

# AVALONBAY BENEFITS HIGHLIGHTS



Build Strong.  
Live Well.

## For Part-time and Temporary Associates

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

## Eligibility Details

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

- Dental and vision insurance
- 401(k)
- 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

## HOW TO ENROLL

Use Mercer Marketplace 365+ to choose your benefits.

### 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](https://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 MercerMarketplace 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](https://mercermarketplace365plus.com/AvalonBay)

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

Virtual assistants available 24/7

### Enrollment Steps

- 1. Review and update your personal information including dependents.** Make sure your dependent information is correct and all your dependents are eligible. Upload dependent verification proof if you are adding any dependents.
- 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.
- 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.
- 5. Complete your benefits enrollment.**
- 6. Screenshot, print, or save your enrollment confirmation upon completion.**



# DENTAL BENEFITS

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



## 2024 Dental Plans

- Premier Plan
- Basic Plus Plan

### Key features

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

# VISION BENEFITS

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

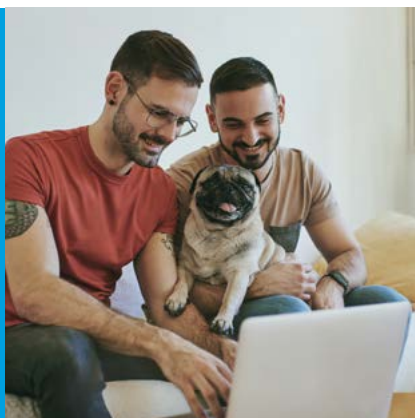


## 2024 Vision Plan

### 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

Visit [mercermarketplace365plus.com/AvalonBay](https://mercermarketplace365plus.com/AvalonBay) for cost and coverage details.



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

## Wellthy for Caregivers

With Wellthy caregiver support services, you can get help taking care of aging, chronically ill, or disabled loved ones.

When you set up an account with Wellthy, you're assigned a dedicated Care Coordinator who creates a plan and completes tasks for you, all through a modern online experience. Care Coordinators will help you by scheduling appointments, refilling prescriptions, handling prior authorizations, sourcing and vetting the right in-home aide, handling a move into a care facility, coordinating with insurance companies, and much more.

Enroll today at <https://wellthy.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](mailto:support@rethinkcare).



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

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

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

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

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



### Reach out today.

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



## 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](https://healthadvocate.com/AvalonBay).



# SUPPLEMENTAL MEDICAL PLANS

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

AvalonBay offers three different types of supplemental medical plans through 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.

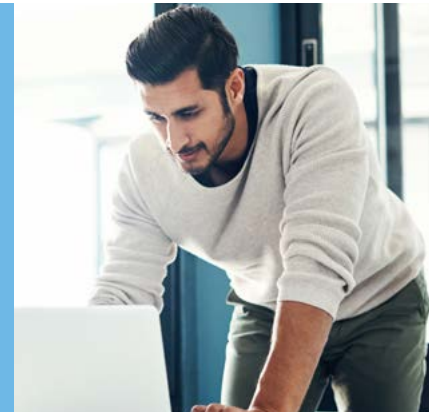


## Hospital Indemnity Insurance

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 cost associated with a covered sickness or accident.

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

Visit [mercermarketplace365plus.com/AvalonBay](https://mercermarketplace365plus.com/AvalonBay) for cost and coverage details.



# FINANCIAL WELLNESS PROGRAMS



## 401(k) Retirement Savings Plan

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

### Your Contributions

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



Visit [netbenefits.com](https://netbenefits.com) to get started.



## Employee Stock Purchase Plan

Twice a year, AvalonBay provides associates the opportunity to purchase company stock at a 15% discount. The 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 lock in an even greater discount on the purchase date; and
- Contribute as little as \$10 per paycheck through convenient after-tax payroll deductions. The contributions accumulate over a six-month purchase period and are used to buy stock on the last business day of the purchase period.

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

### To learn more about the ESPP:

📞 Call **866-397-5753**

🌐 Visit <https://avalonbay.sharepoint.com/HR/Pages/Employee-Stock-Purchase-Program.aspx>



# VOLUNTARY BENEFITS AND DISCOUNT PROGRAMS

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



## Legal Plan

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



## Pet Insurance

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

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



## Identity Theft Protection

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

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



## Commuter Benefits

- Contribute up to \$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.**



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

Visit [mercermarketplace365plus.com/AvalonBay](https://mercermarketplace365plus.com/AvalonBay) for cost and coverage details.

