

2024 BENEFITS AT A GLANCE



**Build Strong.
Live Well.**

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.

2024 MEDICAL PLANS: AETNA

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 effective date of 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 mercermarketplace365plus.com/AvalonBay.

| | HDHP \$1,850 DEDUCTIBLE PLAN | HDHP \$3,200 DEDUCTIBLE PLAN | PPO \$400 DEDUCTIBLE PLAN | PPO \$900 DEDUCTIBLE PLAN |
|---|---|--|--|--|
| HSA eligible | Yes | Yes | No | No |
| Company contribution to HSA | Associate salary less than \$50,000: \$600 for individual coverage; \$1,200 if you cover dependents Salary of \$50,000 or more: \$400 for individual coverage; \$800 if you cover dependents | | Not eligible | Not eligible |
| In-network care: Your costs | | | | |
| Preventive care | 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 |
| Individual deductible | \$1,850 | \$3,200 | \$400 | \$900 |
| ★ Family deductible | \$3,700 (True Family) | \$6,400 | \$800 | \$1,800 |
| Individual out-of-pocket maximum | \$3,500 | \$6,400 | \$2,200 | \$3,000 |
| Family out-of-pocket maximum | \$6,500 | \$12,800 | \$4,400 | \$6,000 |
| Your coinsurance | 20% | 30% | 20% | 20% |
| Office visit (primary care/specialist) | 20% after deductible | 30% after deductible | \$20 copay/\$40 copay | \$40 copay/\$60 copay |
| Lyra telemedicine visits (after 8 free sessions) | 20% after deductible | 30% after deductible | \$20 | \$40 |
| CirrusMD telemedicine visits | 20% after deductible | 30% after deductible | \$15 | \$30 |
| Emergency room visit | 20% after deductible | 30% after deductible | \$150 copay, then 20% after deductible | 20% after deductible |
| Prescriptions: Your costs | | | | |
| Retail: 30-day supply | | | | |
| Generic | 20% after deductible | 30% after deductible | Deductible does not apply: \$10 copay | Deductible does not apply: \$10 copay |
| Formulary | 20% after deductible | 30% after deductible | \$30 copay | 30% (min \$25, max \$50) |
| Non-formulary | 20% after deductible | 30% after deductible | \$60 copay | 45% (min \$40, max \$80) |
| Mail order: 90-day supply | | | | |
| Generic | 20% after deductible | 30% after deductible | Deductible does not apply: \$25 copay | Deductible does not apply: \$25 copay |
| Formulary | 20% after deductible | 30% after deductible | \$75 copay | 30% (min \$62.50, max \$125) |
| Non-formulary | 20% after deductible | 30% after deductible | \$150 copay | 45% (min \$100, max \$200) |

KNOW YOUR RX

It's important to understand a few key prescription drug terms. Price a medication by going to <https://www.express-scripts.com/frontend/open-enrollment/AvalonBayCommunitiesInc>

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 Deductible Plan or \$3,200 Deductible 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 Mercer Marketplace 365+.
- You can manage your HSA account by going to www.netbenefits.com or calling **800-544-3716**.



GET COMPANY CONTRIBUTIONS.

- **Associate salary less than \$50,000:**
 - \$600 for individual coverage
 - \$1,200 if you cover dependents
- **Salary of \$50,000 or more:**
 - \$400 for individual coverage
 - \$800 if you cover dependents

Contribution Limits

In 2024, the limits on total contributions to your account (from both you and AvalonBay) are:

- Up to \$4,150 for individual coverage
- Up to \$8,300 for family coverage
- Associates who will be age 55 or older in 2024 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. From the home page, 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.



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)

Combination FSA: WEX Benefits

Available only to associates who enroll in the \$1,850 Deductible Plan or \$3,200 Deductible Plan

- Designed to work together with your Health Savings Account (HSA) for additional tax-saving opportunities.
- Contribute an additional \$3,200 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.
- 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 Deductible Plans, or do not elect AvalonBay medical coverage

- Contribute up to \$3,200 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.
- 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.
- 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 mercermarketplace365plus.com/AvalonBay.

2024 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 mercermarketplace365plus.com/AvalonBay.

2024 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 |
|---|----------------------------|----------------------------|
| In-network | | |
| Individual/family deductible | \$25/\$75 | \$50/\$150 |
| Annual maximum benefit | \$2,500 | \$1,000 |
| Services | | |
| Preventive | You pay \$0 | You pay \$0 |
| Basic | You pay 20%, plan pays 80% | You pay 30%, plan pays 70% |
| Major | You pay 50%, plan pays 50% | You pay 50%, plan pays 50% |
| Orthodontia coinsurance/ lifetime maximum (adults and children up to age 19) | 50%/\$2,500 | Not covered |

Out-of-network: Visit mercermarketplace365plus.com/AvalonBay for coverage details

FIND A DENTIST

Looking for dental care? You can search for your 2024 MetLife dentist now. Visit metlife.com (network: PDP Plus).

2024 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.

2024 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 available, including Diabetic Eyecare Plus program, Computer Vision Care and Safety Glasses

Coverage details

| | ENHANCED PLAN |
|---|--|
| In-network | |
| Exam | Once every 12 months \$10 copay |
| Prescription glasses | \$10 copay ProTec Safety Glasses coverage is also offered to associates only Visit the Mercer Marketplace 365+ Resource Center for additional coverage details |
| Frames | 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 |
| Contact lenses (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 mercermarketplace365plus.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.



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 mercermarketplace365plus.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 mercermarketplace365plus.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

Barring a qualifying life event (i.e. marriage, birth of a child), any new coverage elections, or increases to current elections, will require evidence of insurability.

Guaranteed Issue Amounts

New hires/newly eligible associates can elect up to \$300,000 in coverage for themselves and \$50,000 for their spouse without providing evidence of insurability.

401(K) RETIREMENT SAVINGS PLAN: FIDELITY

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

Contributions

You may contribute up to the IRS limits, which in 2024 are:

- **\$23,000** if you are under age 50
- **\$30,500** if you're age 50 or older

These limits include your before-tax contributions, Roth after-tax contributions, or a combination of both.

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

EMPLOYEE STOCK PURCHASE PLAN: COMPUTERSHARE

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 4 | 10 | 15 |
| 4 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

All associates accrue sick time throughout the year. Full time associates accrue up to 8 days per year, with the exception of those in CA who accrue up to 10 days per year. Please see the paid sick leave policy in the Associate Handbook for full details.

Intermission Leave

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

Bereavement Leave

Up to three 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 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.

WELLNESS PROGRAMS

Maven for Parenthood

Our family planning benefit, Maven, 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 is an on-demand healthcare concierge that offers modern, holistic healthcare through their virtual clinic.

Associates who sign up with Maven enjoy on-demand access to a custom network of providers including mental health providers, lactation consultants, midwives, doulas, OB-GYNs, infant sleep coaches, pediatricians and more! Appointments can be scheduled via video, chat, or phone.

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

Additionally, regular full-time associates who are enrolled in an AVB medical plan can receive \$5,000 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.

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.

Enroll today at <https://wellthy.com/AvalonBay/>.

Health Advocate Concierge

Health Advocate is a free medical advocacy service that can help you navigate healthcare and insurance-related concerns. Your personal health advocate can assist in many ways including:

- **Finding a Doctor** – Find the right doctor, specialist, or hospital anywhere in the country.
- **Resolve Claims and Billing Issues** – Untangle medical bills and resolve claims and billing issues.
- **Make Appointments** – Make calls and schedule appointments.

Get started!

To learn more about Health Advocate's services, or to connect with a personal Health Advocate, call **866-695-8622** or visit healthadvocate.com/AvalonBay.

RethinkCare

Caring for a child with learning, behavioral, or social challenges, or a developmental disability, can be stressful, and balancing a busy work schedule with finding successful treatment options can be overwhelming. To help address these challenges, we offer a unique benefit to help your child reach their fullest potential by equipping you with tools, resources, and consultation sessions — putting best practice treatment solutions at your fingertips.

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.

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 (Lyra Learn), financial services, dependent care services, and more!

Visit avalonbay.lyrahealth.com or call **877-224-7661** to learn more.

WELLNESS PROGRAMS FOR AETNA ENROLLEES

CirrusMD

CirrusMD is a virtual service that lets Aetna members connect with board-certified doctors in less than 60 seconds without wait times. 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 is less expensive than a traditional telemedicine visit, is covered by insurance with a small copay, and each visit gives you seven days of unlimited access.

Start chatting with a doctor in 3 easy steps:

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

Pelago Tobacco Cessation Program

Pelago is 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 Pelago, 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 Pelago mobile app
- Access to medication to help reduce cravings for nicotine

To get started, register at my.pelagohealth.com/expressscripts or call **877-349-7755**.

Hinge Health

The Aetna Back and Joint Care Program through Hinge Health offers associates support to help manage musculoskeletal (MSK) health issues. Through the program, you get access to Hinge Health, which can help you manage chronic back and joint pain through digital exercise therapy. Hinge Health provides:

- 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

You must be enrolled in the medical plan in order to qualify. The program is available to associates and dependents over the age of 18. For more information, visit www.hingehealth.com/find/aetna. You may also call their Helpdesk at **855-902-2777**, Monday to Friday from 6 a.m. – 6 p.m. PT or email help@hingehealth.com.

Livongo Chronic Care Complete

The Chronic Care Complete program is designed to help people living with chronic conditions improve their health outcomes by providing personalized, high-quality support to address 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.

Who can join: Livongo is offered at no cost to you and your family members who have diabetes and/or high blood pressure who are covered under an AvalonBay medical plan.

To register, visit get.livongo.com (company code: AVN).



A Livongo by Teladoc Health Success Story: Meet Umar

My doctor says I have prediabetes and am at risk of developing diabetes. I wanted to do more to take control of my health. Thanks to Livongo by Teladoc Health I was able to make lifestyle behavior changes which helped me achieve my health goals.

Result #1: Lost 25 pounds with the help of a cellularly connected scale and the ability to log food and activity tracking to increase my exercise level.

Result #2: Lowered my cholesterol with the help of the additional support for hypertension that is offered through this program*.

Result #3: Adapted a healthier lifestyle with the tools and practices that I learned from the mission driven weekly learning sessions. In addition, I took advantage of the unlimited live, one-on-one coaching sessions with an expert coach who helped me identify my own personalized goals and action plans.

*Depending on your health goals, you could also receive a blood pressure monitor.

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 mercermarketplace365plus.com/AvalonBay.

Commuter Benefits

Available to all associates

- Contribute up to \$315/month on a pre-tax basis to pay for parking expenses.
- Contribute up to \$315/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.

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.

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.

CAREER DEVELOPMENT

AvalonBay University

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

Scholarships

AvalonBay provides eligible associates and their dependents with two scholarships, Blair Family Scholarship and Richard Michaux Scholarship, to assist with education expenses.

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.



MEDICAL, DENTAL, AND VISION PLAN RATES

2024 Associate Bi-Weekly Payroll Deduction Rates

| \$3,200 HSA | | | | | | |
|--------------------------------|-------------|------------------|-------------|---------------------------------|-------------|----------|
| | | Salary <\$50,000 | | Salary ≥\$50,000 Non-Officer | | Officers |
| Bi-Weekly (26 pay periods) | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| Individual | \$19.81 | \$65.97 | \$22.52 | \$68.67 | \$28.09 | \$74.24 |
| Individual + Spouse | \$71.62 | \$163.92 | \$78.97 | \$171.28 | \$98.52 | \$190.83 |
| Individual + Child(ren) | \$56.65 | \$125.88 | \$62.58 | \$131.82 | \$78.05 | \$147.28 |
| Individual + Family | \$157.88 | \$250.19 | \$171.75 | \$264.06 | \$214.41 | \$306.72 |

| \$1,850 HSA | | | | | | |
|--------------------------------|-------------|------------------|-------------|---------------------------------|-------------|----------|
| | | Salary <\$50,000 | | Salary ≥\$50,000 Non-Officer | | Officers |
| Bi-Weekly (26 pay periods) | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| Individual | \$34.62 | \$80.77 | \$36.75 | \$82.91 | \$45.84 | \$91.99 |
| Individual + Spouse | \$118.74 | \$211.05 | \$127.21 | \$219.52 | \$158.72 | \$251.03 |
| Individual + Child(ren) | \$93.47 | \$162.70 | \$99.52 | \$168.75 | \$124.14 | \$193.37 |
| Individual + Family | \$245.73 | \$338.04 | \$262.33 | \$354.64 | \$327.53 | \$419.84 |

| \$400 PPO | | | | | | |
|--------------------------------|-------------|------------------|-------------|---------------------------------|-------------|----------|
| | | Salary <\$50,000 | | Salary ≥\$50,000 Non-Officer | | Officers |
| Bi-Weekly (26 pay periods) | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| Individual | \$95.72 | \$141.87 | \$102.41 | \$148.56 | \$128.01 | \$174.16 |
| Individual + Spouse | \$283.58 | \$375.89 | \$301.92 | \$394.22 | \$377.37 | \$469.68 |
| Individual + Child(ren) | \$210.61 | \$279.84 | \$224.55 | \$293.78 | \$280.66 | \$349.89 |
| Individual + Family | \$493.81 | \$586.12 | \$525.08 | \$617.39 | \$656.30 | \$748.61 |

| \$900 PPO | | | | | | |
|--------------------------------|-------------|------------------|-------------|---------------------------------|-------------|----------|
| | | Salary <\$50,000 | | Salary ≥\$50,000 Non-Officer | | Officers |
| Bi-Weekly (26 pay periods) | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| Individual | \$56.80 | \$102.95 | \$60.19 | \$106.35 | \$75.24 | \$121.39 |
| Individual + Spouse | \$182.15 | \$274.45 | \$194.86 | \$287.16 | \$243.55 | \$335.86 |
| Individual + Child(ren) | \$134.80 | \$204.03 | \$143.30 | \$212.53 | \$179.11 | \$248.34 |
| Individual + Family | \$326.21 | \$418.52 | \$347.90 | \$440.21 | \$434.83 | \$527.14 |

| Dental and Vision Plans | | | |
|--------------------------------|-------------------|---|---------|
| Bi-Weekly (26 pay periods) | Basic Plus Dental | Premier Dental w/ Ortho 2500 (adult & child) | Vision |
| Individual | \$18.30 | \$26.72 | \$5.45 |
| Individual + Spouse | \$36.99 | \$54.00 | \$7.86 |
| Individual + Child(ren) | \$33.14 | \$48.38 | \$7.99 |
| Individual + Family | \$53.82 | \$78.58 | \$12.69 |

2024 Associate Weekly Payroll Deduction Rates

| \$3,200 HSA | | | | | | | |
|--------------------------------|-------------|------------------|-------------|---------------------------------|-------------|----------|--|
| | | Salary <\$50,000 | | Salary ≥\$50,000 Non-Officer | | Officers | |
| Weekly (52 pay periods) | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | |
| Individual | \$9.91 | \$32.98 | \$11.26 | \$34.34 | \$14.04 | \$37.12 | |
| Individual + Spouse | \$35.81 | \$81.96 | \$39.49 | \$85.64 | \$49.26 | \$95.42 | |
| Individual + Child(ren) | \$28.32 | \$62.94 | \$31.29 | \$65.91 | \$39.03 | \$73.64 | |
| Individual + Family | \$78.94 | \$125.10 | \$85.88 | \$132.03 | \$107.21 | \$153.36 | |

| \$1,850 HSA | | | | | | | |
|--------------------------------|-------------|------------------|-------------|---------------------------------|-------------|----------|--|
| | | Salary <\$50,000 | | Salary ≥\$50,000 Non-Officer | | Officers | |
| Weekly (52 pay periods) | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | |
| Individual | \$17.31 | \$40.39 | \$18.38 | \$41.45 | \$22.92 | \$46.00 | |
| Individual + Spouse | \$59.37 | \$105.52 | \$63.60 | \$109.76 | \$79.36 | \$125.51 | |
| Individual + Child(ren) | \$46.73 | \$81.35 | \$49.76 | \$84.38 | \$62.07 | \$96.69 | |
| Individual + Family | \$122.87 | \$169.02 | \$131.17 | \$177.32 | \$163.77 | \$209.92 | |

| \$400 PPO | | | | | | | |
|--------------------------------|-------------|------------------|-------------|---------------------------------|-------------|----------|--|
| | | Salary <\$50,000 | | Salary ≥\$50,000 Non-Officer | | Officers | |
| Weekly (52 pay periods) | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | |
| Individual | \$47.86 | \$70.94 | \$51.21 | \$74.28 | \$64.00 | \$87.08 | |
| Individual + Spouse | \$141.79 | \$187.95 | \$150.96 | \$197.11 | \$188.68 | \$234.84 | |
| Individual + Child(ren) | \$105.30 | \$139.92 | \$112.28 | \$146.89 | \$140.33 | \$174.95 | |
| Individual + Family | \$246.90 | \$293.06 | \$262.54 | \$308.70 | \$328.15 | \$374.30 | |

| \$900 PPO | | | | | | | |
|--------------------------------|-------------|------------------|-------------|---------------------------------|-------------|----------|--|
| | | Salary <\$50,000 | | Salary ≥\$50,000 Non-Officer | | Officers | |
| Weekly (52 pay periods) | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | |
| Individual | \$28.40 | \$51.48 | \$30.10 | \$53.17 | \$37.62 | \$60.69 | |
| Individual + Spouse | \$91.07 | \$137.23 | \$97.43 | \$143.58 | \$121.78 | \$167.93 | |
| Individual + Child(ren) | \$67.40 | \$102.01 | \$71.65 | \$106.26 | \$89.55 | \$124.17 | |
| Individual + Family | \$163.11 | \$209.26 | \$173.95 | \$220.10 | \$217.41 | \$263.57 | |

| Dental and Vision Plans | | | |
|--------------------------------|-------------------|---|--------|
| Weekly (52 pay periods) | Basic Plus Dental | Premier Dental w/ Ortho 2500 (adult & child) | Vision |
| Individual | \$9.15 | \$13.36 | \$2.73 |
| Individual + Spouse | \$18.50 | \$27.00 | \$3.93 |
| Individual + Child(ren) | \$16.57 | \$24.19 | \$3.99 |
| Individual + Family | \$26.91 | \$39.29 | \$6.35 |