

CONNECTIONS

— AVALONBAY ASSOCIATE MAGAZINE —

THE YEAR AHEAD

AVB & Associate
Goals for 2019

ALSO:
**PROCUREMENT
MANAGERS**
POSITION SPOTLIGHT

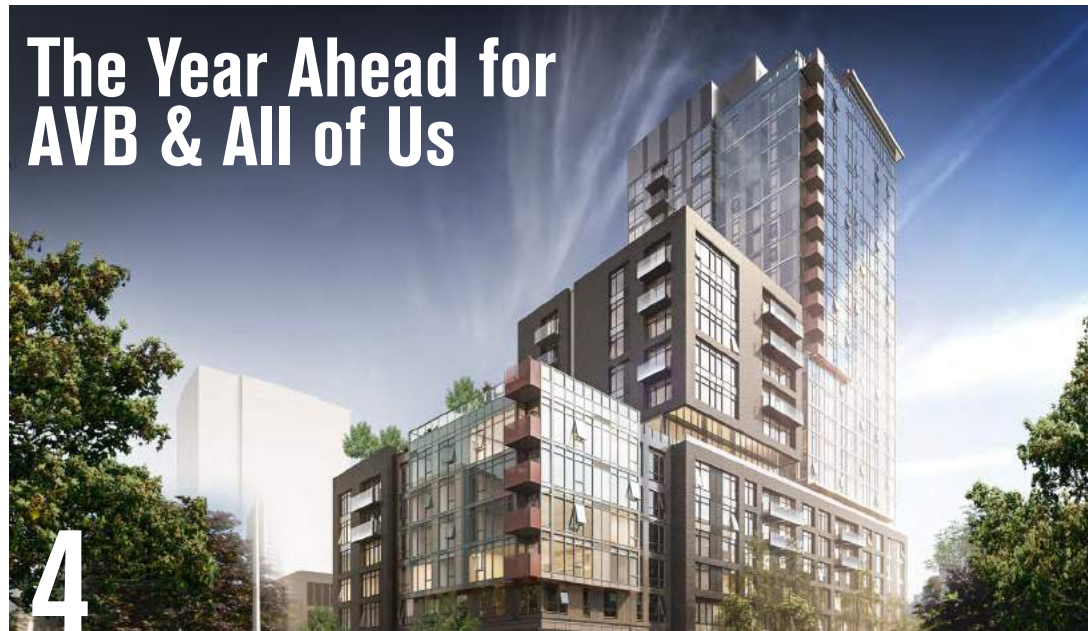
**FACING DOWN
WILDFIRE**
CA WILDFIRE STORY

**MOVING ON UP
(& AROUND & OVER)**
A STORY OF UNUSUAL CAREER
DEVELOPMENT

Pictured: Avalon Belltown Towers
Opening Q2 2019

WINTER 2019

CONTENTS



16 Corporate Responsibility

AVB GREEN
ENVIRONMENTAL SUSTAINABILITY PROGRAM

AVB BSC
BUILDING STRONG COMMUNITIES PHILANTHROPY PROGRAM

AVB LABS
RESEARCH AND DEVELOPMENT INNOVATION PROGRAM

Read up on the advancement of our Corporate Responsibility efforts, including:

- New Science Based Emissions Targets
- Our 2018 Philanthropy Achievements
- The AVBLabs Winners

MAJOR MILESTONES IN THE FOURTH QUARTER OF 2018

20 YEARS

- Miguel Murillo *Avalon On The Alameda*
Jennifer Manuel Echauri *Eaves West Valley*
Joseph Ssentongo *Avalon at Newton Highlands Redev*

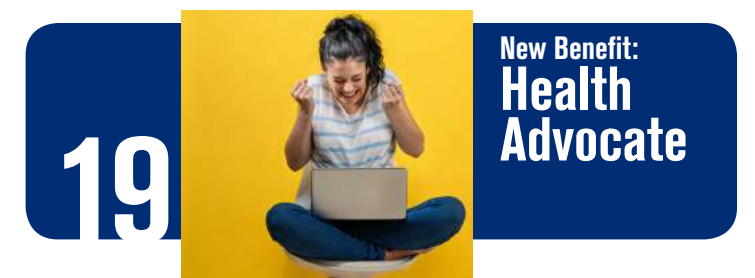
15 YEARS

- Rosita Scriven *Avalon Fremont*
Fe Gomez *Avalon at Mission Bay*
Jose Camilo *Avalon Irvine*
Rabia Ali Earls *Eaves Phillips Ranch*
Anselmo Palabrica Igharas *Avalon Calabasas*
Patricio Rodriguez *Avalon Oak Creek*

10 YEARS

- Leonifel Silva *Eaves Pleasanton*
Jose Samayoa *Avalon Silicon Valley*
Marc Niforos *Avalon Playa Vista*
Maria Ramirez *Residential Services San Jose*
Erika Saldivar *National Construction*
Frank Smith *Avalon at Foxhall*
Brian Min *Avalon Station 250*

THANK YOU FOR YOUR SERVICE TO AVALONBAY!

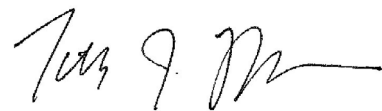


The Year Ahead for AVB

In 2019, we expect apartment market fundamentals to remain healthy. We are starting the year with a strong economy and labor market. We expect economic growth to taper off as we move through the year, however, due to a number of factors: a projected slowdown in global growth, the waning of the stimulative effects of corporate tax reform, and heightened uncertainty and volatility surrounding government dysfunction and monetary policy.

With that said, the consumer should continue to propel the economy in 2019. A healthy labor market and accelerating wages are boosting confidence, spending and household formation. These forces, along with demographics and housing affordability, should continue to support apartment demand. On the supply side, we expect deliveries to remain elevated in 2019, but new starts should be lower in our markets.

This economic backdrop provides the context for our goals in 2019. We plan to break ground on 10 new communities, complete another six and invest in another 45 current communities through redevelopment, remerchandising and apartment-only programs. Same store revenue will grow at a greater rate than in 2018, up 3.0%, and we will continue to invest in making the resident experience better, creating a great place for you to work, and giving back to our local communities. Together, we will achieve great results in 2019.



Tim Naughton
Chairman and CEO

How do I contribute?

We set our annual objectives carefully, considering all of our stakeholders.

Every number you see to the right isn't just highly impactful to the success of the company, it's highly impacted by all associates.

For example, you don't have to work directly with customers to impact NPS and online reputation — if you support and empower an RS associate, you're helping enable them to improve our relationships with customers, and making AvalonBay a better place to work all at the same time (hopefully driving our Glassdoor and Indeed ratings up along the way.)

These goals are interlinked the same way we are. By now you and your team have probably set 2019 goals — how do they support our company goals, and our purpose of *creating a better way to live?*

In pursuit of our purpose of Creating a Better Way to Live, in 2019 we will achieve...

ASSOCIATES

TOP 10% "I WOULD RECOMMEND AVB"

4.0+ GLASSDOOR RATING
3.9+ INDEED RATING

33 MID-LEASE NPS
NET PROMOTER SCORE
+1 POINTS VS. 2018
(excludes affordables)

5,600 NEW GOOGLE & FACEBOOK REVIEWS
4.3 NEW GOOGLE & FACEBOOK REVIEWS AVG STAR RATING

SHAREHOLDERS

3.3% CORE FFO GROWTH

GROWTH

3.0% NOI GROWTH
3.0% REVENUE GROWTH
3.0% OPEX GROWTH

COMPLETIONS **\$640M** 6 COMMUNITIES
STARTS **\$950M** 10 COMMUNITIES

REDEV **7** STARTS
REMERCH **15** STARTS
APT ONLY **23** STARTS

\$1.0 BILLION NEW CAPITAL REQUIRED

COMMUNITY

\$2.25 MILLION DONATIONS TO NONPROFITS
\$1.65M CASH
\$600K IN-KIND

14k VOLUNTEER HOURS
50% ASSOCIATE PARTICIPATION

2,000 PINTS OF BLOOD TO RED CROSS

Pictured: Avalon Belltown Towers
Opening Q2 2019

In 2019, I will achieve...

The Year Ahead for Associates



I will...
learn a third language (Italian) and speak it with some proficiency by 2020.

Kevin Johnson,
VP Customer Support Operations



I will...
visit California for the first time. San Diego, specifically.

Kevin Shively,
Sr. Manager, Customer Service

I will...

dedicate more time to my loved ones, earn my PMP certification, learn three new skills and travel to at least one location I've never been.

Amber McElroy,
Project & Issue Resolution Manager



I will...

finish my Master's degree and watch the final season of Game of Thrones.

Joe Pawelski
Manager, Market Research



I'm looking forward to...

supporting the Boston Region as we embark on re-imagining the operating model. There are exciting challenges ahead and I'm ready for them!

Garrett Pomeroy
Residential Services Office Coordinator



My team will...

continue supporting the amazing communities that work so hard to maintain our #1 spot in ORM year over year!

Ashlee Hanna,
Customer Experience Team Manager



My team will...

continue improving our NPS score! Everyone is engaged and committed to make this happen!

Nichole Ward
Community Manager

I'm looking forward to...

no more construction noise or mess once our competitor's mixed use construction is finally done! As an added bonus, we'll get the largest HEB grocery story in the entire state of Texas!

Reneé Renobato,
Community Manager

I will...

finish my Master's degree and travel to Spain with my husband.

Courtney Burstin,
Director, Human Resources



I will...

grow in my role as a supervisor, giving me the opportunity for further advancements and growth with the company. I plan to attend all trainings that are available. Most important I plan to help develop the associates on my team. Also, I will become a home owner!

Nichole Robinson
Front Desk Supervisor



My team will...

set record collection months for the business and have further development in reporting and analytics.

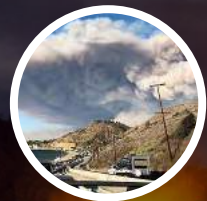
Chris Daves
Sr. Manager, Recovery Operations



Facing Down Wildfire

The 2018 wildfire season was the most destructive on record — burning 1.9 million acres of land, and causing more than \$3.5 billion in damages. The Woolsey fire, which began November 8, destroyed 97,000 acres on its own — and forced the full evacuation of three of our communities.

What happened:



November 8

The Woolsey fire ignited almost 8 miles from Avalon Oak Creek. The winds pushed it rapidly south.



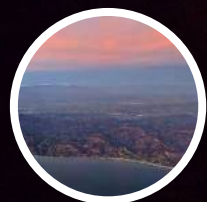
November 9

By day 2, the fire engulfed more than 70,000 acres and caused the evacuation of 295,000 people.



November 10

By day 3, 3,242 firefighters from Cal Fire and the United States Forest Service were combatting the blaze.



November 14

The fire flared up in wilderness but had burned away from populated neighborhoods. It still burned for another 7 days.

- **November 8**
- Avalon Oak Creek and Avalon Thousand Oaks Plaza were ordered to evacuate on the first day. Police and fire departments were literally banging on doors to get people going. Our teams were providing support and assistance to residents (while getting in touch with Risk Management, too.)



- **November 9**
- Avalon Calabasas got the evacuation order very early in the morning — many residents were woken up by it.

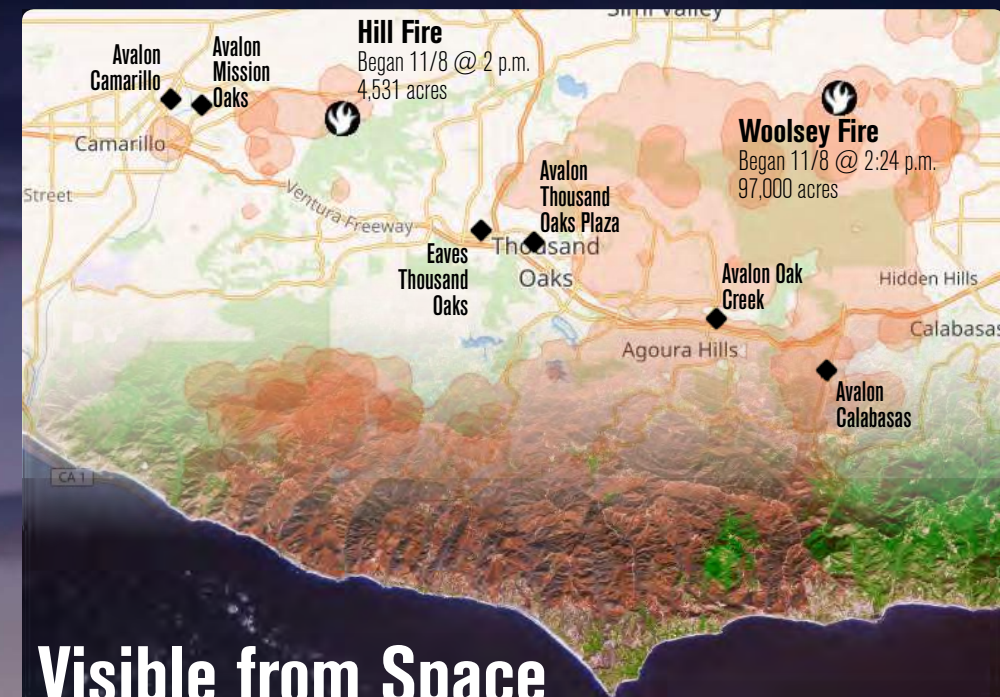
- **November 10**
- During the evacuation, many residents stayed in touch through the Facebook Neighbors groups, sharing news and tips as they heard them. For the associates who lived on-site, we set up furnished housing at our other communities, as hotels were full. Armando, the Oak Creek and Calabasas Maintenance Manager, even stopped by the communities to check on the property and elderly residents with mobility issues.



- **November 11**
- Avalon Thousand Oaks Plaza was the first community able to return.

- **November 12**
- Avalon Oak Creek was re-opened.

- **November 13**
- Avalon Calabasas was allowed to return.



Visible from Space

The impact of the Woolsey fire was so vast it could be seen from space. Above is satellite imagery depicting the area burnt by the fire.

Getting back to normal

As the evacuation order for each community was lifted, our maintenance team sprung into action. A team of 25-30 associates from all over the region pitched in to race through each community, cleaning and doing damage assessments, helping our residents get back to normal as quickly as possible. Fortunately, there was minimal damage to any of the communities or residents' property — the fires did not reach us, but the smoke did. Cleanup was an ongoing task. Pool filters were clogged with ash, many apartments and carpets smelled strongly of smoke, but fortunately, renter's insurance covered smoke damaged items for residents.

We replaced air filters in every apartment to help combat the smoke smell and distributed N95 pollution filter masks to help combat the smoke still in the air. For the first few days, residents had to boil their water to make sure it was safe; they were sometimes without power, and restoring the internet took a few days more. But our teams worked diligently to keep everyone happy, comfortable, and informed with the latest updates about what was happening. We didn't issue any rent credits for the time spent away from the apartment, but we did allow about 7 residents to end their leases due to medical conditions aggravated by the fire and resulting air issues.

Despite how stressful and impactful the fire was for everyone in the area, we got compliments on how quickly we got everything up and running again. This enabled our leasing team to assist neighbors who hadn't been as lucky. At Avalon Oak Creek, we were able to welcome 20 new households to the community from those who had lost their homes, while at Avalon Calabasas 15 new apartments were filled — with one whole cul-de-sac of residents referring each other to keep their neighbors together. We also helped wrap presents for a family that was displaced by the fire.

On our Doorstep

To the left is a map of the areas affected by the fire. As you can see, Avalon Oak Creek and Avalon Calabasas were nearly surrounded. At Avalon Calabasas, the fire got to within 10 feet of the grounds of the community.

POSITION SPOTLIGHT

PROCUREMENT MANAGERS:

AVB's Chief Negotiators

What does Procurement do?

Our role is to identify and contract with vendors that can supply AVB with goods and services that best meet the business' requirements around cost, quality, and service. This usually involves a few steps: needs identification; competitive bid process; negotiations; contracting and risk mitigation; implementation; and ongoing management of supplier relationships. The team is split into verticals supporting Construction, Corporate, Residential Services, and Procure-to-Pay.

What role do Procurement Managers have in doing it?

Procurement managers work with stakeholders to understand and define their needs, then manage the decision-making process to identify and contract with the most appropriate supplier for the business. This involves building a business plan, setting the strategy and approach, and guiding negotiations to achieve the best results for AVB.

What do you look for when hiring a new procurement manager?

I always look for the right mix of technical skills (i.e. mastery of the sourcing process), a customer focus, interpersonal skills, the ability to balance local requirements with regional/national goals, and fit within the Procurement Team as well as overall AVB core values.

What makes procurement managers successful in their roles?

Successful Procurement Managers have the ability to focus on individual stakeholders while still meeting the needs of the overall enterprise. Strong managers must also be able to build a plan, understand and manage negotiations, challenge the status quo by influencing without authority, and crunch numbers to help understand and present the best options to internal customers. Anyone on the Procurement team has to be flexible and willing to learn; there are always unplanned projects or concepts that come up and need to be supported.

Jeff Halper
Sr. Director, Procurement

Procurement Stats:

\$200M 2x

Annual spending under Procurement contracts increase since 2015

\$6.5M 2.5x

value brought to AVB through negotiated pricing & rebates increase since 2015

200+

Construction subcontractors pre-qualified since 2015



Joshua Thompson

Sr. Manager, Strategic Construction Sourcing

What drew you to this role?

The ability to focus on strategic and proactive problem solving.



Marla Denapolis

Strategic Sourcing Manager

What do you like most about this role?

The diversity in what I do each day. I learn so much about AvalonBay by working with so many different groups!



Paul Monterroza

Procurement Manager

What did you do before this?

I was on-site for 6 years in multiple Mid-Atlantic communities before joining the Procurement department in 2012.



Vickie Yoo

eProcurement Systems Manager

What drew you to this role?

I started my career in Procurement then I switched to IT and System Management. Managing a procurement system seemed a natural fit.

Negotiation Tips from the Pros:

"Never be so sure of what you want that you wouldn't take something better."

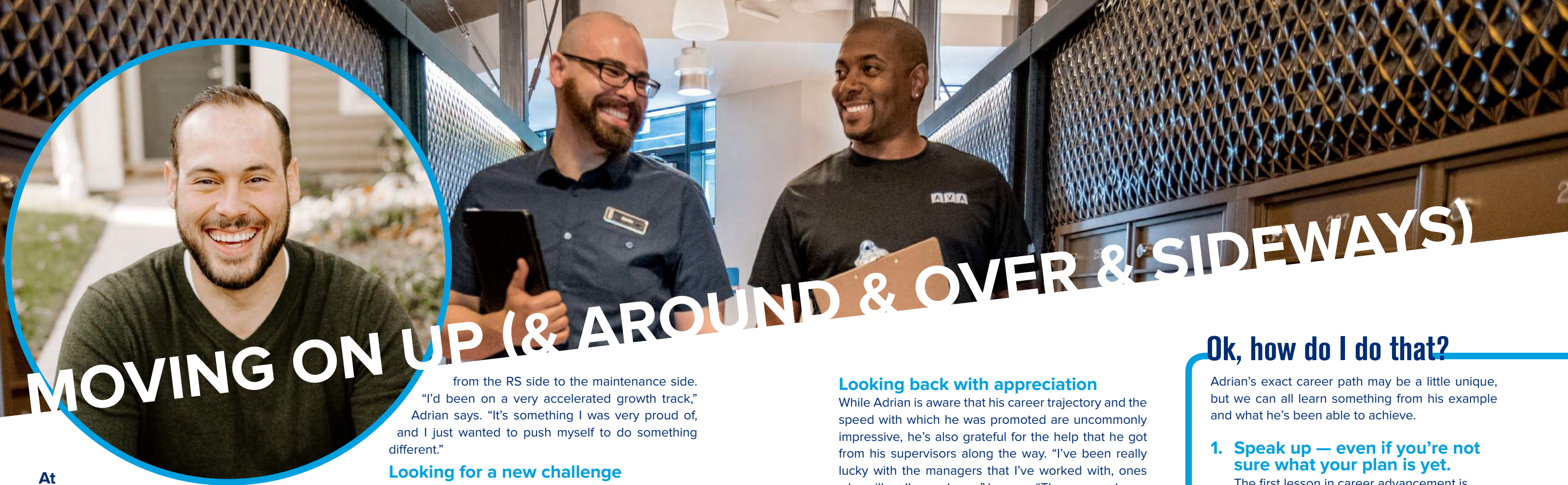
This quote from Chris Voss, former FBI lead negotiator reminds us to be flexible and agile, and recognize when we're ahead — when we might even get more than we expected.

Make a plan.

Know what you want, what you need, and what you are willing to give away. Use what you can give away as a negotiation for something you want or need.

Pay close attention to the details.

Look carefully through the contract for clauses with auto renewal, price escalation, and beware of any language that would put AvalonBay at risk.



MOVING ON UP (& AROUND & OVER & SIDEWAYS)

At AvalonBay,

where you start isn't necessarily where you'll end up. Few associates can attest to this better than Adrian Martinez. Shortly after joining the company as a Community Consultant in 2013, Adrian's team was told that the Avalon property where they worked in Fairfax, Virginia was being sold. While this news might have shaken most new employees, Adrian was determined to remain with AvalonBay. "I was just so passionate," he says. "My ambition to stay with the company was one of the driving factors of my continued employment."

Sticking with AVB

Luckily for Adrian, he was able to move to another open Community Consultant position at Avalon Park Crest in August 2014. After a few months there, he was promoted to Sales and Service Supervisor in January 2015. Jorge Lopez, Maintenance Manager at Avalon Park Crest, remembers working with Adrian fondly: "He always helped residents with maintenance concerns over the phone, which saved the maintenance team a lot of time! He was the best co-worker, and a role model to follow."

Becoming a Manager

A little more than a year later, in March 2016, Adrian's dedication was rewarded when he was promoted to Community Manager at Avalon Falls Church. It was there that Adrian started contemplating a transition

from the RS side to the maintenance side. "I'd been on a very accelerated growth track," Adrian says. "It's something I was very proud of, and I just wanted to push myself to do something different."

Looking for a new challenge

Adrian discussed a potential move to a maintenance role with his supervisors, including Tracy Wyckoff, his Portfolio Maintenance Director. "We didn't think about that transition right away," Tracy says. "But as time progressed and as Adrian moved through his career, we just constantly talked about the maintenance side, and he just always showed that interest. When he decided this was something he wanted to try, we enrolled him in a lot of the hands-on maintenance classes, some AVBU, and some on-the-job training." "I figured, if I was going to stick with Avalon, I didn't just want the on-site experience," Adrian says. "I would want to go for a director role. So what would make me the most valuable director?"

Switching Teams

In August 2018, Adrian's tenacity paid off again when he was named Maintenance Manager at Avalon Potomac Yard. Thami Lalou, who worked with Adrian at Avalon Falls Church, was one of many of Adrian's former coworkers who was not surprised by the move. "What's great about Adrian is that he's a go-getter," Thami says, and recalls a great working relationship with Adrian at Avalon Falls Church. "You won't see many Community Managers who will help you out with things like shoveling snow!"

Looking back with appreciation

While Adrian is aware that his career trajectory and the speed with which he was promoted are uncommonly impressive, he's also grateful for the help that he got from his supervisors along the way. "I've been really lucky with the managers that I've worked with, ones who will really coach you," he says. "There were always different kinds of options that were presented to me." Adrian says that expressing an interest in advancement is the first and best thing that an associate can do to start to grow into their next job opportunity. "Let them know what your interests are, and also find out where they see you. If they don't know you're looking to be promoted, how are they going to help you?"

What comes next?

Now in his sixth year with AvalonBay, Adrian has no plans to slow down and get complacent. Even with the demands of his Maintenance Manager role, he still finds time for other pleasures in his life, like cooking and rugby. And despite all he has already achieved on both the RS and maintenance sides, he says he still wants to keep growing with the company. "My goal was to be a POD or PMD, and I'm not there yet!"

This story was written by Ted McCarthy, a Community Consultant at Eaves Tunlaw Gardens.

Stay Tuned!

Be sure to check out the AvalonBay instagram (@avalonbaycommunities), where Adrian will be doing an instagram takeover for a day to show what it's really like to work in Maintenance!



Ok, how do I do that?

Adrian's exact career path may be a little unique, but we can all learn something from his example and what he's been able to achieve.

1. Speak up — even if you're not sure what your plan is yet.

The first lesson in career advancement is always to speak up to your manager. It's also important to know that you don't have to know what you want before you do that. You and your manager can have a discussion: they have a special perspective on your skillset, and they may be able to help you set your next step goals, as well as achieve them.

2. Listen up — even if you're not hearing what you want to.

Everyone goes through phases in career development where you and your manager disagree on whether you're ready for the next step. If your manager doesn't believe you're ready, ask them how you can prove you are.

3. Be fearless, but flexible.

You may apply to multiple positions before you get to that next step — remember that you're never the only candidate being considered, and missing out on one role doesn't derail your plans. Also remember that the more flexible you are, the more opportunities you have. We're a big company, but that only helps you find opportunities if you're willing to look more than a mile down the road!

OUR NEW MARKETS: DENVER

UP BY THE MOUNTAINS

OUR NEW MARKETS: SE FLORIDA

DOWN BY THE BEACHES

Our presence in our two newest markets is continuing to grow. Between both Denver and Southeast Florida, we have 5 acquisitions up and running (with a 6th about to close), one property under construction and two more in the pipeline. These properties represent an exciting new frontier to our company's growth.

AVA RiNo Development Right

AVALON DOVE VALLEY Development Right



THE LODGE DENVER WEST
252 apartments
thelodgedenverwest.com

RIDGE AT WHEATLANDS 338 apartments ridgeatwheatlands.com



(under contract)



THE MEADOWS
240 apartments
meadowsluxuryapartments.com

IRONWOOD AT RED ROCKS 256 apartments ironwoodatredrocks.com



THE ALEXANDER & ALEXANDER LOFTS
310 apartments
alexanderlivingwpb.com



850 BOCA
370 apartments
850bocaraton.com



AVALON DORAL
370 apartments
(under construction)

Market Highlights

DENVER

6.3% RENT GROWTH THIS CYCLE
1-3% HOUSEHOLD GROWTH ACROSS SUBMARKETS
\$83k MEDIAN HOUSEHOLD INCOME

MIAMI

3.9% RENT GROWTH THIS CYCLE
1.4% HOUSEHOLD GROWTH

WEST PALM BEACH

4.1% RENT GROWTH THIS CYCLE
1.3% HOUSEHOLD GROWTH

DATA IS CURRENT AS OF 9/2018

Want to join us?

While these properties are currently being managed by Greystar (or still being built), there are a variety of career opportunities on the horizon for anyone interested in or willing to relocate.

If you're interested, talk to your manager and update your [talent profile in AVBU](#) sooner rather than later so you can be considered!



A GOAL OF GIVING BACK

AvalonBay has a focus on philanthropy and giving back to the communities where we work and live. Through our Building Strong Communities program, associates have the opportunity to do meaningful and life-changing work outside the four walls of AvalonBay. From donation drives and volunteer events to lending your business expertise, all associates are encouraged to give back on company time! Creating a better way to live extends beyond the experiences we create for residents and associates to our local communities and the greater world. To show that this is not just talk, we set some big goals that we can all contribute to. There are opportunities for you to get involved throughout the year, so keep an eye out for information from your regional BSC teams or visit [Benevity](#) for upcoming events. Thanks for giving back and helping to reach our Building Strong Communities goals!



AVALONBAY COMMITS TO SETTING SCIENCE-BASED TARGETS

AvalonBay recently committed to setting science-based emissions reduction targets to be approved by the [Science-Based Targets initiative \(SBTi\)](#). AvalonBay joins the growing group of leading companies that are setting emissions reduction targets in line with what climate science says is necessary.

Science-based targets provide companies with a clearly defined path that specifies how much and how quickly they need to reduce their greenhouse gas emissions. The Science-Based Targets initiative is a collaboration between CDP, World Resources Institute (WRI), the World Wide Fund for Nature (WWF), and the United Nations Global Compact (UNGC), and champions setting targets that align with transitioning to a low-carbon economy. Since the signing of the landmark Paris Agreement over three years ago, the number of companies committed to reducing emissions has increased and AvalonBay is proud to join the ranks of these organizations taking action.

“As the cities and markets in which we do business move toward a low-carbon future, AvalonBay has plans to lead the way and contribute positively to this future,” said Tim Naughton, Chairman and CEO. “We know that fulfilling our purpose of creating a better way to live requires us to continue to set ambitious and innovative goals aligned with climate science, and, as a result, AvalonBay is committed to setting science-based targets.”



WINNING INNOVATION

Driven by a focus on continuous improvement, AVB Labs was developed to fund AVB associates to research, experiment and collaborate on ideas to implement new innovation into existing AVB business processes. In 2018, we invited all associates to submit their innovation ideas in three categories: Sustainability, Revenue Generation and Customer Experience. Six finalists were selected and last fall four ideas were presented to a panel in a “Shark-Tank-Like” atmosphere. Three were selected to move ahead for further research and implementation in 2019! **Congratulations again to the three 2018 AVB Labs winners! And keep a lookout for AVB Labs’ 2019 call for nominations.... coming soon!**

JENNIFER BECKMAN
Assistant Project Manager
REDEVELOPMENT

SEAN STRAUSHEIM
Project Superintendent
REDEVELOPMENT



WINNING IDEA:
SOLAR POWERED TRAILER FOR CONSTRUCTION SITES

Solar is not new to AvalonBay, but using solar power for our redevelopment and new development construction projects is. By investing in solar equipment specific for use on construction sites, we have an opportunity to reduce costs as well as time to mobilize the sites. And once purchased, we can reuse the equipment at other job sites with little to no additional investment. Plus, we can advertise that these job sites are powered by the SUN!

SUSIE MAGLICH
Director of
Design Resources
DESIGN



WINNING IDEA:
AVBTUBE FOR MAINTENANCE/RS

Maintenance teams across AvalonBay are extremely knowledgeable about what they do. So why not share that knowledge with others at AVB? AVBTube is an online training program for Maintenance, consisting of short training videos featuring AvalonBay’s Maintenance associates and vendors. The goal of AVBTube is to improve the quality of repairs, while also reducing time spent on service requests and repairs, resulting in increased resident satisfaction and lowered operating expenses.

JOSH THOMPSON
Senior Manager, Strategic
Construction Sourcing
PROCUREMENT



WINNING IDEA:
INSULATED CONCRETE FORMS (ICF)

Remember the home that was the only one standing after Hurricane Michael? That was built with ICF. Insulated Concrete Forms (ICF) is an innovative solution to building technology that holds great promise on many fronts. Using ICF for AvalonBay’s new developments would not only increase the durability of our buildings, but reduce costs, speed up the construction process, provide more energy efficiency and help reduce noise for our residents.

Developing Leaders New Leadership & Management Courses

Empowering Associates

Two important things that the Associate Perspective Survey (APS) results told us are that associates are looking for more clarity on growth and career development and that managers play a key role in keeping associates engaged and motivated.

Starting at the beginning of next quarter, associates will have a new resource to support their desire to grow and have successful careers at AvalonBay.

Leading Self will be an online course that demonstrates what individuals can do to be achieve goals, grow successfully and be productive in their careers.

Developing People Managers

Starting this year, people managers will also have new resources to prepare them to lead their teams and support the development needs of their associates. **Fundamentals of Management**, our current management course, will be replaced with two courses:

- **People Manager Orientation** – An online course that provides all new people managers with guidance on key responsibilities, as soon as they assume this new role. The goal of this course is to ensure that managers know *what* they are supposed to do, right away, and know *where* to find resources on topics that include recruiting and hiring, managing ongoing performance, wage and hour administration, and termination. This course will be rolled out in Q2.
- **Managing at AvalonBay** – An instructor-led course that focuses on providing managers with the knowledge and behaviors necessary to lead associates' performance and development at AvalonBay. Managing at AvalonBay will build on the People Manager Orientation course by focusing on *how* to do things. Topics will include setting expectations, providing feedback, having career development conversations, coaching, and counseling. The course will be available in Q3.

The audience for the **People Manager Orientation** and **Managing at AvalonBay** will be Vice Presidents and below. Stay tuned for when these courses will be available for registration.

Managers will also have webinars on management topics to support their ongoing development. Be on the lookout for more details over the coming months!

Making healthcare easier HealthAdvocateSM

HealthAdvocate is a new benefit being offered to AvalonBay associates in 2019 to help navigate the increasingly complicated world of healthcare, as well as deal with personal problems.

Their experts will answer your questions and take on virtually any healthcare or administrative issue so you can get to the right care at the right time. They also provide confidential counseling and the right support to help you work through personal issues, **all at no cost to you.**

You can reach them at:

866.799.2728

answers@HealthAdvocate.com
HealthAdvocate.com/members
or via their apps on the
Android and Apple
App stores.



Support for every type of medical condition

- Explain health conditions, diagnoses and treatments, research treatment options
- Arrange second opinions and transfer medical records; coordinate care and services

Take the hassle out of healthcare

- Find the right in-network doctors and make appointments
- Review medical bills to find errors or duplicate charges; resolve complicated claims and billing issues

Confidential support for personal problems

- Work through relationship issues, stress, depression, substance abuse and more
- Build coping skills to manage life's challenges and gain control of your life

Work/life resources to make life easier and find balance

- Locate childcare, eldercare, summer camps, special needs services and relocation support
- Easy access to legal/financial experts and information, saving you time, money and worry



CREATING A BETTER WAY TO LIVE

