

Creating a
Better Way
to Work



Avalon Bothell Commons, Washington

AVALONBAY BENEFITS HIGHLIGHTS

For Part-time and Temporary Associates

AvalonBay
COMMUNITIES

At AvalonBay, we offer our part-time and temporary associates valuable benefits and programs that help you and your family stay healthy and well.

HOW TO ENROLL

Use Aptia365.com/AvalonBay to choose your benefits.

Enroll online

Visit the Aptia365 website at Aptia365.com/AvalonBay, elect “Get Started” and follow the instructions to register or access the Aptia365 Benefits Marketplace through your myAvalonBay App Launcher for easy access without a login.

Multi-factor Authentication (MFA)

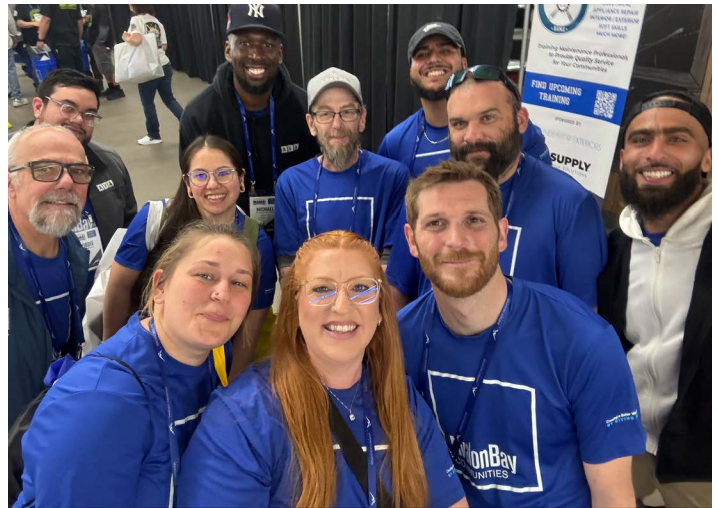
- MFA combines your username and password with a temporary numeric code sent to you as an additional security factor to confirm your identity and keep your information safe. Each time you log in, you will go through the MFA code process.
- You will need to provide the last four digits of your Social Security Number (SSN), your last name, date of birth and zip code.
- Choose either the email and/or phone number your employer provided. A verification code will be sent to the device you selected, and you will enter that code to complete registration.
- If an email or phone number has not been provided, you will need to add an email address at this time. You can input an alternate email or phone number to be used for future verification.

Expert Guidance

- Use the Expert Guidance decision support tool to get advice on what healthcare packages best suit you and your family. Simply answer a few questions and you'll be prompted to select the package or customize it further to best meet your needs.

How does Expert Guidance work?

- It starts with a few confidential questions online to get to know you better.
- Your responses allow the Expert Guidance tool to find the best options for you.



Eligibility Details

Regular associates scheduled to work at least 16 but less than 30 hours per week are eligible for part-time benefits:

- Dental and vision insurance
- 401(k) (eligible first of month after 30 days)
- Employee Stock Purchase Plan (ESPP)
- Supplemental Medical Insurance
- Voluntary Benefits and Discount Programs
- Wellness programs
- Paid Sick Leave

Temporary associates are eligible for the following benefits:

- Commuter benefits
- Work/Life benefits
- 401(k) after reaching 1,000 service hours
- Paid Sick Leave

Enroll by phone or chat

When you need to talk to a real person, reach out to a Aptia365 benefits counselor by phone or online chat. Counselors are knowledgeable about our benefits and can help you review your coverage options, answer all your benefit questions, and walk you through the enrollment process. Spanish speaking counselors are available.

Aptia365

Call: 1-855-601-1762

Hours: Monday - Friday, 8 a.m. - 7 p.m. ET

Chat: [Aptia365.com/AvalonBay](https://www.aptia365.com/AvalonBay)

Hours: Monday – Friday, 7 a.m. – 9 p.m. ET

Virtual assistants available 24/7

Enrollment Steps

1. **Visit [Aptia365.com/AvalonBay](https://www.aptia365.com/AvalonBay).**
2. **Review and update your personal information including dependents.** Make sure your dependent information is correct and all your dependents are eligible. Upload dependent verification proof if you are adding any dependents.
3. **Add beneficiaries.**
4. **Answer a few questions about your health needs and priorities in Aptia365.** This will help the website identify the best coverage for your needs.
5. **Shop for benefits.** Compare plan features and costs. Use the videos, articles, and tools in the Knowledge Center to learn more about the plans available to you.
6. **Complete your benefits enrollment within 30 days of your hire date or becoming newly eligible for benefits.**
7. **Screenshot, print, or save your enrollment confirmation upon completion.** The selections you make will be effective the first of the month following 30 days of employment or on the first of the month following a position change if you are already an AvalonBay associate.



DENTAL BENEFITS

AvalonBay offers dental coverage through MetLife to help you maintain a healthy smile through regular preventive care and to fix covered problems as soon as they occur.



2026 Dental Plans

- Premier Plan
- Basic Plus Plan

Key features

- 100% in-network preventive and diagnostic care (using providers in the PDP Plus network)
- Affordable coverage that helps you manage the cost of dental treatment
- Wide network of providers that have agreed to negotiated rates, which helps you save money
- Orthodontia coverage for adults/children is offered under the premier plan

VISION BENEFITS

To help you keep life in focus, AvalonBay offers you the opportunity to enroll in vision insurance through VSP, which provides coverage for periodic eye exams, eyeglasses, and contact lenses for you and your eligible dependents.

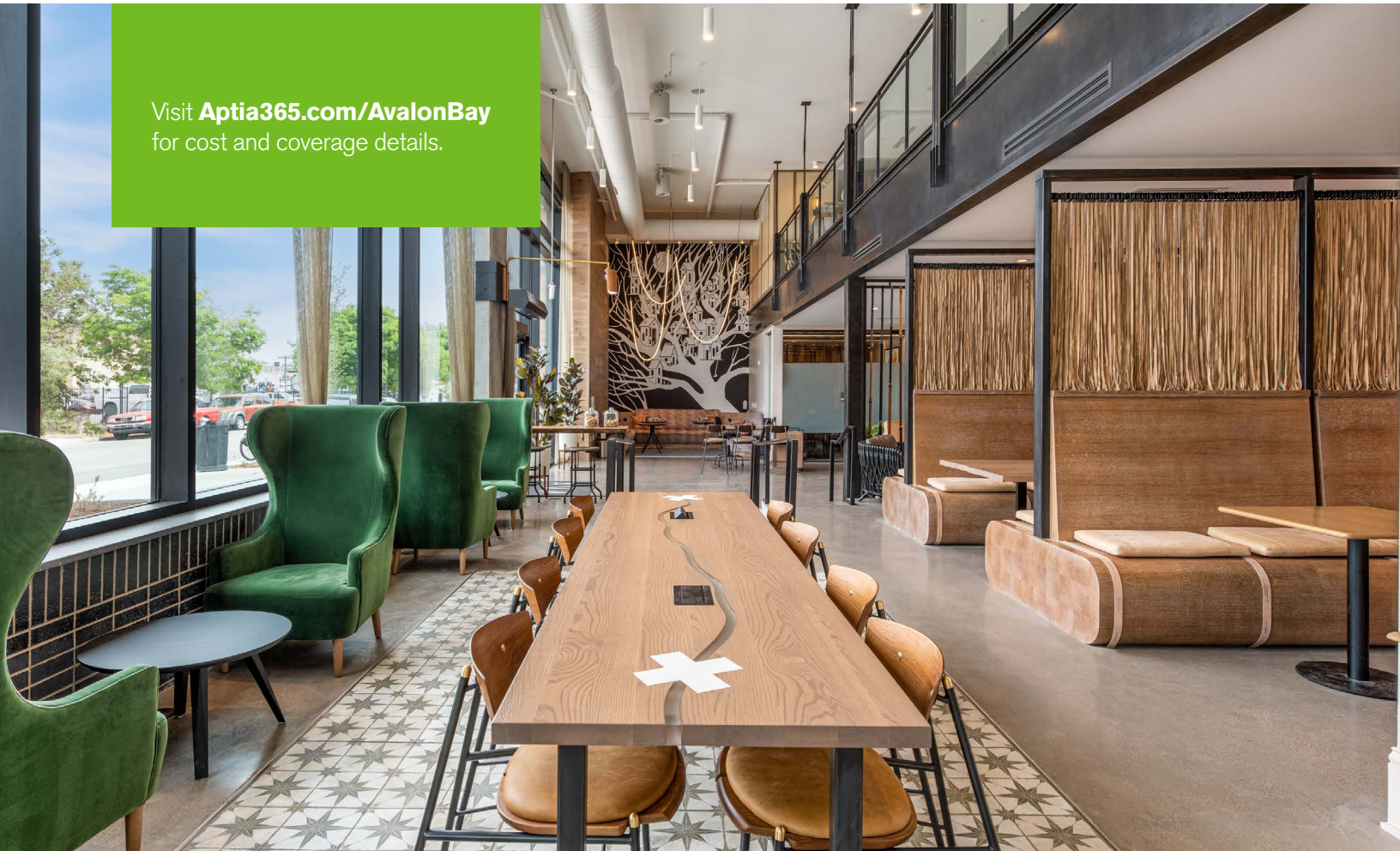


2026 Vision Plan

Key features

- Eye exam covered every year, with only a small copay charged to you
- Coverage for prescription eyeglasses or contact lenses so you can choose the method of correction you prefer
- Wide network of providers that have agreed to negotiated rates, which helps you save money
- Enhanced coverage, including Diabetic Eyecare Plus program, Computer Vision Care and Safety Glasses

Visit Aptia365.com/AvalonBay for cost and coverage details.



FREE WELLBEING PROGRAMS FOR ALL ASSOCIATES

Maven for Parenthood, Midlife, and Menopause

Maven is an **on-demand healthcare concierge** that offers modern, **holistic healthcare through their virtual clinic**.

This program provides support to associates and their partners on a variety of paths to parenthood such as fertility, egg freezing, IVF/IUI, pregnancy, loss, adoption, surrogacy, and even postpartum and early pediatrics.

Maven also provides **gender-inclusive care during midlife** by providing 24/7 access to providers that specialize in menopause and midlife health, offering career/lifestyle coaching, and providing personalized support for symptom management.

Get started today at mavenclinic.com/join/AvalonBay or by emailing support@mavenclinic.com.



Avalon Coconut Creek, Margate, Florida

Lyra Health Tobacco Cessation Program

Lyra Health offers a confidential program designed to help members reduce tobacco and nicotine use using scientifically proven techniques and support from expert coaches—right from your mobile device. When you register for Lyra, you can receive:

- One-on-one virtual coaching with a personal coach or counselor
- 24/7 access to self-guided activities and helpful content on the Lyra mobile app
- Support and guidance on medications to help reduce nicotine cravings

To get started, register at my.lyrahealth.com or call **877-224-7661**.

Wellthy for Caregivers

With Wellthy caregiver support services, you can get help taking care of aging, chronically ill, or disabled loved ones. When you set up an account with Wellthy, you're assigned a dedicated Care Coordinator who creates a plan and completes tasks for you, all through a modern online experience. Care Coordinators will help you by scheduling appointments, refilling prescriptions, handling prior authorizations, sourcing and vetting the right in-home aide, handling a move into a care facility, coordinating with insurance companies, and much more.

Associates can also use Wellthy to find trusted alternative childcare when daily care falls through (daycare/nanny/etc). Additionally, associates can plan ahead and build a back-up care circle to ensure you're prepared for any situation.

Enroll today at join.wellthy.com/AvalonBay.

RethinkCare for Parents

Kids don't come with an instruction manual. Fortunately, you have RethinkCare. RethinkCare gives parents and caregivers free virtual support for a wide variety of parenting challenges. Parenting support is available for children ages 1 to 18 and no formal diagnosis is needed. RethinkCare can help your child reach their fullest potential by equipping you with tools, resources, and expert consultation sessions.

After enrolling with RethinkCare, you receive one-on-one virtual sessions with behavioral experts and special educators, access to a video library based on principles of Applied Behavior Analysis (ABA), resources such as printable teaching materials, expert-led webinars, care coordination capabilities, data collection and progress reporting tools, peer support forums, and much more!

Get started today by going to <https://connect.rethinkcare.com/sponsor/AvalonBay> calling **800-714-9285**, or emailing support@rethinkcare.com.

FREE WELLBEING PROGRAMS FOR ALL ASSOCIATES



Lyra Mental Health and the Employee Assistance Program (EAP)

Lyra is available to associates, partners/spouses, children/teens, and household members for **FREE!**

The EAP, provided by Lyra, is a free, confidential benefit to help you and your family members live well, at home and at work. The EAP offers:

- **Confidential support** for a variety of issues, including work/life balance, family and relationships, depression and stress management, alcohol/substance abuse, and more.
- Up to **eight free counseling sessions**, then you will have access to continued in-network care.
- Video counseling via smartphone, computer or tablet as well as in-person support for members who may want it.
- **Referrals** to local professionals and services to fit your needs.

With Lyra, you can also get access to your own personal Lyra Coach, Lyra's evidence-based eLearning platform, financial services, dependent care services, and more!



Reach out today.

Visit avalonbay.lyrahealth.com or call **877-224-7661** for more information.



Avalon Redmond Campus, Redmond, Washington

SUPPLEMENTAL MEDICAL PLANS

Supplemental medical plans provide cash payments to help offset the cost of a covered medical event. You pay the full cost of coverage through post-tax payroll deductions. Be sure to consider your anticipated medical needs for the coming year — for example, a major surgery — when deciding if supplemental coverage is right for you.

AvalonBay offers three different types of supplemental medical plans through Reliance Standard Life Insurance (RSLI):



Accident Insurance

Accident insurance helps protect you from unexpected financial stress if you or a covered family member has an accident. It supplements your primary medical plan by providing cash benefits in cases of accidental injuries. You can use this money to help pay for medical expenses not paid by your medical plan (such as your deductible or coinsurance) or for anything else (such as everyday living expenses).



Critical Illness Insurance

When a serious illness strikes, critical illness insurance can provide financial support to help you through a difficult time. It protects against the financial impact of certain illnesses, such as a heart attack, cancer, or stroke.

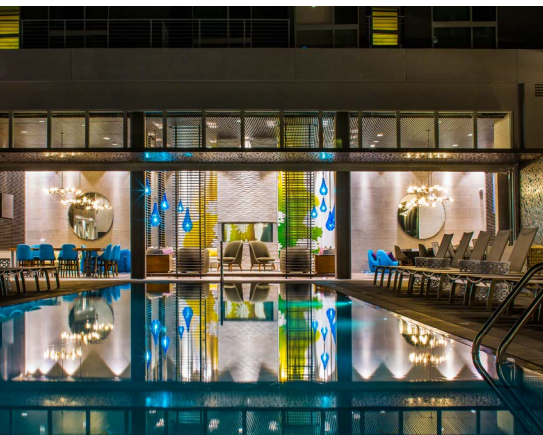
This plan also includes a Health Screening Benefit, which will provide you with a \$50 benefit per calendar year if you have a covered health screening including an annual physical and age appropriate cancer screenings.



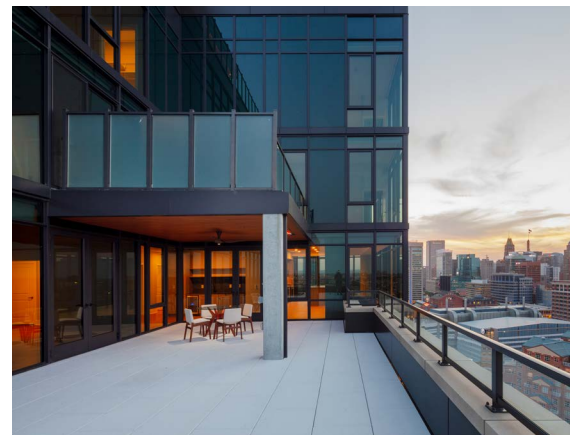
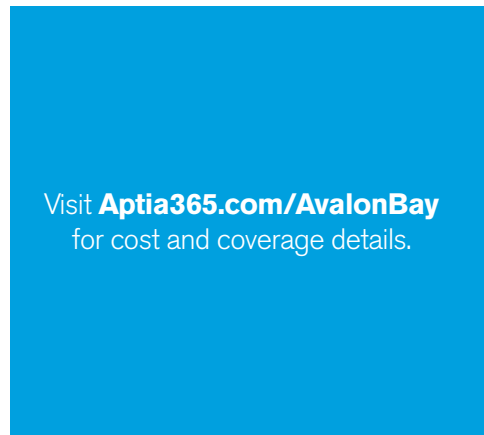
Hospital Indemnity Insurance

A trip to the hospital can be stressful, and so can the bills. Even with a major medical plan, you may still be responsible for copays, deductibles, and other out-of-pocket costs. The hospital indemnity plan can help offset your share of the cost associated with a covered sickness or accident.

This plan will pay a set amount when you incur certain covered medical expenses. You can use this money to help cover hospital stays, ambulance service, surgery, and certain inpatient or outpatient treatments. The plan pays benefits in addition to any other insurance.



Avalon West Hollywood, California



Avalon 555 President, Baltimore, Maryland

FINANCIAL WELLNESS PROGRAMS



401(k) Retirement Savings Plan

AvalonBay's 401(k) plan, offered through Fidelity, can help you reach your financial goals for retirement using the convenience of payroll deductions.

Your Contributions

The maximum annual contribution allowed by the IRS for your 401(k) Retirement Savings Plan is \$24,500 in 2026. If you are age 50 or older, you can make additional catch-up contributions of \$8,000, or up to \$11,250 if you are ages 60 to 63.

AvalonBay's Contributions

When you save for your retirement, we do, too. AvalonBay matches 50% of your contributions to the plan, on the first 8% you contribute to the plan — that's free money toward your retirement.



Visit netbenefits.com to get started.



Employee Stock Purchase Plan

Twice a year, AvalonBay provides associates the opportunity to purchase company stock at a 15% discount — January 1 to June 10 and July 1 to December 10. The Employee Stock Purchase Plan (ESPP) offered through Computershare EquatePlus, can help you reach your financial goals and allow you to:

- Purchase AvalonBay stock at a discount — an opportunity that is available only to AvalonBay associates. The discount is taken off the **lesser** of the stock price on the beginning and ending of the purchase period, which means participating associates lock in an even greater discount on the purchase date; and
- Contribute as little as \$10 per paycheck through convenient after-tax payroll deductions. The contributions accumulate over a six-month purchase period and are used to buy stock on the last business day of the purchase period.

There are 2 purchase periods each year: January 1 through June 10 and July 1 through December 10. Associates can enroll during an election period prior to the start of each purchase period and are automatically enrolled in subsequent purchases unless chosen to withdraw from the program.

To learn more about the ESPP:

- Visit <https://avalonbay.sharepoint.com/HR/Pages/Employee-Stock-Purchase-Program.aspx>
- To enroll during the upcoming enrollment period:
 - Visit www.equateplus.com
 - Call **1-866-397-5753**



VOLUNTARY BENEFITS AND DISCOUNT PROGRAMS

You have access to a variety of additional programs that can help save you money and provide important assistance with everyday needs.



Legal Plan

MetLife Legal offers economical access to attorneys for legal services such as will preparation, estate planning, and family law.



Pet Insurance

Pet Insurance through Nationwide can give you peace of mind, knowing you can get help paying for pet care.

- Covers surgeries, lab fees, x-rays, prescriptions and more.
- Offers access to a 24-hour vet helpline for veterinary care.



Identity Theft Protection

Services from Allstate monitor your identity, detect fraud, and restore your identity in the event of theft:

- Provides proactive identity and credit monitoring, which protects you against identity fraud.
- Offers full-service identity restoration.



Commuter Benefits

- Contribute up to \$340/month on a pre-tax basis to pay for parking expenses.
- Contribute up to \$340/month on a pre-tax basis to pay for transit expenses (i.e. bus, train, metro, vanpool).
- You can start/stop your payroll deductions at any time throughout the year.
- **Unused money rolls over from year to year and you have 180 days to submit claims for any expenses.**



Childcare Discount

AvalonBay associates are eligible to receive 10% off tuition and extended care fees for children attending any location of The Learning Experience. Please visit www.thelearningexperience.com to view a location near you.



Auto & Home Insurance

Farmers GroupSelect gives you access to personal insurance policies including home (not available in MA or FL), auto, and recreational vehicle and boat.



PerkSpot Discount Mall

Gain access to exclusive prices, discounts, and offers from hundreds of local and national merchants through the PerkSpot Online Discount Mall:

- This service is provided at no cost to you.
- Save up to 40% through offers that interest you, including health clubs, movie theaters, restaurants, retailers, and cellphone providers.
- Get started today at avalonbay.perkspot.com.

Visit Aptia365.com/AvalonBay for cost and coverage details.

