependent Life: Child(ren)	Drop your domestic partner's child(ren) from your coverage.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA [▲]	No changes allowed.*
Dependent Care FSA	No changes allowed.*

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

▲ You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Misrepresenting a change in status can lead to disciplinary action, up to and including termination of your employment.

Divorce / Legal Separation (Same or Opposite Sex)

Select this event if you were divorced, legally separated, or your marriage was annulled. **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because of your divorce (or legal separation or annulment), you may make certain changes to your benefits as outlined below. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Drop coverage for your spouse. Add your children (per court order, if applicable) to your current health care plans. Drop coverage for children. Change your health plan. Note that individuals removed from your health care plans may continue coverage through COBRA with timely notification. If health care coverage was waived, you may enroll. Note: Coverage will terminate on the last day of the month.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Basic Life	Increase from \$50,000 to 3 times salary (up to \$500,000), or decrease. If you choose to increase from \$50,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. You can update your beneficiaries.
Employee Supplemental Life	Increase by up to three levels, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental life insurance can be up to \$2 million.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	Elect any coverage amount in \$50,000 increments, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental accidental death and dismemberment (AD&D) insurance can be up to \$2 million.
Dependent Life: Spouse/Domestic Partner	Waive coverage – you must drop your spouse from your coverage.
Dependent Life: Child(ren)	Elect any coverage amount.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA [▲]	Enroll in, increase, decrease, or end contributions to this account.*
Dependent Care FSA	Enroll in, increase, decrease, or end contributions to this account.*

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

▲ You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Misrepresenting a change in status can lead to disciplinary action, up to and including termination of your employment.

Birth/Adoption

Select this event if you added a child to your family through birth, adoption, or legal guardianship. **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because of the arrival of a new child (whether through birth, adoption, placement for adoption, or legal guardianship) or a newly eligible dependent, you may make certain changes to your benefits as outlined below. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Add coverage for your new dependent(s) under any or all of your current health care plans, change your health plans, and add any previously eligible but uncovered dependents to your plans. Note: You may make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and all your dependents, but dental coverage for yourself only.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Basic Life	Increase from \$50,000 to 3 times salary (up to \$500,000), or decrease. If you choose to increase from \$50,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. You can update your beneficiaries.
Employee Supplemental Life	Increase by up to three levels, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental life insurance can be up to \$2 million.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	Elect any coverage amount in \$50,000 increments, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental accidental death and dismemberment (AD&D) insurance can be up to \$2 million.
Dependent Life: Spouse/Domestic Partner	Elect any coverage amount. You can increase one increment (\$25,000) up to \$125,000 on a guarantee issue. If electing two increments at any level or any amount over \$125,000 level, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. Spouse/DP is enrolled at the guaranteed level while EOI is in process.
Dependent Life: Child(ren)	Elect any coverage amount.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA [▲]	Enroll in or increase contributions to this account.*
Dependent Care FSA	Enroll in, increase, decrease, or end contributions to this account.*

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

▲ You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Misrepresenting a change in status can lead to disciplinary action, up to and including termination of your employment.

Spouse / Domestic Partner Loses Eligibility for Other Coverage

Select this event if your spouse or DP's employment status changed and is therefore no longer eligible for benefits coverage with their (former) employer, for example, they are no longer employed, or started a leave of absence, or decreased their work hours. **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. If your spouse's coverage is affected by a loss of employment or status, you may make certain changes to your benefits. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Add coverage for your spouse/DP and/or any dependents, change health plans. If health care coverage was waived, you may enroll. Note: You may make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and all your dependents, but dental coverage for yourself only.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event. You may also find the following helpful when reviewing your HSA contributions: Whose expenses can I pay with my HSA? If you have any questions or need assistance regarding your HSA, contact HealthEquity, Adobe's HSA administrator.
Employee Basic Life	Increase from \$50,000 to 3 times salary (up to \$500,000), or decrease. If you choose to increase from \$50,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. You can update your beneficiaries.
Employee Supplemental Life	Increase by up to three levels, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental life insurance can be up to \$2 million.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	Elect any coverage amount in \$50,000 increments, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental accidental death and dismemberment (AD&D) insurance can be up to \$2 million.
Dependent Life: Spouse/Domestic Partner	Add or increase coverage amount. You can increase one increment (\$25,000) up to \$125,000 on a guarantee issue. If electing two increments at any level or any amount over \$125,000 level, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. Spouse/DP is enrolled at the guaranteed level while EOI is in process.
Dependent Life: Child(ren)	Elect any coverage amount.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA [▲]	Enroll in or increase contributions to this account.*
Dependent Care FSA	Enroll in, increase, decrease, or end contributions to this account.*

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's child(ren) may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as tax dependents under Section 152 of the IRS Code.

▲ You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Misrepresenting a change in status can lead to disciplinary action, up to and including termination of your employment.

Becoming Medicare or TRICARE Enrolled

Select this event if you or your spouse or domestic partner enrolls in Medicare or TRICARE coverage. **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site.

Coverage changes are effective as of the date of your qualifying status change, unless otherwise Noted. If you have any questions or need assistance, contact Adobe's Benefits Support Team at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because of your enrollment (or your spouse's or domestic partner's enrollment) in Medicare or TRICARE, you may make certain changes to your benefits as outlined below. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical	You may drop coverage for yourself and for your spouse/domestic partner and/or any dependents. You cannot change your medical plan unless you're enrolled in the Aetna HealthSave Plan and indicate you are enrolled in Medicare/TRICARE, in which case you may elect the Aetna HealthSave (without HSA) Plan. Coverage will terminate on the last day of the month.
Dental/Vision	No changes allowed.
Health Savings Account (HSA)*	You may stop your participation and contributions. Note: Per the IRS, your contribution limit can change based on your personal situation, i.e., factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. If you enroll in Medicare or TRICARE midyear, contact HealthEquity to discuss whether you need to prorate and adjust the HSA contributions you've already made for the year and to get information on the process to do so. See HSA contributions .
Employee Basic Life	No changes allowed.
Employee Supplemental Life	No changes allowed.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	No change in coverage amount allowed; update your beneficiaries only.
Dependent Life: Spouse/Domestic Partner	No changes allowed.
Dependent Life: Child(ren)	No changes allowed.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA*	Decrease or end contributions to this account.
Dependent Care FSA	No changes allowed.

**If making a midyear change to an FSA or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.*

Spouse / Domestic Partner Gains Eligibility for Other Coverage

Select this event if your spouse or DP gained employment, returned to work from a leave of absence, or increased their work hours and is therefore now eligible for benefits coverage with their employer. **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. You may make certain changes to your benefits, as outlined below, due to the change in your spouse's employment. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Drop coverage for your spouse/DP and/or any dependents who enroll in your spouse/DP's plan(s); change your health plans. You may also waive coverage. Note: You may make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and all your dependents, but dental coverage for yourself only.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Basic Life	Decrease your coverage amount, and update your beneficiaries.
Employee Supplemental Life	Decrease your coverage amount, and update your beneficiaries.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	Decrease your coverage amount and update your beneficiaries.
Dependent Life: Spouse/Domestic Partner	Drop or decrease coverage amount.
Dependent Life: Child(ren)	Drop or decrease coverage amount.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA [^]	Decrease or end contributions to this account if spouse enrolls in a Health Care FSA through their employer or if spouse and any dependents enroll in your spouse's health care plan(s).*
Dependent Care FSA	Decrease or end contributions to this account if spouse enrolls in their employer's Dependent Care Flexible Spending Account.*

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

[^] You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Dependent Child Loses Eligibility for Adobe Coverage

Select this event if your dependent child is over the age of 18 and is no longer eligible for Adobe benefits (for example, due to turning age 26) or obtains health care coverage through another source (for example, due to a new job or an increase in work hours or eligibility to enroll in their spouse's employer plans). **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because your child is no longer eligible for coverage, you may make certain changes to your benefits. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Remove a child from your coverage, change health plans. Your child may continue coverage under COBRA with timely notification. Note: Coverage will terminate on the last day of the month.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Life	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental Life	No change in coverage amount allowed; update your beneficiaries only.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	No change in coverage amount allowed; update your beneficiaries only.
Dependent Life: Spouse/Domestic Partner	No change in coverage amount allowed.
Dependent Life: Child(ren)	Remove the child from your coverage.
Long-Term Disability	No changes allowed.
Group Legal	No changes allowed.
Health Care FSA [^]	Decrease or end contributions to this account.*
Dependent Care FSA	Decrease or end contributions to this account.*

** If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.*

[^] You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Dependent Child Gains Eligibility for Adobe Coverage

Select this event if your dependent child: **(1)** is over the age of 18 and under the age of 26 and loses other health care coverage (for example, due to losing their job or a reduction in their work hours) or has become disabled; **OR (2)** has entered the United States on a visa at a later date than when the employee entered the United States (dependent children of an international hire or transfer employee); **OR (3)** loses coverage under either Medicaid or a state Children's Health Insurance Program (CHIP).

You have 31 days, starting on the date of the status change, to submit a change in your elections. However, for Medicaid or CHIP events, you have **60 days** to submit your election changes. Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

Note that if you are required to elect coverage for a child due to a court order, judgment, or decree, you must send a copy of the court order or decree.

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because your child is eligible for coverage, you may make certain changes to your benefits. Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.

Benefit	Allowable Changes
Medical/Dental/Vision	Add coverage for your new dependent(s) under any or all of your current health care plans, change your health plans, or add any previously eligible but uncovered dependents to your plans.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Basic Life	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental Life	No change in coverage amount allowed; update your beneficiaries only.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	No change in coverage amount allowed; update your beneficiaries only.
Dependent Life: Spouse/Domestic Partner	No change in coverage amount allowed; update your beneficiaries only.
Dependent Life: Child(ren)	No change in coverage amount allowed; update your beneficiaries only.
Long-Term Disability	No changes allowed.
Group Legal	No changes allowed.
Health Care FSA [▲]	Enroll in or increase contributions to this account.*
Dependent Care FSA	Enroll in, increase, decrease, or end contributions to this account.*

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

[▲] You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Misrepresenting a change in status can lead to disciplinary action, up to and including termination of your employment.

Spouse / Domestic Partner Experiences a Significant Change in Coverage*

Select this event if your spouse's or domestic partner's employer benefits have changed, such that there is a significant increase or decrease in the cost or type of benefits coverage. **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because of the significant change in coverage, you may make certain changes to your benefits as outlined below. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Add coverage for your spouse/DP and/or children under your current health care plans, drop coverage for your spouse/DP and/or children, change your health plans, or waive coverage. Note: You may make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and all your dependents, but dental coverage for yourself only.
Health Savings Account (HSA)**	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Basic Life	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental Life	No change in coverage amount allowed; update your beneficiaries only.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	No change in coverage amount allowed; update your beneficiaries only.
Dependent Life: Spouse/Domestic Partner	No change in coverage amount allowed; update your beneficiaries only.
Dependent Life: Child(ren)	No change in coverage amount allowed; update your beneficiaries only.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA [▲]	Enroll in, increase, decrease, or end contributions to this account.**
Dependent Care FSA	Enroll in, increase, decrease, or end contributions to this account.**

* Note that the allowable changes outlined here may only be made to those benefits affected by the significant change in cost or coverage. For example, if your spouse's employer significantly increases contributions under the health care, life, and disability plans, you may make changes to your Adobe health care, life, and disability plans; if, however, the significant increase in contributions only occurs under the health care plans, you may only make changes to your health care plans.

** If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

▲ You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Death of Spouse / Domestic Partner

Select this event if you need to change coverage due to the death of your spouse or domestic partner. **You have 31 days, starting on the date of the event, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because of your spouse's death, you may make certain changes to your benefits. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Remove spouse from your coverage, change health plans, or add eligible dependents covered under your spouse's plan(s) to your health care plans.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Basic Life	Increase from \$50,000 to 3 times salary (up to \$500,000), or decrease. If you choose to increase from \$50,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. You can update your beneficiaries.
Employee Supplemental Life	Increase by up to three levels, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental life insurance can be up to \$2 million.
Employee Basic AD&D	No change in coverage amount allowed; update your beneficiaries only.
Employee Supplemental AD&D	Elect any coverage amount in \$50,000 increments, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental accidental death and dismemberment (AD&D) insurance can be up to \$2 million.
Dependent Life: Spouse/Domestic Partner	Drop coverage.
Dependent Life: Child(ren)	Add or increase coverage amount.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA [▲]	Enroll in, increase, decrease, or end contributions to this account.*
Dependent Care FSA	Enroll in, increase, or decrease contributions to this account.*

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

[▲] You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Death of Dependent Child

Select this event if you need to change coverage due to the death of your dependent child(ren). **You have 31 days, starting on the date of the event, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because of your child's death, you may make certain changes to your benefits. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Remove a child from your coverage, or change health plans.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Check your limit so you don't overcontribute.
Employee Basic Life	Increase from \$50,000 to 3 times salary (up to \$500,000), or decrease. If you choose to increase from \$50,000, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. You can update your beneficiaries.
Employee Supplemental Life	Increase by up to three levels, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental life insurance can be up to \$2 million.
Employee Basic AD&D	Increase up to 10 times salary or \$2 million, or decrease your coverage amount, and update your beneficiaries.
Employee Supplemental AD&D	Elect any coverage amount in \$50,000 increments, up to 10 times salary, or decrease your coverage amount, and update your beneficiaries. The combined coverage of your basic and supplemental accidental death and dismemberment (AD&D) insurance can be up to \$2 million.
Dependent Life: Spouse/Domestic Partner	Increase one increment (\$25,000), up to \$125,000 on a guarantee issue, or decrease. If you choose to increase two increments at any level or any amount over \$125,000 level, you must complete an evidence of insurability (EOI) form and be approved by the insurance company before your new election will take effect. Spouse/DP is enrolled at the guaranteed level while EOI is in process.
Dependent Life: Child(ren)	Drop coverage if no other children are covered. Elect any coverage amount for remaining children.
Long-Term Disability	No changes allowed.
Group Legal	Enroll or waive coverage.
Health Care FSA [▲]	Decrease or end contributions to this account.*
Dependent Care FSA	Decrease or end contributions to this account.*

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

[▲] You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Change in Dependent Care FSA Contribution Due to Change in Cost

Select this event if there is a change in the rates you are being charged by your day care provider. Note: This applies only to situations where the dependent care provider is not a relative. **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. You may make certain changes to your benefits, as outlined below, in the event there is a change in the rates charged by your day care provider. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	No changes allowed.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Life	No changes allowed.
Employee Supplemental Life	No changes allowed.
Employee Basic AD&D	No changes allowed.
Employee Supplemental AD&D	No changes allowed.
Dependent Life: Spouse/Domestic Partner	No changes allowed.
Dependent Life: Child(ren)	No changes allowed.
Long-Term Disability	No changes allowed.
Group Legal	No changes allowed.
Health Care FSA [▲]	No changes allowed.
Dependent Care FSA*	If rates increase, you may enroll in or increase your contribution to this account. If rates decrease, you may decrease or end your contribution to this account. If making a midyear change to your Flexible Spending Account(s), consider the payroll cutoffs and remaining pay cycles.

* Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

[▲] You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.

Change Your Health Savings Account (HSA) Contributions

Select this if you are already enrolled in an Aetna HealthSave medical plan and you want to change your **per-paycheck** HSA contributions or want to make a **one-time lump-sum** HSA contribution to your HealthEquity HSA through payroll. Election changes must be submitted on the Adobe Benefits Enrollment Site. If you have any questions or need assistance, contact Adobe's Benefits Support Team at 855-898-4218 or by sending a secure message or [chat](#).

You can make this change anytime throughout the year without a life event, but be sure to consider payroll cutoff dates and the remaining pay cycles before you submit your change. Your change will begin at the next possible payroll period depending on payroll's cutoff dates. See [HSA contributions](#).

The IRS governs the rules regarding the limits for HSAs. Please review the [IRS publication 969](#) to ensure your changes are within their guidelines. For more information about the HSA, you can visit [HealthEquity's education website](#) or contact HealthEquity at 877-713-7680 or memberservices@healthequity.com. **Use these rules and the IRS publication 969 as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	No changes allowed.
Health Savings Account (HSA)*	<p>If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions.</p> <p>Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.</p> <p>You may also find the following helpful when reviewing your HSA contributions: How do I know if I'm eligible for an HSA? and Whose expenses can I pay with my HSA? If you have any questions or need assistance regarding your HSA, contact HealthEquity, Adobe's HSA administrator.</p>
Employee Life	No changes allowed.
Employee Supplemental Life	No changes allowed.
Employee Basic AD&D	No changes allowed.
Employee Supplemental AD&D	No changes allowed.
Dependent Life: Spouse/Domestic Partner	No changes allowed.
Dependent Life: Child(ren)	No changes allowed.
Long-Term Disability	No changes allowed.
Group Legal	No changes allowed.
Dependent Care FSA	No changes allowed.

** Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.*

Employee Lost Coverage Through Parent's Insurance

Select this event if you are no longer covered under your parent's insurance, either due to aging out or due to being dropped by their plan. **You have 31 days, starting on the date of your status change, to submit a change in your elections.** Election changes must be submitted on the Adobe Benefits Enrollment Site. Coverage changes are effective as of the date of your qualifying status change. If you have any questions or need assistance, contact **Adobe's Benefits Support Team** at 855-898-4218 or by sending a secure message or [chat](#).

The IRS governs the rules regarding the changes you may make to your benefits when you have a status change. Because of losing coverage, you may make certain changes to your benefits as outlined below. **Use these rules as a guide as you update your benefits. It is your responsibility to ensure that you adhere to these rules when making changes to your benefits.**

Benefit	Allowable Changes
Medical/Dental/Vision	Enroll in, change health plans, add eligible dependents, or waive coverage. Note: You may make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and all your dependents, but dental coverage for yourself only.
Health Savings Account (HSA)*	If you are enrolled in the Aetna HealthSave Plan or the Aetna HealthSave Basic Plan, you can change your HSA payroll contributions, if any, at any time subject to payroll cutoff dates. See HSA contributions . Note: Per the IRS, your contribution limit can change based on your personal situation, including factors like coverage status (family or single), time in that status, age, and months in a qualified medical plan. Review your limit when you have a life event.
Employee Basic Life	No changes allowed.
Employee Supplemental Life	No changes allowed.
Employee Basic AD&D	No changes allowed.
Employee Supplemental AD&D	No changes allowed.
Dependent Life: Spouse/Domestic Partner	No changes allowed.
Dependent Life: Child(ren)	No changes allowed.
Long-Term Disability	No changes allowed.
Group Legal	No changes allowed.
Health Care FSA▲	Enroll in, increase, decrease, or end contributions to this account.*
Dependent Care FSA	No changes allowed.

* If making a midyear change to your FSA(s) or HSA, consider the payroll cutoffs and remaining pay cycles. You can find the payroll cutoff dates on the Adobe Benefits Enrollment Site. Expenses related to a domestic partner and/or a partner's children may be eligible for reimbursement under these accounts if your domestic partner or domestic partner's children qualify as your tax dependents under Section 152 of the IRS Code.

▲ You cannot enroll in the Health Care FSA if you are enrolled in any Aetna medical plan.