



*Avalon Bothell Commons, Washington*

# 2026 BENEFITS AT A GLANCE

This guide presents highlights of your AvalonBay Benefits. For detailed information about plan provisions and eligibility, please refer to the information provided in the plan documents. In the event of a conflict between the information on this guide and a plan document, the plan document will prevail.

# 2026 MEDICAL PLANS

You are eligible for medical coverage if you are a full-time associate working at least 30 hours per week. Benefits will be effective on the first of the month following your first 30 days of employment, or on the first of the month following a position change if you are already an AvalonBay associate.

The chart below provides an overview of the medical plans' in-network coverage features. For complete cost and coverage information, log on to [Aptia365.com/AvalonBay](https://Aptia365.com/AvalonBay).

	<b>\$1,850 PLAN</b>	<b>\$3,400 PLAN</b>	<b>\$400 PLAN</b>	<b>\$900 PLAN</b>
<b>HSA eligible</b>	Yes	Yes	No	No
<b>Company contribution to HSA</b>	Associate salary less than \$55,000: \$600 for individual coverage; \$1,200 if you cover dependents  Salary of \$55,000 or more: \$400 for individual coverage; \$800 if you cover dependents		Not eligible	Not eligible
<b>In-network care: Your costs</b>				
<b>Preventive care</b>	Covered at 100% in-network, so you pay nothing	Covered at 100% in-network, so you pay nothing	Covered at 100% in-network, so you pay nothing	Covered at 100% in-network, so you pay nothing
<b>Individual deductible</b>	\$1,850	\$3,400	\$400	\$900
<b>Family deductible</b>	\$3,700 (True Family) ★	\$6,800	\$800	\$1,800
<b>Individual out-of-pocket maximum</b>	\$3,500	\$6,800	\$2,200	\$3,000
<b>Family out-of-pocket maximum</b>	\$6,500	\$13,600	\$4,400	\$6,000
<b>Your coinsurance</b>	20%	30%	20%	20%
<b>Office visit (primary care/specialist)</b>	20% after deductible	30% after deductible	\$20 copay/\$40 copay	\$40 copay/\$60 copay
<b>Lyra telemedicine visits (after 8 free sessions)</b>	20% after deductible	30% after deductible	\$20	\$40
<b>CirrusMD telemedicine visits</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<b>Emergency room visit</b>	20% after deductible	30% after deductible	\$150 copay, then 20% after deductible	20% after deductible
<b>Prescriptions: Your costs</b>				
<b>Retail: 30-day supply</b> Generic Formulary Nonformulary	20% after deductible 20% after deductible 20% after deductible	30% after deductible 30% after deductible 30% after deductible	Deductible does not apply: \$10 copay \$30 copay \$60 copay	Deductible does not apply: \$10 copay 30% (min \$25, max \$50) 45% (min \$40, max \$80)
<b>Mail order: 90-day supply</b> Generic Formulary Nonformulary	20% after deductible 20% after deductible 20% after deductible	30% after deductible 30% after deductible 30% after deductible	Deductible does not apply: \$25 copay \$75 copay \$150 copay	Deductible does not apply: \$25 copay 30% (min \$62.50, max \$125) 45% (min \$100, max \$200)

## KNOW YOUR RX

It's important to understand a few key prescription drug terms.

### Generic Medication:

FDA-approved copies of brand name medication in dosage, strength, route of administration, quality and performance.

### Formulary Medication:

A list of brand name medications that are preferred over others because they provide the same clinical outcomes at a lower cost.

### Non-Formulary Medication:

Brand name medications that are still covered by the plan, but at a higher cost to you because they are not considered preferred.

★ **Important Reminder:** The \$1,850 Plan has a true family deductible and out-of-pocket limit. This means that if you cover a dependent (e.g., spouse, child, or multiple children), your family will need to meet the full family deductible of \$3,700 before co-insurance applies. It can be met by one family member or a combination of family members.

# SAVINGS AND SPENDING ACCOUNTS

## Health Savings Account (HSA): Fidelity

If you enroll in the \$1,850 Plan or \$3,400 Plan, you're eligible to open and contribute money to a tax-free Health Savings Account (HSA) through Fidelity.

### With an HSA:



#### PUT MONEY IN TAX-FREE.

- Contribute to your HSA through before-tax payroll deductions (up to IRS annual limits).
- Change your contribution amount anytime in Aptia365.
- You can manage your HSA account by going to [www.netbenefits.com](http://www.netbenefits.com) or calling **800-544-3716**.



#### GET COMPANY CONTRIBUTIONS.

- **Associate salary less than \$55,000:**
  - \$600 for individual coverage
  - \$1,200 if you cover dependents

- **Salary of \$55,000 or more:**

- \$400 for individual coverage
- \$800 if you cover dependents

AvalonBay contributes one time per year to the HSA.

#### Contribution Limits

In 2026, the limits on total contributions to your account (from both you and AvalonBay) are:

- Up to \$4,400 for individual coverage
- Up to \$8,750 for family coverage
- Associates who will be age 55 or older in 2026 may contribute an additional \$1,000

**NOTE:** The AVB company contribution is pro-rated based on when you join the AVB medical plan. New HSA members must open an HSA account with Fidelity to receive the AvalonBay contribution. To open, call Fidelity at **1-800-544-3716** or login to your account at [www.netbenefits.com](http://www.netbenefits.com). From the homepage, click "Open" next to Health Savings Account.

If you already have an HSA account, you don't need to open a new one, but you need to enroll in order to get the employer contribution.



#### PAY FOR CARE TAX-FREE\*

- Pay for eligible medical, dental, and vision expenses for you and your family using your HSA debit card (up to the available balance in your account).
- See a list of eligible expenses at [irs.gov/publications/p502/index.html](http://irs.gov/publications/p502/index.html).

\*Money in an HSA can be withdrawn tax-free as long as it is used to pay for qualified health-related expenses. If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn, plus a 20% penalty tax if you withdraw the money before age 65.



#### CARRY UNUSED MONEY OVER.

- All the money in your HSA is yours to keep, year after year even if you switch medical plans or leave AvalonBay.
- You can build up savings to pay for future health care expenses. You can even invest your money, giving you the potential for tax-free earnings growth and a way to plan ahead for your medical costs in retirement.

\*Money in an HSA can be withdrawn tax-free as long as it is used to pay for qualified health-related expenses. If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn, plus a 20% penalty tax if you withdraw the money before age 65.

# SAVINGS AND SPENDING ACCOUNTS (CONTINUED)

## Limited Purpose FSA: WEX Benefits

### Available only to associates who enroll in the \$1,850 Plan or \$3,400 Plan

- Designed to work together with your Health Savings Account (HSA) for additional tax-saving opportunities.
- Contribute an additional \$3,400 annually through before-tax payroll deductions. Only **dental** and **vision** expenses are allowed until you meet your medical deductible, then eligible medical and prescription drug expenses are allowed. For a list of eligible expenses, visit [irs.gov/publications/p502/index.html](http://irs.gov/publications/p502/index.html).
- Your annual contribution will be divided into equal deductions from each paycheck. Your entire annual contribution amount is available to you from the beginning of the plan year.
- Unused money does not carry over at the end of each year — **use it or lose it**.

## Health Care FSA: WEX Benefits

### Available to associates who enroll in the \$400 or \$900 Plans, or do not elect AvalonBay medical coverage

- Contribute up to \$3,400 annually through before-tax payroll deductions to help cover your eligible medical, vision and dental expenses. For a list of eligible expenses, visit [irs.gov/publications/p502/index.html](http://irs.gov/publications/p502/index.html).
- Your annual contribution will be divided into equal deductions from each paycheck. Your entire annual contribution amount is available to you from the beginning of the plan year.
- Unused money does not carry over at the end of each year — **use it or lose it**.

## Dependent Care FSA: WEX Benefits

### Available to all associates

- Contribute up to \$5,000 annually through before-tax payroll deductions to help cover your eligible dependent care expenses, such as child daycare and elder care.
- For a list of eligible expenses, visit [irs.gov/publications/p503/index.html](http://irs.gov/publications/p503/index.html).
- Your annual contribution will be divided into equal deductions from each paycheck. You only have access to money that has actually been deposited into your account.
- Unused money does not carry over at the end of each year — **use it or lose it**.

# SUPPLEMENTAL MEDICAL



## Hospital Indemnity Insurance

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.



## 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.



## 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.

These plans are available to you regardless of your AvalonBay medical election. For complete cost and coverage details and to enroll, visit [Aptia365.com/AvalonBay](http://Aptia365.com/AvalonBay).

# 2026 DENTAL PLANS: METLIFE

AvalonBay offers dental coverage through MetLife to help you maintain a healthy smile through regular preventive care and to fix any problems as soon as they occur. For complete cost and coverage details and to enroll, visit the Aptia365 Resource Center.

## 2026 Dental Plans

- Premier Plan
- Basic Plus Plan

### Key features

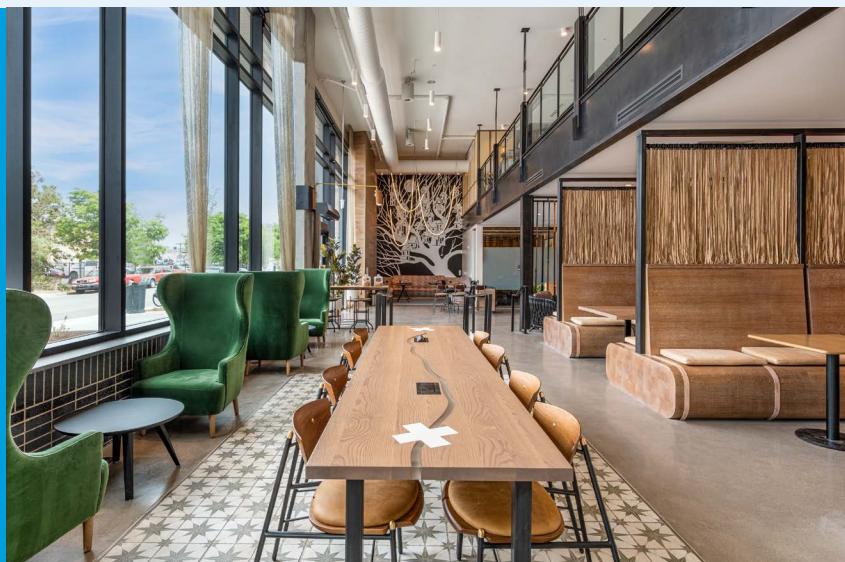
- ✓ 100% in-network preventive and diagnostic care up to the annual maximum benefit (using providers in the PDP Plus network)
- ✓ Affordable coverage that helps you manage the cost of dental treatment
- ✓ Wide network of providers that have agreed to negotiated rates, which helps you save money

### Coverage details

	PREMIER PLAN	BASIC PLUS PLAN
<b>In-network</b>		
<b>Individual/family deductible</b>	\$25/\$75	\$50/\$150
<b>Annual maximum benefit</b>	\$2,500	\$1,000
<b>Services</b> Preventive Basic Major	You pay \$0 You pay 20%, plan pays 80% You pay 50%, plan pays 50%	You pay \$0 You pay 30%, plan pays 70% You pay 50%, plan pays 50%
<b>Orthodontia coinsurance/ lifetime maximum</b> (adults and children up to age 19)	50%/\$2,500	Not covered
<b>Out-of-network:</b> Visit <a href="http://Aptia365.com/AvalonBay">Aptia365.com/AvalonBay</a> for coverage details		

### FIND A DENTIST

Looking for dental care? You can search for your 2026 MetLife dentist now. Visit [metlife.com](http://metlife.com) (network: PDP Plus).



AVA RiNo, Denver, Colorado

# 2026 VISION PLAN: VSP

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

### Coverage details

		ENHANCED PLAN
In-network		
<b>Exam</b>	Once every 12 months \$10 copay	
<b>Prescription glasses</b>	\$10 copay ProTec Safety Glasses coverage is also offered to associates only Visit the Aptia365 Resource Center for additional coverage details	
<b>Frames</b>	Once every 12 months \$175 allowance for a selection of frames \$195 allowance for featured frame brands 20% savings on the amount over your allowance	
<b>Contact lenses</b> (instead of glasses)	Once every 12 months Up to \$60 copay for exam \$175 allowance for contacts (copay does not apply)	

**Out-of-network:** Visit [Aptia365.com/AvalonBay](http://Aptia365.com/AvalonBay) for coverage details

Visit **vsp.com** to access a wide range of discounts on services/products such as glasses, sunglasses, LASIK, hearing aids, and more.



Avalon Coconut Creek, Margate, Florida

# LIFE, AD&D, AND DISABILITY INSURANCE

## COMPANY-PAID BENEFITS

### Basic Life and AD&D

AvalonBay provides basic life and AD&D insurance to assist you and your family in the event of a death or dismemberment. These benefits are fully paid by the company. Note: Company-paid coverage is automatic; you do not need to enroll.

Benefits are equal to:

- Basic life insurance: 1.5x your salary, up to \$400,000.
- Basic AD&D insurance: 1.5x your salary, up to \$400,000.

### Short-Term Disability (STD)

- Benefit is automatic and company-paid; no need to enroll.
- Coverage begins after one week of disability.
- Pays 60% of your salary, up to a maximum of \$3,500 per week. Additional STD benefits for up to eight weeks are available to associates who qualify for pregnancy and childbirth medical leave.
- Benefits end after 26 weeks.

*If your employer is required under state law to offer you STD benefits, your disability benefits will be coordinated between your employer and the state. This applies to employees in California, Hawaii, Massachusetts, New York, New Jersey, Rhode Island, Washington D.C., and Washington State.*

### Long-Term Disability (LTD)

- Benefit is automatic and company-paid; no need to enroll.
- Coverage begins after you have been disabled for 180 days.

Pays 60% of your salary, up to a maximum of \$9,000 per month.

### Business Travel Accident

When traveling on behalf of the company, be assured you are protected under a company-paid business travel accident insurance policy should an accident occur. This policy provides coverage for certain injuries or death resulting from an accident during business travel.

## VOLUNTARY LIFE AND AD&D

### Supplemental Life and AD&D

You can purchase additional life and AD&D insurance for yourself, as well as coverage for your spouse/domestic partner and your child(ren). You pay the full cost of any supplemental life insurance and/or supplemental AD&D insurance coverage. You must purchase coverage for yourself in order to purchase it for your dependents.

You may elect the following coverage:

- Supplemental life — Elect in \$25,000 increments, up to \$1,000,000 or 5 times your salary.
- Supplemental AD&D — Elect in \$25,000 increments, up to \$1,000,000 or 10 times your salary. If you elect family coverage, dependent benefits are a portion of employee benefits. For coverage details, visit [Aptia365.com/AvalonBay](http://Aptia365.com/AvalonBay).

**Spouse/Domestic Partner Life and AD&D:** You may purchase life and/or AD&D insurance for your spouse or domestic partner up to the following amounts:

- Spouse/domestic partner life — Elect in \$25,000 increments, up to \$500,000, not to exceed 100% of associate coverage.
- Spouse/domestic partner AD&D — You may purchase AD&D insurance for your spouse or domestic partner. For coverage details, visit [Aptia365.com/AvalonBay](http://Aptia365.com/AvalonBay).

**Child Life Insurance** — You may elect Child Life Insurance in increments of \$5,000 up to \$20,000, for children ages 14 days through age 26.

## EVIDENCE OF INSURABILITY

### Guaranteed Issue Amounts

You may purchase up to \$300,000 in supplemental life and supplemental AD&D insurance for yourself, and up to \$50,000 for your spouse, without providing evidence of insurability (EOI). Any elections above these amounts will require EOI. Reliance Standard will email the EOI application to you after you complete your elections.

# 401(k) RETIREMENT SAVINGS PLAN: FIDELITY

New hires are automatically enrolled in the traditional 401(k) plan at a contribution level of 5%, the first of the month after 30 days of service.

## 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 matches 50% of your contributions to the plan on the first 8% you contribute to the plan.

# EMPLOYEE STOCK PURCHASE PLAN: COMPUTERSHARE EQUATEPLUS

AvalonBay provides associates the opportunity to purchase company stock at a 15% discount. There are two 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 they are automatically enrolled in subsequent purchases unless they choose to withdraw from the program.



# PAID LEAVE BENEFITS

## Vacation

Accrues on a per-pay-period basis beginning on the first of the month following 30 days of employment.

Years of Service at AVB	ANNUAL ACCRUAL IN DAYS	
	Associates	Directors
Less than 2	10	15
2 but less than 9	15	15
9 but less than 20	20	20
20 or more	25	25

## Holiday

11 company holidays each year. Floating holiday(s) are included as a part of the holiday schedule.

## Flex Time

Non-California associates only: up to four days per year for certain circumstances.

## Sick Leave

Non-California full-time associates accrue eight days per year, and CA full-time associates accrue 10 days of sick leave per year. Part-time and temporary associates: please see the paid sick leave local practices supplements located on the HR Office Suite.

## Intermission Leave

Associates with 15 years of service receive up to six weeks of paid leave.

## Bereavement Leave

Up to five days for the loss of an immediate family member.

## Jury Duty Leave

Up to 10 days paid leave.

## Paid Parental Leave

Under the AvalonBay paid parental leave policy, the company provides paid time off to eligible associates following the birth, adoption or placement of an associate's child. You will receive six weeks of pay at 100% of your base earnings.

You are eligible to participate if you have completed more than one year of service with AvalonBay. Additional paid leave for pregnancy and childbirth-related disability may be available under Short-Term Disability. Please note, part-time associates are not eligible for paid parental leave.

# FREE WELLNESS 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. Regular full-time associates enrolled in an AVB medical plan can also receive **\$10,000** in benefits (lifetime maximum) with **Maven Wallet**, a feature that offers easy reimbursement and on demand support for your family-building journey. To get started, all you have to do is enable this reimbursement feature in your Maven App.

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](https://mavenclinic.com/join/AvalonBay) or by emailing [support@mavenclinic.com](mailto:support@mavenclinic.com).

## 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.

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

Enroll today at [join.wellthy.com/AvalonBay](https://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](mailto:support@rethinkcare.com).

## Lyra Mental Health and the Employee Assistance Program (EAP)

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** each year, 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!

Visit [avalonbay.lyrahealth.com](https://avalonbay.lyrahealth.com) or call **877-224-7661** to learn more.

## Lyra Health Tobacco Cessation Program

Lyra Health offers a confidential program to help people reduce tobacco/nicotine use with the help of scientifically proven techniques and expert coaches and counselors, right from your mobile device. When you register for Lyra, you can receive:

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

To get started, register at [my.lyrahealth.com](https://my.lyrahealth.com) or call **877-224-7661**.

# WELLNESS PROGRAMS FOR MEDICAL ENROLLEES

## CirrusMD Telemedicine

CirrusMD is a virtual telemedicine service that lets Quantum Health members connect with board-certified doctors in less than 60 seconds. Securely text a doctor about any health concern, big or small — for as long as you'd like. Doctors are available 24/7 and conversations don't end until you have the answers you need. **CirrusMD visits are free for all Quantum Health members.**

### Start chatting with a doctor in 3 easy steps:

1. Download the CirrusMD app or visit [mycirrusmd.com](http://mycirrusmd.com)
2. Register with your name, date of birth, zip code, and email address
3. Open CirrusMD and simply type "hi"

## Hinge Health

Hinge Health offers associates support to help manage back, joint and pelvic floor health issues. This program helps manage chronic back and joint pain through digital exercise therapy including:

- A 12-week program via a tablet and sensors
- One-on-one health coaching support
- Up to six virtual visits with a Hinge Health physical therapist
- Access to the interactive Hinge Health application

The pelvic health pathway supports women during pregnancy, postpartum, and menopause. This pathway includes access to pelvic floor therapists as well as ongoing education and support.

Associates and dependents 18+ enrolled in a medical plan through AVB are eligible. For more information, visit [www.hingehealth.com/for/avalonbaycommunities](http://www.hingehealth.com/for/avalonbaycommunities). For assistance call **855-902-2777**.

## Teladoc Health (Formerly Livongo) for Chronic Care Support

Teladoc Health (formerly Livongo) is designed to help people living with chronic conditions improve their health outcomes by providing personalized, high-quality support to address obesity, pre-diabetes, diabetes, hypertension, weight management and mental health concerns. If eligible, you would receive easy-to-use health monitoring devices, work with a certified Chronic Care Professionals (CCP) personal coach to set and achieve health goals, consult licensed therapists for mental health support, and access physicians who can review and adjust medications, order labs and provide care when needed.

Teladoc Health is offered at no cost to you and your family members who are covered under an AvalonBay medical plan. To register, visit [TeladocHealth.com](http://TeladocHealth.com) or call **1-800-835-2362** (registration code: AVB).

## Journey to a healthier weight: a member experience

Member self-pay options for GLP-1s through LillyDirect, Novocare



**NANCY**

**55-Year-Old Woman**

*Struggles to maintain a healthy weight (BMI of 40) despite lifestyle modifications and looking for specialty support to resolve it once and for all.*

- 1 Nancy enrolls in Comprehensive Weight Care and receives a connected scale to get her started.
- 2 Teladoc Health identifies Nancy as a candidate for clinical intervention because her BMI is greater than 30; invites her to meet with a Teladoc Health provider
- 3 Nancy meets with a Teladoc Health provider and after a dialogue discovers an option with LillyDirect for more affordable, safe access
- 4 Nancy receives email/text updates from LillyDirect so she can see how her prescription is being fulfilled
- 5 Nancy receives FDA-approved, single-use Zepbound vials delivered directly to her home (fulfilled through GiftHealth)
- 6 Nancy completes a visit with a Registered Dietician who assists with medical Nutrition Therapy and a meal planning playbook
- 7 Nancy enrolls in BetterSleep to help her improve her sleep quality with guided meditations and enhanced sleep tracking
- 8 Nancy continues to meet with her care team—Teladoc Health provider, health coach and RD—for GLP-1 support and medication titration, as needed
- 9 Nancy achieves her initial weight milestone, losing 24 pounds six months later! Her care team shifts her plan to emphasize highly nutritious foods and increased physical activity to preserve lean muscle mass as weight loss continues.

**Note:** GLP-1s are available only where medically appropriate, as prescribed by an authorized healthcare provider, and where permitted under applicable state and federal law. The approximate cost of the medication is \$500/month.

**Actor portrayal, not an actual Teladoc Health member. The persons and scenarios described herein are fictitious, and any similarities for real persons or scenarios are unintentional.**

# 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. For more information or to enroll, visit [Aptia365.com/AvalonBay](http://Aptia365.com/AvalonBay).

## Commuter Benefits

### Available to all associates

- 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 funds automatically roll over to the new year without any action needed. Please remember to submit your claims within 180 days of incurring the expense.**

## 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.

## 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](http://avalonbay.perkspot.com).

# ADDITIONAL BENEFITS

## Housing Discount

Discounted rent when you live in an AvalonBay community.

## Associate Referral Bonus

The company pays a bonus when you refer a new associate for employment and they successfully complete the 90-day introductory period.

## Corporate Recognition Programs

The company offers a variety of awards recognizing individual and team performance that demonstrates AvalonBay's commitment to its core values.

## 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](http://www.thelearningexperience.com) to view a location near you.

# CAREER DEVELOPMENT

## Workday Learning

Company provided technical, management, and leadership training and education programs designed to help you reach your full potential and build a career at AvalonBay.

## Tuition Reimbursement

AvalonBay provides tuition reimbursement to its associates. The annual maximum reimbursement under our Tuition Reimbursement policy is \$5,250 for both undergraduate and graduate degree programs.

## Mentorship Program

The mentorship program matches mentees with a trusted advisor who assists in determining career goals, building skills, learning about other departments, and navigating the organization. For mentors, mentoring others builds valuable coaching and leadership skills.

## AVB Gigs

Associates can apply to support special projects or programs that provide increased visibility and development opportunities.

# MEDICAL, DENTAL, AND VISION PLAN RATES

## 2026 Associate Bi-Weekly Payroll Deduction Rates

	\$3,400 Plan					
	Salary <\$55,000		Salary ≥\$55,000 Non-Officer		Officers	
Bi-Weekly (26 pay periods)	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<b>Individual</b>	\$21.24	\$67.40	\$24.14	\$70.30	\$30.12	\$76.27
<b>Individual + Spouse</b>	\$76.79	\$169.10	\$84.68	\$176.99	\$105.64	\$197.95
<b>Individual + Child(ren)</b>	\$60.74	\$129.97	\$67.10	\$136.33	\$83.69	\$152.92
<b>Individual + Family</b>	\$169.29	\$261.60	\$184.16	\$276.47	\$229.90	\$322.21

	\$1,850 Plan					
	Salary <\$55,000		Salary ≥\$55,000 Non-Officer		Officers	
Bi-Weekly (26 pay periods)	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<b>Individual</b>	\$37.12	\$83.28	\$39.41	\$85.56	\$49.15	\$95.30
<b>Individual + Spouse</b>	\$127.32	\$219.62	\$136.40	\$228.71	\$170.18	\$262.49
<b>Individual + Child(ren)</b>	\$100.21	\$169.44	\$106.71	\$175.94	\$133.11	\$202.34
<b>Individual + Family</b>	\$263.48	\$355.79	\$281.28	\$373.59	\$351.19	\$443.50

	\$900 Plan					
	Salary <\$55,000		Salary ≥\$55,000 Non-Officer		Officers	
Bi-Weekly (26 pay periods)	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<b>Individual</b>	\$60.90	\$107.05	\$64.54	\$110.70	\$80.67	\$126.82
<b>Individual + Spouse</b>	\$195.30	\$287.61	\$208.93	\$301.24	\$261.15	\$353.46
<b>Individual + Child(ren)</b>	\$144.53	\$213.76	\$153.65	\$222.88	\$192.05	\$261.28
<b>Individual + Family</b>	\$349.77	\$442.08	\$373.02	\$465.33	\$466.24	\$558.54

	\$400 Plan					
	Salary <\$55,000		Salary ≥\$55,000 Non-Officer		Officers	
Bi-Weekly (26 pay periods)	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<b>Individual</b>	\$102.63	\$148.79	\$109.81	\$155.96	\$137.25	\$183.41
<b>Individual + Spouse</b>	\$304.07	\$396.37	\$323.72	\$416.03	\$404.62	\$496.93
<b>Individual + Child(ren)</b>	\$225.82	\$295.05	\$240.77	\$310.00	\$300.93	\$370.16
<b>Individual + Family</b>	\$529.48	\$621.78	\$563.01	\$655.32	\$703.70	\$796.01

	Dental and Vision Plans					
	Basic Plus Dental		Premier Dental w/ Ortho		Vision	
Bi-Weekly (26 pay periods)	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<b>Individual</b>	\$18.89		\$29.39		\$5.45	
<b>Individual + Spouse</b>	\$38.17		\$59.40		\$7.86	
<b>Individual + Child(ren)</b>	\$34.20		\$53.22		\$7.99	
<b>Individual + Family</b>	\$55.55		\$86.44		\$12.69	

## 2026 Associate Weekly Payroll Deduction Rates

	\$3,400 PLAN					
	Salary <\$55,000		Salary ≥\$55,000 Non-Officer		Officers	
Weekly (52 pay periods)	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<b>Individual</b>	\$10.62	\$33.70	\$12.07	\$35.15	\$15.06	\$38.14
<b>Individual + Spouse</b>	\$38.40	\$84.55	\$42.34	\$88.49	\$52.82	\$98.97
<b>Individual + Child(ren)</b>	\$30.37	\$64.98	\$33.55	\$68.17	\$41.84	\$76.46
<b>Individual + Family</b>	\$84.64	\$130.80	\$92.08	\$138.23	\$114.95	\$161.10

	\$1,850 PLAN					
	Salary <\$55,000		Salary ≥\$55,000 Non-Officer		Officers	
Weekly (52 pay periods)	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<b>Individual</b>	\$18.56	\$41.64	\$19.70	\$42.78	\$24.57	\$47.65
<b>Individual + Spouse</b>	\$63.66	\$109.81	\$68.20	\$114.35	\$85.09	\$131.25
<b>Individual + Child(ren)</b>	\$50.11	\$84.72	\$53.35	\$87.97	\$66.55	\$101.17
<b>Individual + Family</b>	\$131.74	\$177.90	\$140.64	\$186.79	\$175.59	\$221.75

	\$900 PLAN					
	Salary <\$55,000		Salary ≥\$55,000 Non-Officer		Officers	
Weekly (52 pay periods)	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<b>Individual</b>	\$30.45	\$53.53	\$32.27	\$55.35	\$40.33	\$63.41
<b>Individual + Spouse</b>	\$97.65	\$143.80	\$104.47	\$150.62	\$130.57	\$176.73
<b>Individual + Child(ren)</b>	\$72.27	\$106.88	\$76.83	\$111.44	\$96.02	\$130.64
<b>Individual + Family</b>	\$174.89	\$221.04	\$186.51	\$232.67	\$233.12	\$279.27

	\$400 PLAN					
	Salary <\$55,000		Salary ≥\$55,000 Non-Officer		Officers	
Weekly (52 pay periods)	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<b>Individual</b>	\$51.32	\$74.39	\$54.90	\$77.98	\$68.63	\$91.70
<b>Individual + Spouse</b>	\$152.03	\$198.19	\$161.86	\$208.02	\$202.31	\$248.46
<b>Individual + Child(ren)</b>	\$112.91	\$147.53	\$120.39	\$155.00	\$150.47	\$185.08
<b>Individual + Family</b>	\$264.74	\$310.89	\$281.50	\$327.66	\$351.85	\$398.01

	Dental and Vision Plans					
Weekly (52 pay periods)	Basic Plus Dental		Premier Dental w/ Ortho		Vision	
<b>Individual</b>	\$9.44		\$14.70		\$2.73	
<b>Individual + Spouse</b>	\$19.09		\$29.70		\$3.93	
<b>Individual + Child(ren)</b>	\$17.10		\$26.61		\$3.99	
<b>Individual + Family</b>	\$27.77		\$43.22		\$6.35	