

2024 BENEFITS GUIDE



WELCOME TO YOUR AVALONBAY BENEFITS EXPERIENCE!

Use this guide to research your benefits and learn how to enroll through Mercer Marketplace 365+. If you have any questions, please call **1-855-601-1762**.



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NEED HELP?

Mercer Marketplace 365+ benefits counselors are ready to help you understand your options and make the right choices for your needs and budget. Spanish-speaking counselors are available. Simply call the toll-free number or use the online chat feature:



Call: 1-855-601-1762
Monday - Friday, 7 a.m. - 9 p.m. ET



Chat:
mercermarketplace365plus.com/AvalonBay
Monday - Friday 7 a.m. - 9 p.m. ET
Virtual assistants available 24/7

LEARN MORE

Visit avalonbaybenefits.com for additional information about our 2024 benefits programs.

WHO IS ELIGIBLE FOR BENEFITS COVERAGE?

Regular associates scheduled to work at least 30 hours per week are eligible for full-time benefits:

- Medical, dental, and vision insurance
- Life/disability insurance
- Flexible Spending Accounts (FSAs)
- Health Savings Account (HSA)
- Holiday, vacation, sick leave, flexible time, floating holidays
- 401(k)
- Employee Stock Purchase Plan (ESPP)
- Supplemental Medical Insurance
- Voluntary Benefits and Discount Programs
- Wellness programs
- Maven Wallet

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)
- Employee Stock Purchase Plan (ESPP)
- Supplemental Medical Insurance
- Voluntary Benefits and Discount Programs
- Wellness programs

Temporary associates are eligible for the following benefits:

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

For medical, dental, and vision coverage, you may cover the following eligible dependents:

- Your spouse or domestic partner (same or opposite sex)
- Your eligible children up to age 26
- Your biological, step, adopted and foster child and the child of your domestic partner
- Your eligible disabled children over age 26, including disabled children of your spouse or domestic partner

MAKING BENEFIT CHANGES

You may not change or cancel your benefit elections during 2024 unless you experience a qualifying life event. Otherwise, your next opportunity to change your benefits will be during Open Enrollment for 2025 benefits.

Qualifying life events include but are not limited to:

- Marriage
- Divorce or legal separation
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Loss or addition of other group coverage
- Change in your spouse's work status
- Change in your work status that affects your benefits
- Change in residence that affects your eligibility for coverage
- You or your covered dependent becomes eligible for Medicare

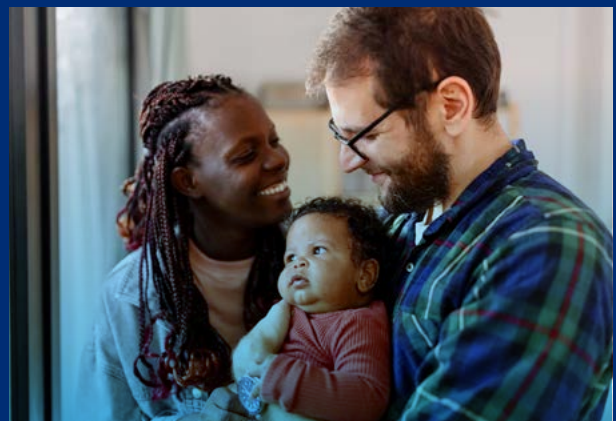
What to do if you experience a life event

If you need to make changes to your benefit elections as a result of a life event, visit Mercer Marketplace 365+ or call a benefits counselor at 1-855-601-1762.

VERIFY YOUR DEPENDENTS

Your dependents' status must be verified if you are enrolling them in an AvalonBay benefits plan for the first time.

To complete the verification process, visit Mercer Marketplace 365+ and follow the on-screen prompts to verify the status of each of your dependents.



ENROLL

ENROLLMENT STEPS FOR SUCCESS

Pre-Enrollment Checklist

Use this checklist to prepare for enrollment.

- Learn about your benefit options by reviewing this New Hire Benefits Guide and visiting avalonbaybenefits.com** to determine which choices will work best for you and your family.

Enrollment Steps

- 1. Review and update your personal information including dependents.** Make sure your dependent information is correct and all your dependents are eligible (see [page 4](#)). Upload dependent verification proof if you are adding any dependents.
- 2. Add beneficiaries.**
- 3. Answer a few questions about your health needs and priorities in Mercer Marketplace.** This will help the website identify the best coverage for your needs. Think about your coverage needs, including how much health care you anticipate needing and whether your life and disability insurance provides enough protection.
- 4. 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. Estimate your out-of-pocket health care expenses for the coming year to determine an appropriate amount to contribute to a Flexible Spending Account or Health Savings Account, depending on your chosen medical plan.
- 5. Complete your benefits enrollment.**
- 6. Screenshot, print, or save your enrollment confirmation upon completion.**

HOW TO ENROLL

Take action

Use Mercer Marketplace 365+ to choose your benefits for 2024. Be sure to enroll within your first 30 days of employment or within 30 days of your position change if you are already an AvalonBay associate. Remember, your benefits are effective the first of the month following 30 days of employment.

Enroll online

Log in

Login to Mercer Marketplace 365+ via Single Sign On at <https://myapps.microsoft.com/avalonbay.com>.

Select the Mercer application to begin enrollment. You can also enroll by visiting mercermarketplace365plus.com/AvalonBay. If you haven't previously visited the site, select "Create an account." Next, enter your last name, date of birth, and the last four digits of your Social Security number to identify yourself. Then, you'll select a unique user name and password that you'll use whenever you come back to the site.

Make your elections

To select your benefits, click the "Get started" button on the homepage and then follow the simple enrollment steps.

Enroll by phone or chat

When you need to talk to a real person, reach out to a Mercer Marketplace 365+ 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.

Mercer Marketplace 365+

Call: 1-855-601-1762

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

Chat: mercermarketplace365plus.com/AvalonBay

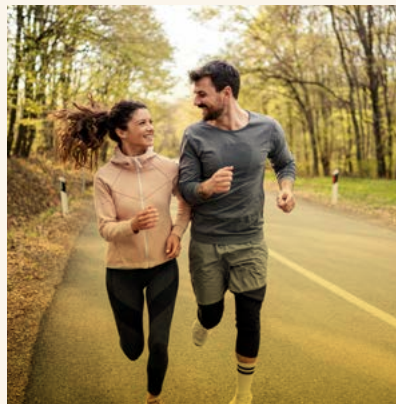
Hours: Monday – Friday, 7 a.m. – 9 p.m. ET

Virtual assistants available 24/7

USE THESE TOOLS AS YOU ENROLL

Which plans are best for you? Look for these tools as you go through the enrollment process at mercermarketplace365plus.com/AvalonBay.

- **Expert Guidance:** Mercer Marketplace 365+ provides you with personalized support as you make your benefit elections. Simply answer a few questions and Mercer's confidential and quick Expert Guidance tool will show you a personalized benefits package tailored to your specific needs. You can accept the package or customize it in any way you choose.
- **Click to Chat:** If you need help at anytime you are on Mercer Marketplace 365+, click the chat bubble located on the right side of each page. By clicking the chat bubble, you have access to a personal assistant that can answer your questions 24/7.



HEALTH

CirrusMD — TELEMEDICINE PROVIDER

With our telemedicine provider, CirrusMD, associates enrolled in AVB medical plans get access to a network of board-certified physicians and specialists on-demand. Start chatting with a doctor by downloading the CirrusMD app or visit mycirrusmd.com, then register with your name, date of birth, zip code and email address, and then open CirrusMD and simply type "hi."

HOW TO FIND A DOCTOR

Login to your account on www.aetna.com or via the mobile Aetna Health app. You may also call the Aetna Concierge Services at **855-586-6958**.

AETNA MEDICAL

To support your health and financial wellness, AvalonBay provides valuable benefits that help you and your family stay healthy and pay for care in the event of illness or injury. You have a choice of four medical plans through Aetna — two PPO plans and two HSA medical plans — with a range of coverage levels and costs, so you have the flexibility to select the option that's best for you. All four plans allow you to see any provider you wish within the Aetna network of providers, but you will pay less when you stay in-network.

Choose the Right Place for Care

Medical issues can range from minor to life-threatening. Determining the seriousness of a medical issue and deciding where to go for care can be overwhelming, causing some people to simply go to the Emergency Room when their doctor is not available. However, this can be a costly decision. The average ER bill is over \$1,200¹—and the ER can cost you a lot of time, too, with average time spent in the ER at two hours². **You have a variety of options for getting the right health care at the right price!**

Immediate Care Options	Cost	Time	Severity
Telemedicine	\$	🕒	+
Convenience Care Clinics	\$	🕒🕒	+
Primary Care Provider	\$ \$	🕒🕒🕒	+++
Urgent Care Centers	\$ \$ \$	🕒🕒	+++
Emergency Rooms	\$ \$ \$ \$	🕒🕒🕒🕒	++++

¹Source: Agency for Healthcare Research and Equality

²Source: Centers for Disease Control and Prevention

USE PREVENTIVE CARE TO YOUR ADVANTAGE

Use these resources, along with your **free** in-network preventive care (included with all our medical plans) to be your healthiest. Examples of preventive care include:

- Annual physical exams for all covered members.
- Blood pressure, diabetes, and cholesterol tests.
- Many age-appropriate cancer screenings, including mammograms and colonoscopies.
- Counseling on such topics like quitting smoking, losing weight, eating healthy, treating depression, and reducing alcohol use.
- Routine vaccinations against flu, COVID, measles, polio, meningitis, and more.

USE IN-NETWORK AETNA PROVIDERS TO SAVE

In-network refers to physicians, labs, hospitals, and other medical facilities that have been contracted under your Aetna plan to provide services to its members.

- In-network providers have lower costs, which lowers your out-of-pocket expenses
- Preventive care is covered in full
- Visit aetna.com or contact the Aetna Concierge Services team at **855-586-6958** to find providers in your area

2024 AETNA MEDICAL PLANS

\$1,850 Deductible Plan (HDHP)

Compatible with: Health Savings Account (HSA); Combination Flexible Spending Account (CFSA)

Payroll deductions: Lower

Deductible: Higher

Ideal if you:

- ✓ Want to use a tax-advantaged Health Savings Account (HSA) and receive AvalonBay's contribution into your account
- ✓ Have predictable medical and prescription drug needs
- ✓ Can manage your cash flow to cover the high deductible before the plan begins to pay costs

\$3,200 Deductible Plan (HDHP)

Compatible with: Health Savings Account (HSA); Combination Flexible Spending Account (CFSA)

Payroll deductions: Lowest

Deductible: Highest

Ideal if you:

- ✓ Want to use a tax-advantaged Health Savings Account (HSA) and receive AvalonBay's contribution into your account
- ✓ Have predictable medical and prescription drug needs
- ✓ Can manage your cash flow to cover the higher deductible (the highest of all our available plans) before the plan begins to pay costs

\$400 Deductible Plan (PPO)

Compatible with: Health Care Flexible Spending Account (FSA)

Payroll deductions: Highest

Deductible: Lowest

Ideal if you:

- ✓ Are comfortable paying higher payroll deductions
- ✓ Wish to keep costs lower when visiting the doctor or receiving care
- ✓ Are concerned about cash flow management, since the plan's copays and deductibles are lower

\$900 Deductible Plan (PPO)

Compatible with: Health Care Flexible Spending Account (FSA)

Payroll deductions: Higher

Deductible: Lower

Ideal if you:

- ✓ Are comfortable paying higher payroll deductions
- ✓ Wish to keep costs lower when visiting the doctor or receiving care
- ✓ Are concerned about cash flow management, since the plan's copays and deductibles are lower

EXPERT GUIDANCE

Mercer Marketplace 365+ clearly shows the costs and coverage for each plan, making it easy to decide. After you review your profile preferences, you can answer a few simple questions to see which plan may be a "best match" for your needs and preferences to help you make your benefit elections.

SUMMARIES OF BENEFITS AND COVERAGE

You have access to a Summary of Benefits and Coverage (SBC) for each of your medical plan options. These documents provide detailed information about coverage and costs to help you compare plans and make informed decisions. To access the SBCs, visit the Mercer Marketplace 365+ Resource Center or the AvalonBay Benefits SharePoint page on myavalonbay.com.

CONCIERGE SERVICES

How much will this cost me? Am I covered?

What should I do about my new diagnosis?

Most of us have run into questions about our health and prescription drug coverage. Good news: With Concierge Services from Aetna, Express Scripts, and Health Advocate, you can get the answers you need. Help is just a phone call away:

- Aetna: **855-586-6958**
- Express Scripts: **866-544-6981**
- Health Advocate: **866-799-2728**

Compare the Plans

The chart below provides an overview of the medical plans' in-network coverage features. For complete cost and coverage information, log on to Mercer Marketplace 365+.

	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)
Nonformulary	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)
Nonformulary	20% after deductible	30% after deductible	\$150 copay	45% (min \$100, max \$200)

HEALTH CARE TERMS

It's important to understand a few key health care definitions.

- Your **deductible** is the amount of money you must pay before your insurance will pay a claim.
- ★ **Important Reminder:** The \$1,850 Plan has a true family and out-of-pocket 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.
- Coinsurance** is the cost sharing between you and AvalonBay AFTER your deductible is met.
- The **out-of-pocket maximum** is the most that you will have to pay for covered services during a calendar year.
- 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.

YOUR MEDICAL PLAN IN ACTION

We know that choosing a medical plan can be a difficult task. Your choice may be made easier if you can see each plan in action. Here's an example of how the HDHP and PPO plans could work for one AvalonBay family.

Example: The Jackson Family

David is 32 years old and earns \$80,000 with the company. He has a wife, Anna, and two young children, Lucy and Owen. The Jacksons are relatively healthy, and typically only experience seasonal illnesses and allergy treatments for Anna. They are expecting a third child during 2024. After the birth of their third baby, David has an unexpected medical event that requires an inpatient hospital cardiologist stay.

The Jacksons are considering both the PPO and HDHP plan this year. Here's how in-network benefits would be provided under the AvalonBay plans based on their projected expenses for the coming year. Note that these costs are estimates for illustrative purposes only; your provider's charges may be different.

2024 PLANNED MEDICAL EXPENSES	PROVIDER COST	HDHP \$1,850 DEDUCTIBLE PLAN	HDHP \$3,200 DEDUCTIBLE PLAN	PPO \$400 DEDUCTIBLE PLAN	PPO \$900 DEDUCTIBLE PLAN
Four annual check-ups (David, Anna, Lucy, Owen)	\$0	All AvalonBay plans cover preventive care at 100%			
PCP visit for cold/flu (Owen)	\$200	\$200 applied to deductible	\$200 applied to deductible	\$20 copay	\$40 copay
PCP visit for ear infection (Lucy)	\$200	\$200 applied to deductible	\$200 applied to deductible	\$20 copay	\$40 copay
Four specialist visits to allergist (Anna)	\$800	\$800 applied to deductible	\$800 applied to deductible	\$40 copays x 4 = \$160	\$60 copay x 4 = \$240
Maternity care (Anna)	\$6,000	\$2,500 applied to deductible; then 20% coinsurance = \$3,200	\$2,400 applied to Anna's deductible; then 30% coinsurance = \$3,480	\$400 applied to deductible; then 20% coinsurance = \$1,520	\$900 applied to deductible; then 20% coinsurance = \$1,920
Hospital for delivery (Anna)	\$9,000	20% coinsurance = \$1,800	30% coinsurance up to Anna's out-of-pocket max = \$2,120	20% coinsurance up to Anna's out-of-pocket max = \$520	20% coinsurance up to Anna's out-of-pocket max = \$840
Newborn visits (Baby Boy Jackson)	\$250	All AvalonBay plans cover preventive care at 100%			
Inpatient cardiologist hospital visit (David)	\$5,000	20% coinsurance up to Family out-of-pocket max = \$300	\$2,800 applied to David's deductible; then 30% coinsurance = \$3,460	\$400 deductible; then 20% coinsurance = \$1,320	\$900 deductible; then 20% coinsurance = \$1,720
OUT-OF-POCKET COSTS		\$6,500	\$10,260	\$3,560	\$4,800
Jackson Family Projected Medical Costs for 2024					
Total out-of-pocket costs		\$6,500	\$10,260	\$3,560	\$4,800
2024 employee payroll contributions		\$6,821	\$4,466	\$13,652	\$9,045
AVB HSA contributions		-\$800	-\$800	N/A	N/A
Total Cost		\$12,521	\$13,926	\$17,212	\$13,845

For the Jackson family, the **HDHP \$1,850** is the most cost-effective plan to choose assuming these expenses. Keep in mind that everyone's situation is different. Your circumstances and personal preferences can make any of our medical plans the right choice for you. You may wish to use the Mercer Marketplace questionnaire to help you decide which plan is best for you and your family.

SAVINGS AND SPENDING ACCOUNTS

You can save money for eligible health care and dependent care expenses with tax-advantaged accounts. You must enroll in these accounts every year, they do not roll over.

Health Savings Account (HSA)

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.

HSA Features



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 800-544-3716 or login to your account at www.netbenefits.com. From the home page, click “Open” next to Health Savings Account.



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.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Using an FSA is like getting a discount on everyday health and/or dependent care expenses because you're paying with tax-free money. There are separate FSAs for health care and dependent care, both offered by WEX.

Health Care FSA

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.**

Combination FSA

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.**

Dependent Care FSA

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 the Resource Center on Mercer Marketplace 365+.
- 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.**

MANAGING YOUR SPENDING AND COMMUTER ACCOUNTS

To manage your spending accounts, login to Mercer Marketplace 365+, and scroll down to the Flexible Spending Accounts or Commuter Benefits Program Tiles. Then click the link at the bottom of the tile. You can request new debit cards, submit claims, view your account balances, and more!

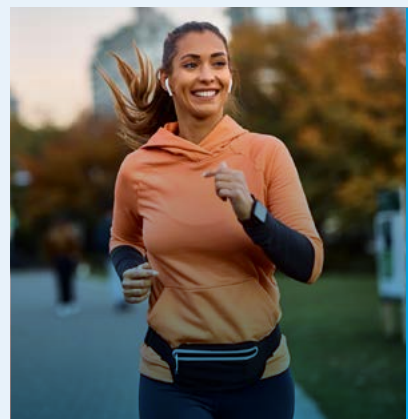


To easily manage your flexible spending accounts, you can download the Mercer Marketplace Spending Accounts Mobile App.



IMPORTANT REMINDER

FSA funds do not carry over at the end of each year — remember to use it or lose it!



METLIFE DENTAL

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. For complete cost and coverage details and to enroll, visit the Mercer Marketplace 365+ Resource Center.

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

HEALTHY TEETH, HEALTHY YOU

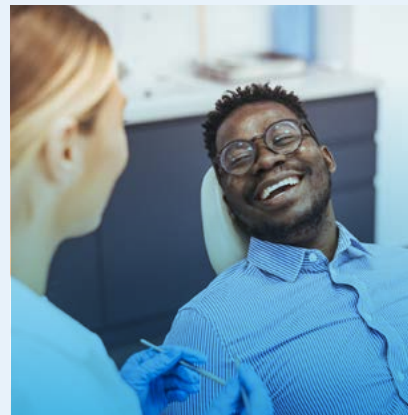
Dental care is an important part of your wellbeing. Be sure to take advantage of your **free** in-network preventive dental care — it's an investment in your physical health!

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 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%
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		



REMINDER!
MetLife Dental ID cards
are **NOT** sent out. To view/
print your ID card, please
go to www.metlife.com.



VSP VISION

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, 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	

REMINDER!

VSP Vision ID cards are NOT sent out. To view/print your ID card, please go to www.vsp.com.



Visit [vsp.com](https://www.vsp.com) to access a wide range of discounts on services/products such as glasses, sunglasses, LASIK, hearing aids, and more.



Know Where to Go... For Wellbeing Support

Feeling stressed? Overwhelmed? Anxious, depressed, or just need some extra support? AvalonBay provides you with a wide variety of valuable wellness resources and tools to help you prioritize every aspect of your wellbeing. Understanding the resources available to you is the first step. Here's an overview of where to go and when.

Are you looking...



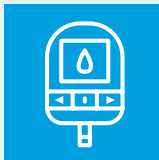
...to manage anxiety, stress, or depression?

- **Lyra Health** – Covers up to eight free counseling sessions, then you will have access to continued in-network care. [See page 16.](#)
- **CirrusMD*** – 24/7 access to a network of board-certified physicians and specialists ready to virtually answer your questions. [See page 18.](#)



...to grow your family/adopt/have a baby and/or receive fertility treatments/freeze your eggs?

- **Maven** – 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! Regular full-time associates 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. [See page 17.](#)



...to manage your diabetes, pre-diabetes, or high blood pressure?

- **Livongo*** – If you and your dependents are covered by an AvalonBay medical plan and are diagnosed by a physician with pre-diabetes, diabetes, or hypertension, you can receive free access to Livongo to help you manage your condition. With Livongo, you receive access to expert coaches and free devices/equipment (scale, glucose monitor, lancets, and blood pressure monitor). Talk to Livongo Expert Coaches for answers to nutrition and lifestyle questions. [See page 18.](#)



...for caregiver support for an elderly parent or a child?

- **Wellthy** – Pair up with a dedicated Care Coordinator who creates a plan and completes tasks for you, all through a modern online experience. Tasks include 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! [See page 17.](#)
- **RethinkCare** – Equips you with the tools, resources, and consultation sessions you need to help care for a child with learning, behavioral, or social challenges, or a developmental disability. This includes access to one-on-one virtual sessions with behavioral experts and special educators, video library, printable teaching materials, expert-led webinars, care coordination capabilities, peer support forums, and more! [See page 17.](#)



...to manage back or joint pain?

- **Aetna Back and Joint Care Program*** – This program through Hinge Health can help you manage musculoskeletal (MSK) health issues through digital exercise therapy, one-on-one health coaching support, virtual visits with a Hinge Health physical therapist, and more. [See page 18.](#)



...to reduce tobacco/nicotine use?

- **Pelago*** – This confidential program can help you reduce tobacco/nicotine use through one-on-one virtual coaching with a personal coach/counselor, 24/7 access to self-guided activities on the Pelago mobile app, and access to medications that help reduce cravings. [See page 18.](#)

*Aetna members only.

LYRA MENTAL HEALTH AND EMPLOYEE ASSISTANCE PROGRAM



Reach out today

Visit avalonbay.lyrahealth.com or call **877-224-7661** – Lyra is available to associates, partners/spouses, children/teens, and household members for **FREE!**

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**, 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 that may want it.
- **Referrals** to local professionals and services to fit your needs.

Lyra Essentials

Use Lyra Essentials, a preventive mental health offering, to access a rich library of research-based self-care resources. Tap into guided meditations, how-to videos, and mindfulness tactics for everyday life in Lyra's app or on the web.

Lyra Learn

Lyra's evidence-based eLearning platform provides structured courses and live gatherings that help reduce stigma, support managers and teams, and build mentally healthy workplaces. Go to learn.lyrahealth.com to register today and use company code #avalonbay443.

Work-Life Services

- Legal services include a free 30-minute consultation with an attorney or mediator
- Financial services include a free 30-minute consultation with a financial counselor and a CPA
- Identity theft services include a free 60-minute consultation with a fraud resolution specialist and more
- Dependent care services include resources and referrals for child, elder, and pet care and phone support

Lyra Guided Self-Care

Meet with your personal Lyra Coach for a live video consultation to discuss your needs. Your coach will get to know you one-on-one so you can plan a path forward, together. After your initial session, your Lyra Coach will craft a personalized six-week digital care plan with activities that directly address your goals. Work through your care plan at your own pace and on your own schedule. Your coach will keep you on track, provide specific feedback, and be available via messaging for questions and support.

Lyra Coaching

Work with your Lyra Coach through regularly-scheduled sessions to better understand what's challenging you, decide what you want to work on, and plan a path forward. Choose to connect with your coach via live messaging through your mobile device or from your computer, or meet "face-to-face" over live video on a recurring basis. As you work together, you'll continue to develop your toolkit of skills and strategies to support your mental health, and build strength for lasting change.

Lyra Therapy

Lyra works with the best therapists who use only evidence-based techniques proven to reduce your symptoms. For those who want the most effective, and convenient care, we offer Lyra Blended Care Therapy. With Blended Care Therapy, you can stay connected with your therapist between video therapy sessions, practice skills to reduce your symptoms, and track your progress — so you can start feeling better right away.

WELLBEING BENEFITS

AvalonBay provides valuable wellness resources **free of charge** to all associates to help manage and maintain your health and wellbeing, and the wellbeing of your family members.

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

Regular full-time associates enrolled in an AVB medical plan can also 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 join.wellthy.com/AvalonBay.

RethinkCare for Parents

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.

Health Advocate Concierge for Everyone

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.

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.

WELLBEING 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.

AFLAC SUPPLEMENTAL COVERAGE

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 Aflac:

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 costs 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.

365+ HUB

If you enroll in an AvalonBay medical plan, you may also choose to enroll in the Mercer Marketplace 365+ HUBSM, a voluntary benefit that provides additional one-on-one support — online and by phone — to help you improve the quality and cost of your care. By enrolling in the 365+ HUB, you will have year-round access to personal health advocacy services, price comparison tools, physician performance ratings, expert medical opinions, and more.

Medical Concierge Services

The 365+ HUB has a team of registered nurses, medical directors, and benefits and claims specialists who work to help you and your covered family members:

- Find the right doctor
- Schedule appointments quickly
- Resolve health care billing and insurance claims disputes
- Secure elder care with confidence, including answering Medicare questions
- Work seamlessly with insurance providers
- Transfer medical records promptly and securely

Compare Prices and Quality

The cost of health care services can vary significantly, even within the same geographic area and health plan. Health Cost Estimator+ is an easy-to-use online tool offered through the 365+ HUB. You'll see what you can expect to pay for a medical procedure at different locations — based on the medical plan you're enrolled in — and can easily compare prices so you can make the right choice for your needs and budget. You can also review the quality scores of doctors in your area based on your condition and need.

Get Expert Medical Opinions

The 365+ HUB gives you and your covered family members access to world-class specialists who will review your case and give you an expert opinion on your diagnosis and treatment plan.



WEALTH

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

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's Contributions

When you save for retirement, we do, too. AvalonBay is again increasing the 401(k) match this year. We'll match 50% of your contributions to the plan, **on the first 8% you contribute to the plan** — that's free money toward your retirement.

Have you named a beneficiary?

It's important to designate a beneficiary to receive the value of your 401(k) in the event you die before beginning to receive your benefit. As personal circumstances change, be sure to keep that information up-to-date. Visit netbenefits.com to add or change a beneficiary.

Take advantage of educational resources

- **Plan & Learn** – Explore a collection of financial learning resources or schedule a 30 minute phone appointment with a Fidelity planning consultant. Select Plan & Learn from the NetBenefits homepage Menu.
- **Create a plan for your future** – Model and plan for your financial goals using the Planning & Guidance Center at NetBenefits.Fidelity.com/planningcenter.

MEET THE MATCH!

When you save for retirement, we do, too. AvalonBay is again increasing the 401(k) match this year. We'll match 50% of your contributions to the plan, on the first 8% you contribute to the plan — that's free money toward your retirement.

Ready to change your 401(k) contribution? Visit netbenefits.com.

IS YOUR FINANCIAL FUTURE EVERYTHING IT COULD BE?

Find out in 10 minutes or less. Get your financial wellness checkup today. Visit NetBenefits.com/financialwellness.



LIFE, AD&D, AND DISABILITY INSURANCE

It's important to plan for your family's financial security in case the unexpected happens. That's why AvalonBay provides associates with basic life insurance, basic accidental death and dismemberment (AD&D) insurance, and disability insurance — at no cost to you.

HAVE YOU NAMED A BENEFICIARY?

It's important to designate a beneficiary to receive the benefit paid by a life insurance policy. As personal circumstances change, be sure to keep that information up-to-date. Visit Mercer Marketplace 365+ or call **1-855-601-1762** to add or change a beneficiary.

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 DC, 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

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. For coverage details, visit Mercer Marketplace 365+.

Supplemental Life

You may elect Supplemental Life for yourself in \$25,000 increments, up to \$1,000,000 or 5 times your pay.

Supplemental AD&D

You may elect Supplemental AD&D for yourself in \$25,000 increments, up to \$1,000,000 or 10 times your pay. If you elect family coverage, dependent benefits are a portion of employee benefits.

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.

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.

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.

PAID LEAVE BENEFITS

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 (see [page 21](#)). Please note, part-time associates are not eligible for paid parental leave.

Intermission Leave

Associates with 15 years of service receive up to 6 weeks of paid leave.

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

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.

Flex Time

Non-California associates only: up to 4 days per year for certain circumstances.

Holiday

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

Bereavement Leave

Up to 3 days for the loss of an immediate family member.

Jury Duty Leave

Up to 10 days paid leave.

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, 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 might 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.

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 computershare.com/employee/us
- 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. 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 money rolls over from year to year.**

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

CONTACT LIST

To reach one of our benefit providers directly, please refer to the table below.

Benefit	Administrator	Website	Phone Number
Mercer Marketplace 365+	Mercer	mercemarketplace365plus.com/AvalonBay	855-601-1762
Benefits Questions	AvalonBay Benefits Department	benefits@avalonbay.com	703-317-4799
Leave Questions	AvalonBay Benefits Department	leave@avalonbay.com	703-317-4799
Medical	Aetna Group #868988	www.aetna.com	855-586-6958
Tobacco Cessation Program	Pelago	my.pelagohealth.com/expressscripts	877-349-7755
Prescription Drugs	ESI Group #NMFA	www.express-scripts.com	866-544-6981
Mental Health/EAP	Lyra Health	avalonbay.lyrahealth.com	877-224-7661
Telemedicine	CirrusMD	mycirrusmd.com	
Prediabetes, Diabetes, and Hypertension	Livongo	get.livongo.com (company code: AVN)	
Dental	MetLife Group #215273	www.metlife.com	800-942-0854
Vision	VSP Group #12045433	www.vsp.com	800-877-7195
FSA and Commuter Benefits	WEX	mercemarketplace365plus.com/AvalonBay	877-248-0510
Health Savings Account	Fidelity	www.netbenefits.com	800-544-3716
Supplemental Medical	Aflac	https://www.aflacgroupinsurance.com/customer-service/file-a-claim.aspx	800-433-3036
Family-Building	Maven	mavenclinic.com/join/AvalonBay	
Caregiver Support	Wellthy	join.wellthy.com/AvalonBay	
Parent Support	RethinkCare	https://connect.rethinkcare.com/sponsor/AvalonBay	800-714-9285
Health Advocacy	Health Advocate	healthadvocate.com/AvalonBay	866-695-8622
365+ HUB	Mercer	mercemarketplace365plus.com/AvalonBay	866-385-8032
401(k) Retirement Savings	Fidelity	www.netbenefits.com	800-835-5097
Employee Stock Purchase Plan (ESPP)	AvalonBay	computershare.com/employee/us	866-397-5753
Identity Protection	Allstate	signin.infoarmor.com	800-789-2720
Legal Benefits	MetLife	www.members.legalplans.com	800-821-6400
Pet Insurance	Nationwide	petsnationwide.com	877-738-7874
Home/Auto Insurance	Farmers	https://www.farmers.com/landing/groupselect/getquote/#/home	
Discount Mall	Perkspot	Avalonbay.perkspot.com	
Back and Joint Care	Hinge Health	www.hingehealth.com/find/aetna	855-902-2777



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