



WHAT'S YOUR  
**GOAL**  
IN 2019?



**2019 BENEFITS OVERVIEW**  
California Associates





NEW LEASE ON  
*life*  
@ ESSEX



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The benefits in this summary are effective: January 1, 2019 - December 31, 2019





# THE RIGHT BENEFITS

## NEW LEASE ON LIFE @ ESSEX

### Watch our Benefits Overview Video!

[essexpropertytrust.a.guidespark.com](http://essexpropertytrust.a.guidespark.com)

At Essex, our goal is to provide you with the tools you need to live healthy and happy, both at work and home. We offer a network of programs and services to help you live your best.

This guide will provide you with highlights of our comprehensive benefits package. Reviewing and choosing your benefits is the perfect time to get re-energized about your health and well-being. Our comprehensive package offers you and your family a wide range of options to pick the coverage that best fits your needs. Essex benefits include Medical, Dental, Vision, Life, Disability, 401(k) retirement plan options and more! It is our commitment to continue to offer you an assortment of offerings that meet your needs, while providing resources that make your benefits easier to understand and access. Use the information here as a guide to getting the most out of your benefits and claim your New Lease on Life @ Essex!



Need more information? Keep an eye out for the Buzz logo throughout this booklet. When you see it, you'll know you can find out more by visiting [buzz.essex](http://buzz.essex).



When you see this icon you can visit our Guidespark video library to view a short video about certain benefits. Visit: [essexpropertytrust.a.guidespark.com](http://essexpropertytrust.a.guidespark.com)

## WHO IS ELIGIBLE?

Associates working 30 or more hours per week are eligible for the benefits outlined in this overview. In order to comply with the Affordable Care Act (ACA), Essex determines your eligibility for medical coverage based on the number of hours you work each month.

You can enroll the following family members in our medical, dental and vision plans.

- Your spouse (the person who you are legally married to under state law, including a same-sex spouse.)
- Your registered domestic partner is eligible for coverage if you have completed a Domestic Partner Affidavit. The affidavit includes important information about the guidelines for adding, ending or changing your domestic partner. Premiums for your domestic partner paid for by Essex are taxable income and will be included on your W-2. Any premiums you pay for your domestic partner will be deducted on an after-tax basis.
- Your children (includes your stepchildren, children by adoption or legal guardianship):
  - ✓ Under the age of 26 are eligible to enroll in medical coverage. They do not have to live with you or be enrolled in school.
  - ✓ Over age 26 ONLY if they are incapacitated due to a disability and primarily dependent on you for support.
  - ✓ Named in a Qualified Medical Child Support Order (QMCSO) as defined by federal law.

## WHO IS NOT ELIGIBLE?

Family members who are not eligible for coverage include (but are not limited to):

- Parents, grandparents, and siblings.
- Contract associates or associates residing outside the United States.
- Part-time: Associates who work less than 30 hours per week.

**NOTE:** Full-time temporary employees are eligible for medical benefits only.

## WHEN CAN I ENROLL?

Associates have three opportunities to make changes to their benefits. Outside of these three opportunities, no changes can be made.

- 1 **NEW HIRE:** Coverage for new associates begins on the first of the month following or coinciding with 30 days from their date of hire.

**My benefits are effective:** \_\_\_\_\_

- 2 **OPEN ENROLLMENT:** Open Enrollment for current associates is generally held in November. Open Enrollment is the one time each year that associates can make changes to their benefit elections without a qualifying life event. Open Enrollment changes are effective January 1 of each year.

- 3 **LIFE EVENT:** Make sure to notify the Benefits Team (benefits@essex.com) right away if you have a qualifying life event and need to make a change (add or drop) to your coverage election. Life event changes must correlate with your life event. These changes include (but are not limited to):

- Birth or adoption of a baby or child (31 days)
- Loss of other healthcare coverage (31 days)
- Eligibility for new healthcare coverage (31 days)
- Marriage (31 days)
- Divorce (31 days)

## HOW DO I ENROLL?

**NEW HIRE:** Log in to Okta Single Sign-On for UltiPro Self-Service: [essex.ultipro.com](https://essex.ultipro.com)

1. **Username:** main computer network login;  
**Password:** main computer network password
2. Go to the “Myself” Tab and select “Life Events”
3. Select the “I am a New Employee” link to begin the enrollment process or to decline your benefits
4. Use the “Next” arrow to follow the process and click “Submit” once finished.

# MEDICAL

When it comes to your health benefits, choosing your medical plan is the most important choice you can make. That's why we are committed to delivering medical plans with options that fit your needs. Our plans from United HealthCare (UHC) and Kaiser Permanente have resources to help you get the most out of life.



Watch a quick video about our medical plans!  
[essexpropertytrust.a.guidespark.com](http://essexpropertytrust.a.guidespark.com)

|                                      | UHC EPO <sup>1</sup><br>In-Network          | Kaiser HMO<br>In-Network  |
|--------------------------------------|---|---|
| <b>Annual Deductible<sup>2</sup></b> | \$0   | \$0   |
| <b>Office Visits</b>                 |   |   |
| <b>Primary Provider</b>              | \$25 copay                                  | \$25 copay  |
| <b>Specialist</b>                    | \$45 copay                                  | \$45 copay  |
| <b>Preventive Services</b>           | No charge                                   | No charge   |
| <b>Urgent Care</b>                   | \$50 copay                                  | \$25 copay  |
| <b>Chiropractic Care</b>             | \$20 copay<br>(24 visits per calendar year) | \$15 copay<br>(20 visits per calendar year)   |
| <b>Acupuncture</b>                   | \$25 copay<br>(20 visits per calendar year) | \$45 copay (no visit limit; limited to treatment of nausea or as part of a comprehensive chronic pain management program) |
| <b>Lab &amp; X-Ray</b>               | No charge                                   | No charge   |
| <b>Inpatient Hospitalization</b>     | \$500 per admission                         | \$500 per admission   |
| <b>Outpatient Surgery</b>            | \$125 copay per procedure                   | \$150 copay per procedure   |
| <b>Emergency Room</b>                | \$150 copay, waived if admitted             | \$150 copay, waived if admitted   |
| <b>Prescription Drugs</b>            |   |   |
| <b>Generic</b>                       | \$15 copay pharmacy,<br>\$37.50 mail order  | \$15 copay pharmacy,<br>\$30 mail order   |
| <b>Preferred Brand</b>               | \$35 copay pharmacy,<br>\$87.50 mail order  | \$35 copay pharmacy,<br>\$70 mail order   |
| <b>Non-preferred Brand</b>           | \$70 copay pharmacy,<br>\$175 mail order    | If authorized:<br>\$35 copay<br>\$70 mail order   |
| <b>Supply Limit</b>                  | 30 days pharmacy,<br>90 days mail order     | 30 days pharmacy,<br>100 days mail order  |
| <b>Annual Out-of-Pocket Max</b>      | \$2,000 Individual<br>\$4,000 Family        | \$1,500 Individual<br>\$3,000 Family  |

<sup>1</sup> To search the UHC EPO physician or hospital network, choose the "Select" network on myuhc.com.

<sup>2</sup> See this term and other common medical terms defined on page 5.





# KEY TERMS YOU NEED TO KNOW

Health insurance seems to have its own language. You will get more out of your plans if understand the most common terms, explained below in plain English.

## MEDICAL

**OUT-OF-POCKET COST:** A healthcare expense you are responsible for paying with your own money, whether from your bank account, credit card, or from a health account such as an HSA, FSA or HRA.

**DEDUCTIBLE:** The amount of healthcare expenses you have to pay for with your own money before your health plan will pay. The deductible does not apply to preventive care and certain other services.

**COPAY:** A set fee you pay whenever you use a particular healthcare service, for example, when you see your doctor or fill a prescription. After you pay the copay amount, your health plan pays the rest of the bill for that service.

**IN-NETWORK / OUT-OF-NETWORK:** Network providers are contracted with your health plan and have agreed to charge lower fees to plan members. Services from out-of-network providers can cost you more because the providers are under no obligation to limit their maximum fees. EPOs and HMOs have no coverage out-of-network except in an emergency.

**OUT-OF-POCKET MAXIMUM:** The most you would pay for covered healthcare expenses in one year. Once you reach your plan's out-of-pocket maximum dollar amount (by paying your deductible and copays), the plan pays for all eligible expenses for the rest of the plan year.

## PRESCRIPTION DRUG

**GENERIC:** A drug that has the same active ingredients as a brand name drug, but is sold under a different name. For example, Atorvastatin is the generic name for medicines with the same formula as Lipitor. You generally pay a lower copay for generic drugs.

**PREFERRED/NON PREFERRED BRAND:** Each health plan has a list of prescription medicines that are preferred based on an evaluation of effectiveness and cost. Another name for this list is a "formulary." The plan may charge more for non-preferred drugs or for brand name drugs that have generic versions. Drugs that are not on the preferred drug list may not be covered.

## DENTAL

**BASIC SERVICES:** Dental services such as fillings, routine extractions and some oral surgery procedures.

**DIAGNOSTIC AND PREVENTIVE SERVICES:** Generally include routine cleanings, oral exams, x-rays, and fluoride treatments. Most plans limit preventive exams and cleanings to two times a year.

**MAJOR SERVICES:** Complex or restorative dental work such as crowns, bridges, dentures, inlays and onlays.

### GOING TO THE DOCTOR?

Being organized and having a plan helps to get the most out of your doctor visit. Bring the following with you:

- Your plan ID card
- A list of your current medications
- A list of what you want to talk about with your doctor

If you need a medication, you could save money by asking if there are generic alternatives for your specific medication.

### CALL THE NURSELINE

Did you know that you can get trusted information and support 24 hours a day, 7 days a week by calling the UHC NurseLine or Kaiser Advice Nurse?

**UHC:** 888-887-4114

**Kaiser (N.CA):** 866-454-8855 press 0

**Kaiser (S.CA):** 888-576-6225  
(follow the prompts)



# DENTAL

A bright and healthy smile is an important part of putting your best foot forward. Our dental plans from Guardian will provide you the comprehensive coverage you need to protect those pearly whites. We offer two Dental PPO (DPPO) plans (\$1K and \$2K) and one Dental HMO (DHMO) through Guardian. The only difference between the two DPPO options is the Annual Plan Maximum (the total amount the plan covers per year). If you select the DHMO option, you will only be covered when you seek care from in-network providers.

|   | Guardian Dental PPO: \$1K & \$2K  |   | Guardian Dental HMO  |
|---|---|---|--|
|   | In-Network  | Out-Of-Network  | In-Network   |
| <b>Calendar Year Deductible</b>                 | \$50 per individual up to \$150 per family combined with out-of-network   | \$50 per individual up to \$150 per family combined with in-network   | No deductible  |
| <b>Annual Plan Maximum</b>                      | <p><b>\$1K PLAN:</b><br/>\$1,000 per person, combined with out-of-network</p> <p><b>\$2K PLAN:</b><br/>\$2,000 per person, combined with out-of-network</p> | <p><b>\$1K PLAN:</b><br/>\$1,000 per person combined with in-network</p> <p><b>\$2K PLAN:</b><br/>\$2,000 per person combined with in-network</p> | Unlimited  |
| <b>Diagnostic and Preventive Basic Services</b> | No charge   | No charge   | \$5 copay per office visit                                     |
| <b>Fillings</b>                                 | You pay 10% after deductible  | You pay 20% after deductible  | Copays vary: see fee schedule for details                      |
| <b>Root Canals</b>                              | You pay 10% after deductible  | You pay 20% after deductible  | Copays vary: see fee schedule for details                      |
| <b>Periodontics</b>                             | You pay 10% after deductible, limited to once every 3 months  | You pay 20% after deductible, limited to once every 3 months  | \$15 copay for maintenance, limited to 2 services in 12 months |
| <b>Major Services</b>                           | You pay 40% after deductible  | You pay 50% after deductible  | Copays vary: see fee schedule for details                      |
| <b>Orthodontic Services</b>                     |   |   |  |
| <b>Orthodontia</b>                              | You pay 50%   | You pay 50%   | Copays vary: see fee schedule for details                      |
| <b>Lifetime Orthodontia Maximum</b>             | \$1,500 combined with out-of-network  | \$1,500 combined with in-network  | N/A  |



**What does it mean?** You can find definitions for common medical and dental terms on Page 5 of this booklet.



# VISION

Routine vision exams are important, not only for correcting vision but because they can detect other serious health conditions. Our vision coverage is provided through Vision Service Plan (VSP). VSP has the most extensive network of vision care specialists in the country. Have you had LASIK surgery? If so, you can use the frame allowance toward sunglasses in lieu of prescription frames and lenses.

## VSP PPO

|                            | In-Network  | Out-Of-Network                                     |
|----------------------------|---|--|
| <b>Examination</b>         |   |  |
| <b>Benefit</b>             | \$10 copay  | Reimbursed up to \$45                              |
| <b>Frequency</b>           | Every 12 months   | Every 12 months                                    |
| <b>Materials</b>           | \$25 copay  | Benefit payable is based on reimbursement schedule |
| <b>Eyeglass Lenses</b>     |   |  |
| <b>Single Vision Lens</b>  | No charge, after applicable copay   | Reimbursed up to \$30                              |
| <b>Bifocal Lens</b>        | No charge, after applicable copay   | Reimbursed up to \$50                              |
| <b>Trifocal Lens</b>       | No charge, after applicable copay   | Reimbursed up to \$65                              |
| <b>Frequency</b>           | Every 12 months   | Every 12 months                                    |
| <b>Frames</b>              |   |  |
| <b>Benefit</b>             | Covered up to \$180, less any applicable copay<br>\$100 Costco® frame allowance | Reimbursed up to \$70                              |
| <b>Frequency</b>           | Every 24 months   | Every 24 months                                    |
| <b>Contacts (Elective)</b> |   |  |
| <b>Benefit</b>             | Coverage limited to \$180 in lieu of frames and lenses                          | Reimbursed up to \$105                             |
| <b>Frequency</b>           | Every 12 months instead of frames   | Every 12 months instead of frames                  |

**Pro-Tip!** VSP streamlines your coverage by verifying eligibility directly with providers. This means you will not receive an ID card. Simply log on to [vsp.com](http://vsp.com), select a member doctor and make an appointment.

# COST OF COVERAGE

Essex pays the full cost for Associate only coverage for Basic Life and AD&D. The Employee Assistance Program is also free of charge to you and your family. You share in the cost of coverage for other plans and coverage levels. In general, you pay for health coverage before federal, state and social security taxes are withheld, so you pay less in taxes. However, domestic partner coverage may be taxed differently. Talk to a tax advisor if you have questions about how this applies to your specific situation.

## MEDICAL (Per 24 pay periods)<sup>1</sup>

| Coverage Level        | UHC EPO        |            | Kaiser HMO     |            |
|-----------------------|----------------|------------|----------------|------------|
|                       | Associate Pays | Essex Pays | Associate Pays | Essex Pays |
| Associate Only        | \$66.00        | \$314.79   | \$66.00        | \$192.21   |
| Associate + Spouse/DP | \$232.50       | \$605.27   | \$232.50       | \$335.56   |
| Associate + Children  | \$190.50       | \$494.95   | \$190.50       | \$274.28   |
| Associate + Family    | \$328.00       | \$852.55   | \$328.00       | \$472.46   |

## Want lower medical rates?

Accumulate points on Vitality, our wellness platform, to reach the following Vitality levels:

**Gold status:** \$10 medical premium credit per paycheck

**Platinum status:** \$20 medical premium credit per paycheck

Visit [page 15](#) for more info.

## DENTAL (Per 24 pay periods)

| Coverage Level        | Guardian DPPO \$1k |            | Guardian DPPO \$2k |            | Guardian DHMO  |            |
|-----------------------|--------------------|------------|--------------------|------------|----------------|------------|
|                       | Associate Pays     | Essex Pays | Associate Pays     | Essex Pays | Associate Pays | Essex Pays |
| Associate Only        | \$19.13            | \$1.33     | \$24.44            | \$0.97     | \$4.25         | \$1.69     |
| Associate + Spouse/DP | \$39.31            | \$0.99     | \$48.88            | \$1.33     | \$7.97         | \$3.28     |
| Associate + Children  | \$41.44            | \$3.41     | \$47.81            | \$8.84     | \$10.63        | \$4.37     |
| Associate + Family    | \$59.50            | \$5.72     | \$69.06            | \$13.09    | \$12.75        | \$5.38     |

<sup>1</sup> Reduced medical rates are available for Associates who have been employed for

**5** years or more

Visit [buzz.essex.com](http://buzz.essex.com) to view these rates.

## VISION (Per 24 pay periods)

| Coverage Level        | VSP Vision |
|-----------------------|------------|
| Associate Only        | \$3.63     |
| Associate + Spouse/DP | \$6.22     |
| Associate + Children  | \$6.36     |
| Associate + Family    | \$10.24    |





# MEDICAL PLAN PERKS + MEMBER BENEFITS

Don't miss out on the awesome extras offered by our medical plan carriers. Depending on which medical plan you enroll in, you are eligible to participate in the following free programs.

## UNITED HEALTHCARE

### UHC Simply Engaged Program

This free program from UHC allows you to earn monetary rewards via gift cards when you complete certain health and wellness actions.

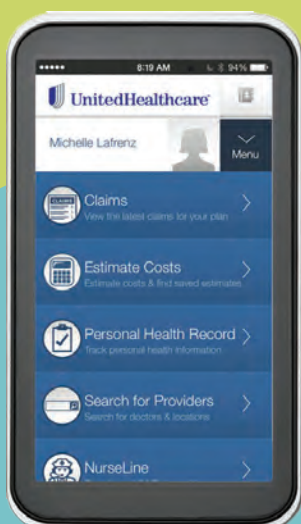
Access the Reward Program Overview through Rally™ when you log in to [myuhc.com](http://myuhc.com) or call **855-215-0230** for specific details regarding your wellness incentive program.

### Maternity Support Program

UHC's Maternity Support Program offers comprehensive maternity services before, during and after pregnancy. Download the UHC Healthy Pregnancy app to get started.

### UHC Real Appeal

UHC offers a free, convenient year-long weight loss program that's accessible 365 days a year, 24 hours a day through desktop, mobile, or tablet. Visit [realappeal.com](http://realappeal.com) to learn more.



### UHC Health4Me App

Download the free UHC app to get up-to-date estimates for medical costs, locate nearby providers, and utilize UHC decision support tools.

## KAISER PERMANENTE

### Kaiser ChooseHealthy

Offers a directory of complementary care providers, an online store, fitness club discounts, savings on health products and services, and more. Visit [choosehealthy.com](http://choosehealthy.com) or call **877-335-2746** to register.

### Healthy Lifestyle Programs

Kaiser's personalized online programs can help you create an action plan to reach your health goals.

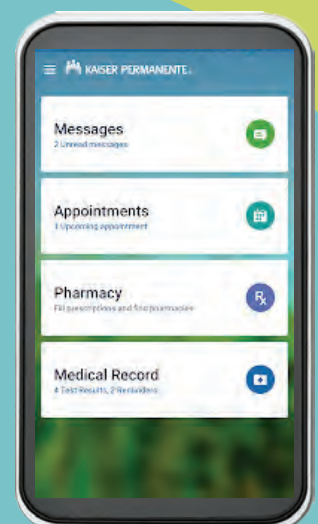
Visit [kp.org/healthylifestyles](http://kp.org/healthylifestyles) or [kp.org/vidasana](http://kp.org/vidasana) (en español).

### Free Wellness Coaching

Need some extra support? Try Kaiser's coaching by phone at no cost. Visit [kp.org/wellnesscoach](http://kp.org/wellnesscoach).

### Health Classes

Classes vary by location, visit [kp.org/classes](http://kp.org/classes) or [kp.org/clases](http://kp.org/clases) (en español) to see all classes available near you.



### KP Mobile App

Manage your family's care on-the-go. Make appointments, contact your doctor, refill prescriptions, and more!

# FLEXIBLE SPENDING ACCOUNT (FSA)

A Flexible Spending Account lets you set aside money—before it's taxed—through payroll deductions. The money can be used for eligible healthcare and dependent day care expenses you expect to have over the next year. The main benefit of using an FSA is that you reduce your taxable income, which means you have more money to spend. For the Healthcare FSA, you can only carry over \$500 of your unused funds to the next plan year, so plan carefully. WageWorks is the administrator for the FSA accounts at Essex.

## HEALTHCARE FSA ACCOUNT

This plan allows you to pay for eligible out-of-pocket healthcare expenses with pre-tax dollars.

### Annual Allowed Contribution:

Minimum: \$200

Maximum: \$2,650\*

### Examples of Eligible Expenses:

Medical, dental, or vision costs including plan deductibles, copays, coinsurance amounts, and other non-covered healthcare costs for you and your tax dependents

**Important!** You may access your entire annual election from the first day of the plan year. Visit [fsastore.com](http://fsastore.com) for a full list of eligible expenses.

## DEPENDENT CARE FSA ACCOUNT

This plan allows you to use pre-tax dollars for eligible out-of-pocket dependent care expenses related to care for your child under the age of 13, disabled spouse, elderly parent, or other tax dependent who is incapable of self care so you can work.

### Annual Allowed Contribution:

Minimum: \$500

Maximum: \$5,000\*

### Examples of Eligible Expenses:

Daycare centers, in-home child care, and before or after school care for your dependent children under age 13. Fees for adult care and elder care.

All caregivers must have a tax ID or Social Security number. This information must be included on your federal tax return. Consult your tax advisor for help determining if a dependent care FSA is best for your specific situation.

**Important!** You can access money only after it is placed into your dependent care FSA account.

\*Benefit limits are set by the IRS and are subject to change.

## IMPORTANT HEALTHCARE AND DEPENDENT CARE FSA CONSIDERATIONS

- Expenses must be incurred between 01/01/19 and 12/31/19 and submitted for reimbursement no later than 03/31/20.
- You must re-enroll each year and elections cannot be changed during the plan year, unless you have a qualified change in family status.
- You can roll-over **up to \$500** of unused healthcare FSA funds for use in the next plan year. Unused amounts **above \$500** will be lost.
- FSA funds can be used for you, your spouse, and your tax dependents only; even if they are not covered by the Essex health plan.
- You cannot obtain reimbursement for eligible expenses for a domestic partner or their children, unless they qualify as your tax dependents.
- The IRS has a list of approved items and services that can be reimbursed from an FSA, if you are in doubt check the list of health care or dependent care expenses.

Go to  
[wageworks.com](http://wageworks.com)  
to create an  
account.





## COMMUTER BENEFIT ACCOUNT

Commuter Benefit Accounts let you set aside money—before it's taxed—through payroll deductions. You may enroll or stop participating in this program at any time. Funds in this account can be used in future months or plan years. If you leave Essex, any unused account balance will be lost. WageWorks administers this program.

Here are the maximum amounts of pre-tax funds you can set aside in 2019:

### **Commuter Parking Account**

Up to \$260\* per month

### **Commuter Transit Account**

Up to \$260\* per month

Go to [wageworks.com](http://wageworks.com) to sign-up. When registering, your ID code is the last four numbers of your SSN.

# LIFE INSURANCE

Part of having a new lease on life is making sure that you plan properly for the future. If you have loved ones who depend on your income for support, having life and accidental death insurance can help protect your family's financial security. Our range of plans help you live fully today and better prepare for tomorrow.

## LIFE AND AD&D

Basic Life Insurance provided by Guardian Life pays your beneficiary a lump sum if you pass away. AD&D provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you die in an accident. The cost of coverage is paid in full by Essex.

### Basic Life Amount

1x salary up to a maximum of \$250,000

### Basic AD&D Amount

1x salary up to a maximum of \$250,000

## VOLUNTARY LIFE

Voluntary Life Insurance provided by Guardian Life allows you to purchase additional life insurance. As a newly hired associate, if you apply within 31 days of becoming eligible, you will automatically qualify for a set amount of coverage called the Guarantee Issue amount.

If you apply for Voluntary Life Insurance more than 31 days after becoming eligible you will need to submit an Evidence of Insurability form\*, which involves providing the insurance company with additional information about your health.

\*To submit an evidence of insurability form, visit [guardiantime.com/eoi](http://guardiantime.com/eoi).

## IMPORTANT TIPS FOR LIFE INSURANCE

**Beneficiary Reminder:** Make sure that you have named a beneficiary for your life insurance benefit. It's important to know that many states require that a spouse be named as the beneficiary, unless they sign a waiver.

**Evidence of Insurability:** Depending on the amount of Voluntary Life coverage you select, you may need to submit an Evidence of Insurability form, which involves providing the insurance company with additional information about your health.

**Taxes:** Due to IRS regulations, a life insurance benefit of \$50,000 or more is considered a taxable benefit. You will see the value of the benefit included in your taxable income on your paycheck and W-2.

### Associate Voluntary Life Amount

\$10,000 increments up to lesser of 5x salary or \$500,000

### Spouse Voluntary Life Amount

\$5,000 increments up to \$250,000 (not to exceed 50% of Associate amount)

### Child(ren) Voluntary Life Amount

\$1,000 increments up to \$10,000 (not to exceed 50% of Associate amount)

### Guarantee Issue up to:

|                     |           |
|---------------------|-----------|
| Employee:           | \$200,000 |
| Spouse:             | \$50,000  |
| Dependent children: | \$10,000  |



## BUSINESS TRAVEL ACCIDENT INSURANCE

Business Travel Accident Insurance provides a variety of benefits to assist you while you're traveling for business. Benefits include assistance with returning to the US in the case of an emergency, or help if you've lost your passport. It also pays a benefit if you were to die while on company business. Coverage is provided by American International Group.

### Travel Accident Life Amount:

\$250,000

## VOLUNTARY ACCIDENT INSURANCE

If an accident occurs, you may be surprised at how the expenses can add up. Accident Insurance is designed to help you pay for unexpected costs that result from an accidental injury. Our Voluntary Accident Insurance from Guardian Life includes benefits for a broad range of common injuries such as fractures, dislocations, burns, emergency room or urgent care visit, and physical therapy. The plan pays out different amounts for various conditions, check the plan summary for details.

**NOTE:** You must be covered by a medical plan to enroll in accident insurance. This plan does not constitute a substitute for medical insurance.

### MONTHLY RATES:

|                                    |         |
|------------------------------------|---------|
| <b>Associate Only:</b>             | \$18.88 |
| <b>Associate &amp; Spouse:</b>     | \$30.87 |
| <b>Associate &amp; Child(ren):</b> | \$31.51 |
| <b>Associate + Family:</b>         | \$43.50 |

## DISABILITY INSURANCE

Your ability to make a living is your most important asset. Our Disability insurance through Guardian Life protects just that – it replaces a portion of your income in case you are disabled and unable to work. Associates in California are automatically enrolled in the CA State Disability Insurance (SDI) program for Short Term Disability (STD) coverage. For disabilities lasting longer than 90 days, Associates can enroll in Long Term Disability.

## VOLUNTARY LONG-TERM DISABILITY INSURANCE

You can purchase Long-Term Disability (LTD) coverage that pays you a certain percentage of your income if you can't work because an injury or illness prevents you from performing any of your job functions over an extended period of time. Benefits may be reduced by other sources of disability income.

You may sign up for Voluntary LTD outside of your first 31 days. If you are planning to apply outside of your new hire event, go to [guardiananytime.com](http://guardiananytime.com) to submit your request. Note that Voluntary LTD elections may require you to submit an "Evidence of Insurability" form to Guardian before coverage can be approved.

**Monthly Benefit Amount** 50% of salary

**Maximum Monthly Benefit** \$10,000

### Benefits Begin After

Accident: 90 days of disability

Sickness: 90 days of disability

### Maximum Payment Period\*

Social Security Normal Retirement Age

### Claims

To file a claim, go to [guardiananytime.com](http://guardiananytime.com)

\*The age at which the disability begins may affect the duration of the benefits.

# 401(K) RETIREMENT SAVINGS

You are automatically enrolled in the traditional 401(k) plan through Fidelity on the 1st of the month following 30 days of employment at a 2% deferral rate. You can make a change to your deferrals or opt out at any time. Essex offers a traditional 401(k) and a Roth option.

The difference between our two options relates to when you will pay taxes on your contributions. With a traditional 401(k) your contributions are made pre-tax, and you will pay taxes when you withdraw money. The Roth 401(k) option requires you to pay taxes on the money you invest now, but no taxes when you withdraw the money at retirement.

**Unsure which is the right option? Take advantage of the free financial planning services listed below.**

|                                    |   |
|------------------------------------|---|
| <b>Maximum Annual Contribution</b> | IRS annual limit on contributions (\$18,500 in 2019 for both traditional and Roth options combined or \$24,500 if you are over 50 years old)  |
| <b>Company Match</b>               | Associates receive \$0.50 matching contributions for every \$1.00 they contribute up to a maximum of \$4,000  |
| <b>Eligibility</b>                 | All regular full-time and part-time Associates are eligible to join the 401(k) plan the 1st of the month following 30 days of employment  |
| <b>Rollovers</b>                   | <b>To roll-over an existing 401(k) balance to the Essex 401(k) plan make check payable to:</b><br>Fidelity Investments Institutional Operations Company, Inc. (or FIIOC),<br>for the benefit of (PARTICIPANT'S NAME)<br><b>Mail to:</b> to P.O. Box 770003 Cincinnati, OH 45277-0065<br>Obtain Rollover form on Buzz and send a copy with the rollover check. |

## FINANCIAL PLANNING

Don't miss out on the FREE financial planning services available to you from Raymond James Financial Services and Next Retirement Solutions.

You'll have access to professional financial guidance in support of all your life events: decisions on your investments, managing risk, estate planning, home purchase, education planning, and more.

**For Assistance Call: 888-529-4015**

**Email: [Info@NextRetirementSolutions.com](mailto:Info@NextRetirementSolutions.com)**

## ACCESS YOUR ACCOUNT

**Visit: [401k.com](http://401k.com)**

First time user name login

"Register as a New User" on **[401k.com](http://401k.com)**

**To register,** use Name, Date of Birth, and last 4 digits of Social Security Number.

**Already have a Fidelity account?** Use the same credentials to log into the website.



# WELLNESS @ ESSEX

Essex Property Trust is committed to the good health and well-being of our employees. We believe that the most effective means toward achieving both is through individual empowerment – the power for each of you to live your healthiest life!

As an employee at Essex you have the opportunity to engage in Vitality, a unique wellness program that provides you with the tools and motivation to make healthy choices. Vitality’s personalized, interactive approach considers your current overall health, lifestyle and health risk factors. Vitality’s interactive wellness platform enables you to choose from, engage in and be rewarded for a wide variety of healthy activities – online education, physical activity, preventive care and more – on your own Personal Pathway to better health.


This program is currently available for active associates only.

## How to Get Started

1. Go to **PowerofVitality.com**, complete all the required fields and accept the terms and conditions.
2. Take the Vitality Health Review™: a brief, confidential assessment about your current health status, health results, activities, habits, nutrition and lifestyle.
3. Discover your Vitality Age® based on your lifestyle, behaviors and clinical measures.
4. Plan the healthy activities you want to accomplish with the Points Planner to earn Vitality Points™, raise your Vitality Status® and receive the rewards you deserve.

## How the Program Works:

- You accumulate points to reach one of four levels (see examples of how to earn points in the table on the next page).
- When you reach the Gold and Platinum levels by the end of the calendar year, you’ll earn a medical premium credit for the following year. When you reach the Gold level, you’ll get a \$10 medical premium credit per paycheck, and at the Platinum level, you’ll get a \$20 medical premium credit per paycheck.



You earn \$75 towards any fitness device in the Vitality Mall when you reach Gold status

## Your Vitality Status

Your Vitality Status is based on the points you earn and determines your 2020 medical premium discount. See status levels below:

| VITALITY STATUS | VITALITY POINTS<br>(1 POINT = 1.5 BUCKS) | BONUS VITALITY<br>BUCKS<br>(FOR REACHING STATUS) | SHOPPING VALUE IN<br>VITALITY MALL | 2019 MEDICAL<br>PREMIUM DISCOUNT |
|-----------------|--|--|------------------------------------|----------------------------------|
| Platinum        | 10,000+                                  | 4,000  | \$181 to \$285+                    | \$480                            |
| Gold            | 6,000 - 9,999                            | 2,000  | \$98 to \$180                      | \$240                            |
| Silver          | 2,500 - 5,999                            | 500  | \$37 to \$97                       | \$0                              |
| Bronze          | 0 - 2,499                                | 0  | <\$37                              | \$0                              |



**Watch a short video  
about our program!**

[essexpropertytrust.a.guidespark.com](http://essexpropertytrust.a.guidespark.com)

## Examples of How to Earn Points

For a full list and more information on each category, visit the Guide to Vitality on [powerofvitality.com](http://powerofvitality.com)



| ACTIVITY                      | WHAT IS IT?  | POINTS            | FREQUENCY                 |
|-------------------------------|--|-------------------|---------------------------|
| <b>VITALITY REVIEWS</b>       |  |                   |                           |
| Vitality Health Review™ (VHR) | Online questionnaire   | 500               | 1x per year               |
| Mental Well-Being Review      | Online questionnaire   | 75                | 3x per year               |
| Physical Activity Review      | Online questionnaire   | 250               | 1x per year               |
| <b>ONLINE EDUCATION</b>       |  |                   |                           |
| Interactive Tools             | Online questionnaire   | 75 per calculator | 4x per year               |
| Online Nutrition Courses      | Reading material on nutrition topics                               | 300 per course    | 3x per year               |
| Health FYI Webcasts           | Health webcasts and quick surveys                                  | 50 per webcast    | 12x per year              |
| <b>PHYSICAL ACTIVITY</b>      |  |                   |                           |
| Self-Reported Workout         | Manually log exercise  | 5                 | 1x per day                |
| Logging Steps                 | 5,000 - 15,000 steps per day                                       | 5 - 15            | 1x per day                |
| <b>VITALITY CHECK®</b>        |  |                   |                           |
| Body Mass Index (BMI)         | Biometric reading  | 125               | 1x per year               |
| Blood Pressure                | Biometric reading  | 125               | 1x per year               |
| <b>PREVENTION</b>             |  |                   |                           |
| Health Screening              | Includes colorectal screenings, mammograms, and pap smears         | 400               | 1x per year per screening |
| Dental Exam                   | Professional teeth cleaning  | 200               | 1x per year               |
| Flu Shot                      | Includes H1N1 vaccine  | 200               | 1x per year               |
| <b>HEALTHY MIND</b>           |  |                   |                           |
| Sleep Well                    | Program to improve sleeping habits                                 | up to 300         | 1x per year               |
| Mindfulness                   | Meditation to produce positive effects on psychological well-being | up to 200         | 1x per year               |
| <b>MORE ACTIVITIES</b>        |  |                   |                           |
| Wellness Challenges           | Wellness challenges held throughout the year                       | up to 1,000       | 2x per year               |
| Goals                         | Create personal goals and check in weekly                          | 30                | 1x per week               |

### Want the Mobile App?

Vitality Today™ lets you interact with the program while you're out and about, capture and submit athletic events, sports leagues, gym workouts and prevention activities. Download the app or visit [PowerofVitality.com](http://PowerofVitality.com)

### For General Questions

Contact: [benefits@essex.com](mailto:benefits@essex.com)

### FREE Biometric Screening

Essex offers a free Biometric Screening through Quest Diagnostics to all medically covered associates all year round! Schedule your appointment through Vitality and **earn at least 500 points** for your Vitality Check.







## OTHER PROGRAMS + PERKS

Extras to make you smile and help you save money. Visit the Associate Discounts page on [buzz.essex.com](http://buzz.essex.com) for more information!

### FOND PERKS PLATFORM

Through the Fond platform, employees get instant access to pre-negotiated, best-rate-guaranteed discounts on hundreds of products and services spanning categories in fitness, travel, professional development, home services, entertainment, and more. Create your account at [fond.co/essex.com](http://fond.co/essex.com).

### EMPLOYEE ASSISTANCE PROGRAM

The confidential Employee Assistance Program (EAP) through Managed Health Network can help you through life's routine challenges such as, stress, anxiety, depression, chemical dependency, relationship issues, parenting questions and more. Best of all, it's free for you and your family.

#### Your plan includes the following and more:

- 5 face-to-face visits per incident
- Up to 6 telephonic wellness coaching sessions
- Elder/child care referrals
- Identity theft assistance
- Financial planning

Help is available 24/7, 365 days a year by telephone at 800-977-7917. Additional resources are available online at [mhn.advantageengagement.com](http://mhn.advantageengagement.com). To log in, enter **ESS** as the access code.

### EXCELLENCE PROGRAM

All associates are eligible for the Excellence Program. Excellence awards are either \$25 or \$50 and you can earn them for a number of accomplishments! See the award types and examples below:

- **Operational Excellence:** An award for the exceptional associate! Examples include proposing an idea to save your community money, discovering efficiencies, or finding a way to save the day!
- **Team Player Award:** Training and/or helping a fellow teammate, assisting a sister community, or covering during times of need.
- **Customer Service Excellence:** Receiving 5 Star Yelp Reviews, excellent Kingsley Scores, direct resident feedback, or by peer recommendation.
- **Community Super Star:** For community associate recognition not otherwise falling into the categories above.
- **Corporate Super Star:** For corporate associate recognition not otherwise falling into categories above.

You can access the Excellence Program anytime and anywhere. Visit [essexassociaterewards.com](http://essexassociaterewards.com) to start redeeming your points from many retailers such as Target, Best Buy, Nordstrom, and more!



### Essex Gym Discount through 24 Hour Fitness

You and your family can enjoy no enrollment fees, low monthly rates, personal training discounts and up to six add-ons. Membership dues for Associates will be deducted from your paycheck.

| Membership Rates                      | Employee | Add-Ons |
|---------------------------------------|----------|---------|
| All Club Sport                        | \$26.99  | \$25.99 |
| All Club Super-Sport                  | \$39.99  | \$38.99 |
| All Club Ultra-Sport (Irvine CA only) | \$46.99  | \$45.99 |

## LEGAL PROGRAM

Do you have an attorney on retainer? Most people don't, so our optional Legal Program from ARAG Legal offers you access to legal advice and even representation—for an affordable monthly premium. Depending on the plan you choose you'll have assistance to address the family, legal, and financial matters you may encounter in life.

### What does it cost?

#### UltimateAdvisor

Family - \$8.25 per 24 pay periods

#### UltimateAdvisor Plus

Family - \$11.00 per 24 pay periods

## IDENTITY THEFT PROTECTION

Need extra protection? Essex employees have access to special rates for identity theft protection services through LifeLock—an industry leader in keeping your personal information and identity safe. LifeLock tracks your credit activity or online identity and notifies you immediately of suspicious activity. If you are a victim of identity theft, LifeLock helps protect you with their Million Dollar Protection Package. Contact LifeLock at 800-607-9174, Monday-Friday, 7am-5pm, MT.

### What does it cost?

#### LifeLock Benefit Elite

Employee Only - \$7.99 per month

Family - \$15.98 per month

#### LifeLock Ultimate Plus

Employee Only - \$23.99 per month

Family - \$47.98 per month

## PET INSURANCE

When your pet gets sick, bills can add up faster than expected. Pet Insurance prevents you from needing to weigh your pet's health against your bank account balance. Most plans offer coverage for the costs associated with both accidents and illnesses – even medications. The benefits available will depend on the age of your pet and whether your pet has any pre-existing conditions. Nationwide provides coverage for this program.

### What does it cost?

Get a quote by contacting Nationwide at **877-738-7874**.

## ADDITIONAL PROGRAMS



**Verizon Wireless and AT&T** - You can access great discounts on new phones, accessories, and your monthly bill.

**Whirlpool** - Essex offers a company discount on the latest quality home appliances.

**Weight Watchers** - Discounted vouchers are offered at \$78. Email [benefits@essex.com](mailto:benefits@essex.com) to get started.



# FOR ASSISTANCE

If you need to reach our plan providers, here is their contact information:

| Plan Type                      | Provider               | Phone Number                              | Website  | Policy/Group #                |
|--------------------------------|------------------------|---|--|-------------------------------|
| Medical EPO                    | United Healthcare      | 866-633-2446                              | <a href="http://myuhc.com">myuhc.com</a>   | 729555                        |
| Medical HMO                    | Kaiser                 | 800-464-4000                              | <a href="http://kp.org">kp.org</a>   | 38308 (N.CA)<br>225484 (S.CA) |
| Dental PPO                     | Guardian               | 800-541-7846                              | <a href="http://guardiananytime.com">guardiananytime.com</a>                                     | 477073                        |
| Dental HMO                     | Guardian               | 800-273-3330                              | <a href="http://guardiananytime.com">guardiananytime.com</a>                                     | 477073                        |
| Vision                         | Vision Service Plan    | 800-877-7195                              | <a href="http://vsp.com">vsp.com</a>   | 30014039                      |
| FSA                            | WageWorks              | 877-924-3967                              | <a href="http://wageworks.com">wageworks.com</a>   | 37776                         |
| Commuter Benefits              | WageWorks              | 877-924-3967                              | <a href="http://wageworks.com">wageworks.com</a>   | 37776                         |
| Voluntary Accident Insurance   | Guardian               | 800-541-7846                              | <a href="http://guardiananytime.com">guardiananytime.com</a>                                     | 511190                        |
| Voluntary Long-Term Disability | Guardian               | 800-538-4583                              | <a href="http://guardiananytime.com">guardiananytime.com</a>                                     | 511190                        |
| Life & AD&D                    | Guardian               | 800-525-4542                              | <a href="http://guardiananytime.com">guardiananytime.com</a>                                     | 511190                        |
| Business Travel Accident       | AIG                    | 877-244-6871                              | <a href="http://aig.com">aig.com</a>   | GTP 0009136924                |
| Pet Insurance                  | Nationwide             | 877-738-7874                              | <a href="http://petinsurance.com">petinsurance.com</a>   | N3576                         |
| Legal                          | ARAG Legal             | 800-247-4184                              | <a href="http://araglegalcenter.com">araglegalcenter.com</a><br>Access Code: 18110ept            | 18110-0001                    |
| Employee Assistance Program    | Managed Health Network | 800-977-7917                              | <a href="http://mhn.advantageengagement.com">mhn.advantageengagement.com</a><br>Access Code: ESS | N/A                           |
| 401(k) Retirement Savings      | Fidelity               | 800-835-5095<br>Mon-Fri 8:30am-8:30pm EST | <a href="http://401k.com">401k.com</a>   | N/A                           |
| Wellness                       | Vitality               | 877-224-7117                              | <a href="http://powerofvitality.com">powerofvitality.com</a>                                     | N/A                           |

## BEN-IQ

Managing your healthcare just got a whole lot easier. Ben-IQ, our FREE mobile app allows you to access your benefit information from your smartphone.



### HOW DO I LOG IN TO BEN-IQ?

1. Download the free app on any Apple or Android phone
2. Enter your Employer Key: essex
3. Accept the "Terms and Conditions"

### CALL THE NURSELINE

#### UHC Nurse Line:

888-887-4114

#### Kaiser Nurse Line (N.CA):

866-454-8855 press 0

#### Kaiser Nurse Line (S.CA):

888-576-6225 (follow prompts)



For all other questions email [benefits@essex.com](mailto:benefits@essex.com)

All benefits information can also be found on [buzz.essex.com](http://buzz.essex.com)



# IMPORTANT PLAN NOTICES AND DOCUMENTS

## CURRENT HEALTH PLAN NOTICES

Notices must be provided to plan participants on an annual basis. They are available on [buzz.essex.com](http://buzz.essex.com) and include:

- **Medicare Part D Notice:** Describes options to access prescription drug coverage for Medicare eligible individuals.
- **Women's Health and Cancer Rights Act:** Describes benefits available to those that will or have undergone a mastectomy.
- **Newborns' and Mothers' Health Protection Act:** Describes the rights of mother and newborn to stay in the hospital 48-96 hours after delivery.
- **HIPAA Notice of Special Enrollment Rights:** Describes when you can enroll yourself and/or dependents in health coverage outside of Open Enrollment.
- **Michelle's Law:** Describes right to extended dependent medical coverage during student leaves.
- **Children's Health Insurance Program Reauthorization Act (CHIPRA):** Describes availability of premium assistance for Medicaid eligible dependents.

## CURRENT PLAN DOCUMENTS

Important documents for our health plan and retirement plan are available from HR and include:

- Summary Plan Description (SPD)  
A Summary Plan Description, or SPD, is the legal document for describing benefits provided under the plan as well as plan rights and obligations to participants and beneficiaries. The following Summary Plan description is available:
  - Essex Property Trust, Inc. Consolidated Welfare Plan

## Summary of Benefits and Coverage (SBCs)

A Summary of Benefits and Coverage (SBC) is a document required by the Affordable Care Act (ACA) that presents benefit plan features in a standardized format. The following SBCs are available on [buzz.essex.com](http://buzz.essex.com):

- UHC EPO
- Kaiser HMO

Paper copies of these documents and notices are available if requested. If you would like a paper copy, please contact [benefits@essex.com](mailto:benefits@essex.com).

## Statement of Material Modifications

This enrollment guide constitutes a Summary of Material Modifications (SMM) to the Essex Group Health Plan. It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.

## Medicare Part D Notice

If you and/or your dependents have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the Annual Notices supplement for more details.



