

GABLES RESIDENTIAL SERVICES BENEFITS & PROGRAMS SUMMARY

CALENDAR YEAR 2024



| BENEFIT/PROGRAM | ELIGIBILITY | DESCRIPTION |
|---|--|---|
| Medical Insurance | <ul style="list-style-type: none"> • Associates working 30 or more hours per week are eligible to elect to participate • New hire coverage begins on the first of the month following 60 days if elected | <ul style="list-style-type: none"> • Three medical plan options |
| Dental Insurance | <ul style="list-style-type: none"> • Associates working 30 or more hours per week are eligible to elect to participate • New hire coverage begins on the first of the month following 60 days if elected | <ul style="list-style-type: none"> • Two dental plan options |
| Vision Insurance | <ul style="list-style-type: none"> • Associates working 30 or more hours per week are eligible to elect to participate • New hire coverage begins on the first of the month following 60 days if elected | <ul style="list-style-type: none"> • One vision plan option |
| HealthiestYou Telemedicine | <ul style="list-style-type: none"> • Must be participating on a medical plan • New hire coverage begins on the first of the month following 60 days if medical is elected | <ul style="list-style-type: none"> • Board Certified physicians available 24/7 for phone or video consultation • No fee consultations |
| Flexible Spending Account Health Care | <ul style="list-style-type: none"> • Associates working 30 or more hours per week are eligible to elect to participate • New hire coverage begins on the first of the month following 60 days if elected | <ul style="list-style-type: none"> • Associate's bi-weekly pay will be reduced pre-tax by the amount selected • Funds may be used for certain eligible health care expenses |
| Flexible Spending Account Dependent Care | <ul style="list-style-type: none"> • Associates working 30 or more hours per week are eligible to elect to participate • New hire coverage begins on the first of the month following 60 days if elected | <ul style="list-style-type: none"> • Associate's bi-weekly pay will be reduced pre-tax by the amount selected • Funds may be used for eligible dependent care expenses |

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| 401(k) Retirement Plan | <ul style="list-style-type: none"> • Full and part time associates at least 18 years of age • Deferrals begin the first payroll of the month following 90 days of employment | <ul style="list-style-type: none"> • Automatic enrollment at 6% • Gables matches 50% on the first 6% • Traditional and/or Roth contributions • Fully vested after 3 years of employment |
| Sabbatical | <ul style="list-style-type: none"> • Associates who have reached 10 years and 20,800 hours of service • Additional sabbaticals after completion when associates reaches an additional 5 years and 10,400 hours | <ul style="list-style-type: none"> • Six weeks of paid time off |
| Paid Parental Leave | <ul style="list-style-type: none"> • Full or part time regular associates employed with Gables for 12 months • Must have worked at least 1,250 hours during the 12 consecutive months preceding the leave start date | <ul style="list-style-type: none"> • Four weeks paid time off for birth, adoption or foster care placement |
| Vacation and Sick/Personal Days | <ul style="list-style-type: none"> • Full and part time regular associates • Vacation, sick and personal time accrual begins on first day of employment | <ul style="list-style-type: none"> • Vacation is accrued on a biweekly basis ; accrual rate determined by tenure • Three sick days and three personal days except where state/local law says otherwise • Prorated for part time associates |
| Holidays | <ul style="list-style-type: none"> • Full and part time regular associates | <ul style="list-style-type: none"> • Holidays are announced annually and may vary slightly each year • Includes a floating holiday to be used for the holiday of your choice in half day or full day increments |
| Volunteer Time Off | <ul style="list-style-type: none"> • Full and part time regular associates | <ul style="list-style-type: none"> • Associates may take 8 hours off per year to do volunteer work in their community Examples include assisting in child's classroom, serving food at a shelter, etc. |

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| Tenure Award Days | <ul style="list-style-type: none"> • Full and part time regular associates | <ul style="list-style-type: none"> • Associates reaching their 3 and 5 anniversaries will receive a tenure day off • Associates reaching their 10, 15, 20, 25 and so on anniversaries will receive two tenure days off |
| Bereavement Days | <ul style="list-style-type: none"> • Full and part time regular associates | <ul style="list-style-type: none"> • Associates are granted 3 paid days off due to the death or a close relative. • Associates are granted 1 paid day off due to the death of their pet |
| Ovations Recognition Program | <ul style="list-style-type: none"> • Full and part time regular associates | <ul style="list-style-type: none"> • Social recognition platform • Associates may recognize one another related to Gables Core Values • Associates awarded Ovations points can redeem them for goods/services and/or paid time off |
| Educational Reimbursement | <ul style="list-style-type: none"> • Full time regular associates with at least one year of continuous service • Must be in good standing | <ul style="list-style-type: none"> • Reimbursement up to \$3k annually for education directly related to present and future job assignments or career growth with Gables |
| Forever Great Scholarship | <ul style="list-style-type: none"> • Full and part time regular associates with at least one year of service as of January 1, 2024 • Children of associates who meet above criteria • Officers and their children are not eligible | <ul style="list-style-type: none"> • Scholarship recipients are selected by a senior management committee • Scholarships are awarded as a one time grant each July • Educational pursuit does not have to be related to the multifamily industry |

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| Pay On Demand | <ul style="list-style-type: none"> • All associates • Hourly associates must have regular hours submitted and approved to make request | <ul style="list-style-type: none"> • Associates can request a portion of net pay before payday - max two requests per pay period • Requests submitted through Workday and paid via direct deposit within 1-3 business days • Funds deducted from next regular paycheck |
| Gables Leadership Institute | <ul style="list-style-type: none"> • Full time regular associates with at least one year of service • Currently managing or likely to manage other associates within the next 12 months • Consistently recognized as high performer | <ul style="list-style-type: none"> • Year-long program develops high potential leaders through group sessions that feature project work, guest speaker presentations |
| Leadership Development | <ul style="list-style-type: none"> • All associates • Priority is given to associates in supervisory roles | <ul style="list-style-type: none"> • Courses are available in on demand, live virtual and in person formats • Topics include: Self-Awareness, Emotional Intelligence, Coaching, Developing Your Team, Team Culture and more |
| Gables Training Courses | <ul style="list-style-type: none"> • All associates • Access all courses through Workday Learning | <ul style="list-style-type: none"> • Courses available on demand and live virtual • The Workday Learning Library houses over 500 courses for ongoing career development |
| Certifications | <ul style="list-style-type: none"> • All associates • Priority is given to Maintenance Personnel | <p>National Certifications offered are:</p> <ul style="list-style-type: none"> • Certified Pool Operator (CPO) • Certified Pool Inspector (CPI) • 410-A Safety Certification • EPA Section 608 Certification Type I, II & III • Details of each course are listed in Workday Learning |
| Service Associate Career Apparel | <ul style="list-style-type: none"> • Full and part time regular service associates | <ul style="list-style-type: none"> • Service associates will receive a gift card to be used on approved career apparel • Gift card denomination is based on full or part time status and work location |

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| <p>Associate Housing Discount Program</p> | <ul style="list-style-type: none"> • Full time regular associates • Discounts are awarded first to those who live and work at the community; then based on tenure | <ul style="list-style-type: none"> • Onsite associates are eligible for a 40% rental rate discount at approved stabilized communities • Corporate associates are eligible for a 20% rental rate discount at approved stabilized communities • All associates are eligible for a 50% rental rate discount at approved lease up communities |
| <p>Fit4Funds</p> | <ul style="list-style-type: none"> • Full and part time regular associates | <ul style="list-style-type: none"> • Wellness program on the Virgin Pulse platform • Associates who participate can earn up to 5k Ovation points per year • Associates who enroll on the Virgin Pulse platform receive one free wearable fitness tracker per year |
| <p>Benefits Fairs</p> | <ul style="list-style-type: none"> • All associates working in markets with 45+ associates | <ul style="list-style-type: none"> • Annual regional event held featuring free flu shots, free biometric screenings, meetings with our vendor partners and insurance open enrollment assistance |
| <p>Gables Day</p> | <ul style="list-style-type: none"> • All associates | <ul style="list-style-type: none"> • Regional volunteer event held once per year in support of the community • Past projects include beach clean ups, food packaging at distribution centers, park beautification and more |
| <p>Vendor Partner Discounts</p> | <ul style="list-style-type: none"> • All associates | <ul style="list-style-type: none"> • Gables has partnered with various vendor partners to offer discounts to associates • Examples include a partnership with Nationwide to provide access to discounted pet insurance plans, discounted appliance with GE and Whirlpool and more |

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|--|---|--|
| <p>Company Paid Life Insurance and Accidental Death & Dismemberment (AD&D) Coverage</p> | <ul style="list-style-type: none"> • Associates working 30 or more hours per week are automatically enrolled • New hire coverage begins on the first of the month following 60 days of employment | <ul style="list-style-type: none"> • Basic Life Insurance and AD&D at 1X base salary (min \$30k, max \$50k) at no cost • Associate elects beneficiary(ies) for the benefit |
| <p>Company Paid Short Term Disability</p> | <ul style="list-style-type: none"> • Associates working 30 or more hours per week are automatically enrolled • New hire coverage begins on the first of the month following 60 days of employment | <ul style="list-style-type: none"> • Provides for percentage of income during period of disability lasting less than 6 months |
| <p>Company Paid Long Term Disability</p> | <ul style="list-style-type: none"> • Associates working 30 or more hours per week are automatically enrolled • New hire coverage begins on the first of the month following 60 days of employment | <ul style="list-style-type: none"> • Provides for percentage of income during period of disability extending beyond 6 months |
| <p>Supplemental Life Insurance</p> | <ul style="list-style-type: none"> • Associates working 30 or more hours per week are eligible to elect to participate • New hire coverage begins on the first of the month following 60 days of employment | <ul style="list-style-type: none"> • Associate may elect additional life insurance coverage at their cost to supplement company provided coverage • Spouse and Child(ren) life insurance available |
| <p>Voluntary Accidental Death & Dismemberment (AD&D) Coverage</p> | <ul style="list-style-type: none"> • Associates working 30 or more hours per week are eligible to elect to participate • New hire coverage begins on the first of the month following 60 days of employment | <ul style="list-style-type: none"> • Associate may elect additional AD&D coverage for themselves or for their family |