

Welcome To Camden's Total Rewards Package

Benefits that make a difference. We've got you covered.

We proudly offer a valuable and inclusive total rewards package that can be personalized to fit your needs and the needs of your family. Upon meeting eligibility requirements, you can choose from a variety of programs. Our total rewards package is one of the best in our industry. Camden is committed to providing you access to a comprehensive range of benefits to support your overall wellbeing.

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Who's Eligible & When to Enroll

All active, full-time team members working 30 hours or more per week are eligible for medical, vision, prescription, dental, voluntary, life and AD&D, and disability benefits. These benefits are effective on the first of the month following 30 days of employment.

Your may enroll your dependents under the medical, vision, prescription, dental, voluntary benefits, and life and AD&D plans. Eligible dependents include:

- Your spouse
- Your dependent domestic partner (as defined by the IRS)
- Your dependent child under age 26
- Your dependent child over age 26 (if certain conditions are met)
- Documentation may be required

Initial Enrollment

Upon hire, eligible team members must make benefits elections by the end of the month before their benefits are effective. Benefits are effective on the first of the month following 30 days of employment.

Annual Open Enrollment

Once a year during the benefits open enrollment period, you will be able to make or change your coverage elections, subject to certain limitations. The coverage you select during open enrollment will remain in effect until you make a change during the next open enrollment or become entitled to a special enrollment right. Some benefits, such as the Flexible Spending Accounts, require re-enrollment each year.

Special Enrollment Right

A special enrollment right is granted when you have a qualifying life event including marriage, divorce, birth, adoption, or other life events. Contact your Total Rewards team for more details about what qualifies as a life event. When you have a qualifying life event, you may make changes to your benefits within 31 days of the qualifying life event.

Benefits are effective on the first of the month following 30 days of employment.

Cost of Coverage

Our plans are self-insured, which means Camden pays for most plan costs including administration fees and all claims costs. United Healthcare processes claims, serves as our plan administrator, and works to negotiate discounts with network providers on our behalf.

Because we share the cost of health insurance plans, we have a shared responsibility to make smart healthcare choices. This includes using generic medications instead of brand name and using virtual visits whenever possible. Take advantage of the free preventive care services offered by your plans and establish a relationship with your primary health care provider and your pharmacist. They will help keep you healthy.

Your Cost for Coverage

Medical and dental premiums are deducted from your bi-weekly paycheck on a pre-tax basis. Please notify Human Resources if you prefer otherwise. Any missed payments will go to arrears and must be made up. Your bi-weekly payroll deductions will automatically adjust for arrears.



A person(s) named in writing by the insured to receive benefits at the time of

Coinsurance A sharing of the cost of the plan between the insurance company and the

insured that is typically expressed as a percentage. Coinsurance will be

paid once the member has met his or her annual deductible.

Copay A defined dollar amount that the insured is responsible for paying directly to

the provider of the health service at the time of service or when billed by the

Deductible The dollar amount (eg. \$0, \$500, \$1,000, or \$2,000) of expenses incurred

> that must be paid each year by the insured from his or her own pocket before the plan will make payments for eligible benefit expenses covered under the policy. Any amount paid toward the individual deductible in the last three months of the previous calendar year is carried over and applied to the current calendar year deductible. Fourth quarter carry over does not apply

to HDHP.

EPO - Exclusive

As a member of an EPO, you can use the doctors and hospitals within the Provider Organization EPO network. An EPO allows the same flexibility as a PPO. You do not need to choose a primary care physician, and you do not need a referral to see a specialist, but you cannot go outside the network for care unless it's an emergency. This allows for a much lower negotiated rate than you would have

with a PPO and other types of plans.

Out-of-Pocket Maximum

The most you would have to pay out of your own pocket in a calendar year. This amount includes your coinsurance, annual deductibles, and medical and

RX copays. It does not include your bi-weekly premiums.

The 12-month period during which health insurance benefits are calculated. **Plan Year**

Camden's plan year is June 1 - May 31.

This communication highlights some of your Camden benefit programs. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. Camden reserves the right to change any benefit plan without notice. Participation in the plan is not a guarantee of payment.

Medical Plan Options



As an eligible team member, you may choose to participate in one of four medical plans. Regardless of the plan you choose, when you enroll in a medical plan, you automatically receive free preventive care benefits, vision benefits, prescription drug coverage, and access to United Healthcare's Choice Provider Network. Find network providers at www.myuhc.com or on UHC's UnitedHealthcare mobile app. All medical plans only cover in-network benefits.

| PLAN NAME | PREMIUM EPO | SUREST | CORE EPO | HIGH DEDUCTIBLE HEALTH PLAN |
|--|---|--|---|--|
| | | IN-NETWO | | |
| | OUT-OF-NETWORK NOT COVERED | | | |
| Deductible Individual / Family | \$500 / \$1,500 | \$0 | \$1,000 / \$3,000 | \$2,000 / \$4,000 |
| Coinsurance | 20% | 0% | 30% | 30% |
| Out Of Pocket Max Individual / Family | \$3,000 / \$6,500 | \$4,000 / \$8,000 | \$4,750 / \$10,500 | \$6,250 / \$12,500 |
| Office Visit: Primary Care Specialist | \$25 copay \$35 copay | \$10 to \$65 copay \$10 to \$65 copay | \$35 copay \$45 copay | 30% after deductible 30% after deductible |
| Complex Imaging | 20% after deductible | \$60 to \$450 copay | 30% after deductible | 30% after deductible |
| Emergency Room | \$250 copay; then 20% after deductible | \$350 copay | \$250 copay; then 30% after deductible | 30% after deductible |
| Urgent Care | \$45 copay | \$35 copay | \$55 copay | 30% after deductible |
| Other Outpatient Hospital | 20% after deductible | \$75 to \$525 copay | 30% after deductible | 30% after deductible |
| Other Inpatient Hospital | \$250 copay; then 20% after deductible | \$150 to \$2,500 copay | \$500 copay; then 30% after deductible | 30% after deductible |
| Maternity | \$250 copay; then 20% after deductible | \$625 to \$1,600 copay | \$500 copay; then 30% after deductible | 30% after deductible |
| Mental Health & Subtance Abuse Inpatient Hospital Visit | \$250 copay; then 20% after deductible | \$1,600 copay | \$500 copay; then 30% after deductible | 30% after deductible |
| Mental Health & Substance Abuse Doctor/Specialist Office Visit | \$25 copay | \$10 to \$75 copay | \$35 copay | 30% after deductible |

This Medical Plan Summary highlights some of the benefits available under each plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your summary plan description booklet. Some medical services may require preauthorization. Please contact United Healthcare's member services to avoid penalties.

Prescription Drug Plan

When you enroll in a medical plan, you automatically receive prescription drug coverage. Your out-of-pocket cost varies depending on the medical plan you choose and the prescription drug tier the medication falls under. Generic, preferred brand, or non-preferred brand medication can fall under any tier. Tier Status, Specialty RX and Step Therapy Criteria is incorporated to save you money. Another way you will save money is by using United Healthcare Optum RX Value Network pharmacies, purchasing drugs from the lowest tier rather than specialty drugs, and by ordering medication through the mail order program. RX copays, deductible, and coinsurance apply to your medical out-of-pocket maximum. Find network pharmacies at www.myuhc.com or on UHC's UnitedHealthcare mobile app.

| PHARMACY RX | PREMIUM EPO | SUREST | CORE EPO | HIGH DEDUCTIBLE HEALTH PLAN |
|---------------------------|--------------------------|--------------|--------------------------|--------------------------------|
| | | IN-NET\ | WORK ONLY | |
| | | OUT-OF-NETWO | ORK NOT COVERED | |
| Tier 1 | \$20 copay | \$20 copay | \$20 copay | 30% after deductible |
| Tier 2 | 20% (\$35 min/\$50 max) | \$60 copay | 30% (\$45 min/\$70 max) | 30% after deductible |
| Tier 3 | 45% (\$55 min/\$85 max) | \$90 copay | 45% (\$65 min/\$100 max) | 30% after deductible |
| Preferred Specialty RX | 30% (\$75 min/\$110 max) | \$120 copay | 30% (\$85 min/\$125 max) | 30% after deductible |

- When you choose to fill a prescription with a brand name medication instead of a lower cost generic equivalent, your cost will be higher. You will pay the brand name copayment and/or coinsurance plus the cost difference between the brand name and generic drug.
- Compound medications are covered only when they contain ingredients approved by the FDA. Authorization is required for compound medications exceeding the \$50 threshold.
- Specialty medication cannot be filled at your local pharmacy. They can only be filled through UHC's mail order specialty pharmacy, Optum Specialty.

Vision Plan

When you enroll in the medical plan, you automatically receive vision care benefits. Routine eye exams are important for detecting vision problems and serious health conditions. In addition to routine eye exams the vision plan also provides coverage for lenses and frames (or contacts in lieu of lenses and frames). Keep in mind that if you use an out-of-network provider, you may be required to pay your provider in full at the time of service and then submit a claim for reimbursement.

| VISION BENEFITS | In-Network | Out-of-Network |
|--|--|--|
| EYE EXAMS (One Exam/12 months) | \$15 copay | \$40 reimbursement |
| FRAMES AND LENSES COMBINED (One every 12 months) | \$30 copay plus any amount exceeding \$150 frame allowance | Lenses reimbursement: \$40 single vision, \$60 bifocal \$80 trifocal, \$80 lenticular Frame reimbursement: \$45 |
| CONTACT LENSES (One every 12 months) UHC Selection of Contacts Non UHC Selection of Contacts | \$30 copay (In lieu of frames & lenses) \$150 for evaluation, fitting, purchase | \$150 elective reimbursement \$210 medically necessary |

This vision plan summary highlights some of the benefits available under our plan. A complete description of terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your summary plan description booklet. Please contact United Healthcare's Member Services for participating providers.

Dental Plan Options

As an eligible team member, you may choose to enroll in one of two dental plans, Dental Base Plan or Dental Buy-up Plan. Both plans offer nationwide dental benefits and are administered by United Healthcare. As a participant, you have the option to visit in- or out-of-network providers at the same level of coverage. However, you can maximize your benefits with lower out-of-pocket expenses when you seek care from in-network providers. When you visit out-of-network dentists, you are responsible for any charges over the plan's reasonable and customary levels. Find network providers at www.myuhc.com or on UHC's UnitedHealthcare mobile app.

| DENTAL BENEFITS | BASE | BUY UP |
|--|---|---|
| CALENDAR YEAR BENEFIT MAXIMUM (Class I, II, III Expenses) | \$1,500 per person | \$2,500 per person |
| CALENDAR YEAR DEDUCTIBLE Individual/Family | \$100 / \$300 | \$50 / \$150 |
| Oral Exams (2 per calendar year) Cleanings (2 per calendar year) Full Mouth X-rays (1 complete set every 3 calendar years) Bitewing X-rays (2 series per calendar year) Fluoride Application (1 per calendar year for dependents under age 19) Sealants (children only, to be used on primary teeth) | 0% out of pocket no deductible Covered 100% | 0% out of pocket no deductible Covered 100% |
| Fillings Root Canal Therapy Periodontal Therapy Anesthetics Extractions (except when due to pre-orthodontic treatments) Space Maintainers (children only, includes all adjustments within 6 months of installation) Occlusal Guards (1 guard every 5 years) | 20% after deductible | 20% after deductible |
| CLASS III EXPENSES - MAJOR TREATMENT Crowns, Bridges, Dental Implants Dentures (1 reline available every 36 consecutive months) Repair to Full Dentures, Partial Dentures, Bridges (Repair of Dentures, Crowns, Bridges, Dental Implants One time within 60 consecutive months) | 50% after deductible | 50% after deductible |
| CLASS IV EXPENSES - ORTHODONTIA Orthodontic Treatment Life Time Maximum Preauthorization Required | Not Covered | 50% after deductible \$2,500 |

This Dental Plan Summary highlights some of the benefits available under our plans. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your summary plan description booklet. Some dental services may require preauthorization. Please contact United Healthcare's member services to avoid non-notification penalties.

There are six levels of medical care. With so many options, how do you choose? Understanding the different levels of medical care available will save you money.

| WHERE TO GO | PRICE | WHAT IT IS | WHEN TO USE | COST & WAIT TIME |
|--|-----------------|---|--|---|
| MyNurseLine | \$0 | You can speak with a registered healthcare professional. Call the phone number on your ID card to get started. Informational purposes only. | Need assistance choosing the appropriate care Finding a doctor or hospital Answering medication questions | No additional cost Call 24/7 |
| VIRTUAL VISITS (Most convenient least expensive) | \$ | See a doctor using the camera on your smarphone, tablet or computer. You can even get a prescription sent to your local pharmacy, all in 30 minutes or less. United Healthcare mobile app www.myuhc.com | Allergies Rashes Bladder infections Seasonal flu Bronchitis Sinus problems Cough/colds Sore throat Fever Stomach aches Pinkeye | Often requires copay and/or coinsurance Minimal wait time |
| PRIMARY CARE PHYSICIAN | \$\$ | A primary doctor manages your health, provides preventive care, treats more chronic conditions, maintains health records, helps manage medications, and refers you to a specialist, if needed. | Checkups Vaccinations Preventive services General health management Minor skin conditions Minor illnesses | Often requires copay and/or coinsurance Normally requires an appointment Minimal wait time with appointment |
| CONVENIENCE CARE CLINIC | \$\$\$ | Visit a convenience care clinic when you cannot get to your doctor and your health issue is not urgent. These clinics are often found in stores and pharmacies. More expensive than an office visit. | Common infections (such as strep throat) Minor skin conditions (such as poison ivy) Vaccinations Pregnancy tests Minor injuries Earaches | Often requires a copay and/or coinsurance Walk-ins welcome No appointment necessary Wait times vary |
| URGENT CARE | \$\$\$\$ | Urgent care is ideal when you need care quick and you can't get to your doctor. Non life threatening emergencies. One step away from the emergency room, this should not be your primary source for medical care. | Sprains Strains Small cuts that need stitches Minor burns Minor infections Minor broken bones | Requires copay and/or coinsurance More expensive than office visit Walk-ins welcome No appointment necessary Longer wait times as patients with more urgent needs are treated first |
| EMERGENCY ROOM (ER) | \$\$\$\$\$ | Life threatening or very serious conditions that require immediate care. | Heavy bleeding Large open wounds Sudden change in vision Chest pain Difficulty breathing Sudden weakness or trouble walking Major burns Major broken bones Spinal injuries | Most expensive option Requires copay and/or coinsurance Open 24/7 Longer wait times, patients with more life threatening emergencies are treated first |

Severe head injuries

United Healthcare Resources

www.myuhc.com

United Healthcare offers a variety of tools and resources to help you manage your health care benefits by providing you a personalized website through myuhc.com. This site provides online access to your plan information, along with extensive resources to help you make informed decisions. Make sure you register under myuhc.com and take advantage of all the added benefit programs available to you at no additional cost.

UnitedHealthcare Mobile App

The UnitedHealthcare mobile app provides instant access to critical health information for you and your family. It allows you to find network providers, compare services and prescription costs, access your UHC ID card, check the status of claims, talk to a doctor by video 24/7, and view your HSA or FSA, if applicable.

Kaia

Kaia gives you a personalized exercise program for back and joint pain management that is designed to be flexible and supportive, all via an app. Visit uhc.care/getkaia.

Orthopedic Support with Specialist Management Solutions

Bone, joint, ligament, tendon, or muscle pain may be overwhelming. Fortunately, Specialist Management Solutions (SMS) Advocates can help schedule educational consults with a local musculoskeletal specialist, serve as a single point of contact throughout your care journey, and provide direction to other programs in your health plan benefits. SMS is available through your health plan, at no additional cost. Call 1-800-379-6898 and ask to speak with an SMS Care Advocate.

Livongo Through Teledoc

Livongo is a personalized and holistic approach to disease management. Livongo provides tools and support to help you manage diabetes, hypertension, and diabetes prevention. Visit TeladocHealth.com/Smile/UHCACES or call 1-800-835-2362 and use registration code: UHCACES.

Why is UHC Calling?

Management

UHC's nursing staff

receives referrals for patients

who have certain medical

conditions such as diabetes or

coronary artery disease. You

may get a call to connect

to help you manage

your condition.

you to available resources

UHC reaches out with information and resources that help make a difference in improving your health. These are not sales calls; no one will try to sell you anything. Answering the phone will ensure you receive personal and confidential health care management. With so many

helpful resources, this call is one you do not want to miss.

Care Coordination

A Care Coordination
nurse may call after
you return home from a
hospital stay to make sure you
have after-care instructions,
medication, or medical
equipment.

Health & Wellness Coaching

A specially trained nurse or health coach will work with you to provide support and information about your condition. The health coach can help answer questions you may have about different treatment options and help you work with your doctor effectively to achieve your goals.

2nd MD

Get a second opinion from an expert specialist when you or an eligible family member have questions about a possible surgery or procedure, chronic condition (cancer, high cholesterol, diabetes), and even your medications and overall treatment plan. Call 2nd MD at 1-866-269-3534.

Cancer Support Program

Provides compassionate guidance and answers for you or a family member who's faced with cancer. If you're preparing for cancer treatment or have already started, a nurse can help you navigate treatment options and find a network provider from a high quality Centers of Excellence (COE) facility. Call an oncology nurse at 1-866-936-6002.

myHealthcare Cost Estimator

This tool takes into account your plan design and calculates your out-of-pocket spend. Use this tool to compare costs and estimate future expenses.

MyNurseLine

Don't wait for their call. You can reach out to UHC at any time. UHC has a team of professionals dedicated to helping you with any questions regarding your benefits or claim issues and to help you enroll in one of the many programs available to you. Call the phone number listed on your UHC ID card for support.

Naviguard

Naviguard provides a dedicated advisor that works 1-on-1 with members to explain and negotiate the billed amount for involuntary out-of-network providers. Naviguard helps take the stress out of out-of-network care, helping control costs while supporting and advocating for members.

Price Edge Pharmacy Discounts

A simple way to save on certain non-specialty drugs, covered or not. UHC's claim system compares discount card market pricing to our plan benefit and gives members the better price automatically.

Gym Memberships

OnePass Select is a subscription-based program that provides access to gyms, boutique fitness studios, and thousands of online workouts with one monthly membership. Your monthly membership cost depends on the membership tier that you select. Choose your perfect fit! Visit onepassselect.com to get started and view participating gyms and classes near you.

[Available to all Camden team members and members of your household]



AbleTo Behavioral Coaching

The AbleTo virtual behavioral coaching program is designed to help you learn ways to cope and start feeling better by providing virtual behavioral coaching and digital tools. Visit ableto.com/exploremore.

Alma Virtual Mental Health

Alma connects you with therapy for individuals, couples, families, children, and adolescents. Alma's directory lets you search by gender, race, specialty, and more.

Employee Assistance Program (EAP)

Life is unpredictable. To help you and your household members cope with everyday life, work challenges, stress, family problems, or other personal issues, the **Employee Assistance Program** (EAP) is available 24 hours a day, seven days a week through United Behavioral Health (UBH). This service is completely confidential and is available to all team members and their dependents. Enrollment is automatic and Camden pays the full cost for the coverage.

The EAP provides access to trained counselors via telephone or in person for assistance with a wide range of personal and work related issues.

Employee Assistance Program 1.800.622.7276

Emergency Relief Fund

Our commitment to our people is the cornerstone of Camden's culture. Over the years, there have been countless stories of Camden team members lending a helping hand to a resident, a friend, a neighbor, and quite often, a coworker. With that spirit in mind, we created the Camden Employee Emergency Relief Fund to assist team members in directly supporting one another. The fund provides financial assistance on an individual basis to Camden team members in case of severe hardship due to natural disaster, family emergency, or other overwhelming, unexpected events.

To administer donations and disbursements from the fund, we have partnered with E4E Relief, a non-profit organization that is completely independent from Camden. To ensure complete fairness and confidentiality, E4E Relief will process applications from our team members, determine whether the hardship is a qualifying event, and administer relief payments.

Camden is committed to lending a helping hand to our team members in need.

You may contact E4E Relief directly at 1.844.802.6454 or https://camden.e4erelief.org.

Child and Family Behavioral Health Coaching from Bend Health

Bend provides comprehensive mental health care for kids, teens, young adults, and their families.

Bend works with your pediatrician or

primary care provider to create whole person, whole family support. Connect with a coach at bendhealth.com/coaching.

Mental/Emotional Wellbeing Benefits

Time Away From Work (Vacation, Holiday and Sick Time)

We recognize that work life balance is important. Camden offers paid time away from work immediately upon hire, which includes vacation, holiday, and sick time.

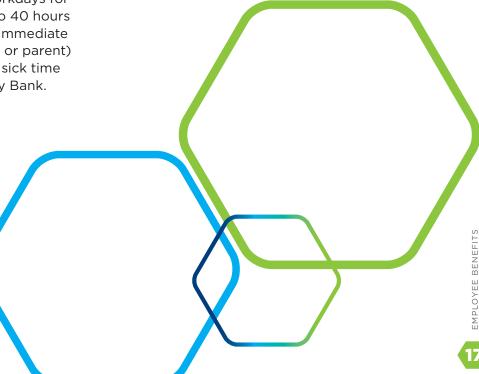
Vacation hours are earned based on your length of service with Camden. In January of each year, you are advanced the full number of vacation hours you expect to earn that year. You may carry over some of your available vacation balance into the next calendar year. Carry over amounts vary by state; please refer to the Vacation Policy. This policy may be modified to comply with applicable state laws.

In addition to vacation time, Camden provides full-time team members nine paid holidays and one floating holiday during the calendar year. The holiday schedule is published on an annual basis.

Camden understands the inability to work due to personal or family illness. For this reason, Camden provides paid sick time to all team members. The amount of sick time granted each year depends on your work location. Camden complies with all state, city, and county sick leave regulations and mandates. Please refer to the sick time policies on InsideCamden for details on sick time. Any unused sick time will be transferred into a Disability Bank. You may use time in the Disability Bank if you are absent for three or more consecutive workdays for a personal illness. You may also use up to 40 hours from your Disability Bank to care for an immediate family member (defined as spouse, child or parent) who has a serious medical condition. All sick time must be used prior to using the Disability Bank.

Bereavement

Camden team members may receive up to five days (40 hours) of paid bereavement leave in the event of a death in their immediate family and up to one day (8 hours) of paid bereavement leave in the event of a death in their nonimmediate and extended family, or of any individual with whom the team member has a relationship (including coworkers).





FINANCIAL WELLBEING BENEFITS

Health-Related Financial Benefits & Resources

Paying

for medical

expenses with

pre-tax dollars

just makes

"cents."

Health Savings Account

When you enroll in the High Deductible Health Plan (HDHP), you have the option to enroll in a **Health** Savings Account (HSA). A HSA is a personal savings account to which you can deposit pre-tax dollars from your paycheck. You can use your money in your HSA to pay for qualified medical expenses that apply to your deductible, or you can save the money for a future need—even into retirement.

With no "use it or lose it" rule, all money deposited in your HSA is yours to keep and is portable, which means it carries over from year to year and has the potential of building into a large savings account. It goes with you well into retirement, even if you change jobs.

The IRS limits the amount you can deposit into your HSA every year.

The 2025 limits are \$4.300 for individual coverage and \$8,550 for family coverage.

If you are 55 or older, you can deposit an extra \$1,000 during the year. This is called a catch-up contribution.*

To participate in the HSA, you must be enrolled in a High Deductible Health Plan (HDHP). If you cancel enrollment in the HDHP, you do not lose access to your HSA, you just lose the right to make contributions. You may continue to withdraw from your HSA account at any time.

To help offset the out-of-pocket cost of your High Deductible Health Plan, Camden will make a contribution into your HSA (\$250 Employee Only / \$500 Employee + Dependents). Mid-year enrollments are subject to a monthly proration.

Should you enroll in the HSA, you will not be eligible to participate in the Flexible Spending Account (FSA). You can only do one or the other. If you switch from the FSA to the HSA, any unused FSA funds will be forfeited before employer funding is issued.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars to cover health and dependent day care expenses not covered by health benefits. These expenses include copayments and deductibles for medical, prescription, vision and dental care. You can also reimburse yourself for eligible expenses associated with dependent day care costs for a child, incapacitated spouse or elderly parent. Contributions are deducted from your paycheck before taxes are applied—

> reducing your taxable income. At the beginning of each plan year, you decide how much to contribute to your FSA based on how much you expect to pay in expenses for the coming plan year.

You must re-enroll every year to continue your participation.

Plan Carefully— The maximum annual health care account contribution is \$3,300.

You are allowed to carry over up to \$640 into the health care account for the next plan year but have to forfeit any unused funds over \$640.* If you choose to switch to the HSA, the carryover does not apply; all unused funds will be forfeited.

The maximum annual dependent day care account contribution is \$5,000 (single or married filing jointly, or \$2,500 if married filing separately). Federal law does not permit a carry over of funds for dependent day care accounts. Any unused funds will be forfeited at the end of the plan year.* The FSA plan year is June 1 - May 31 of each year. Claims must be submitted for reimbursement no later than August 31.

Disability Income Benefits

If you become disabled and cannot work, no benefit becomes more important to your financial security than disability income protection.

Disability Income benefits protect you during periods of illness or injury. This valuable coverage helps provide an income when you are unable to work. Enrollment is automatic and Camden pays the full cost.

Short-Term Disability: Full-time team members who have been employed for six months are eligible to receive Short-Term Disability Income while it is medically necessary to be off work. If, after five consecutive working days of a non job-related illness or injury, your doctor certifies you as disabled, short-term disability will pay 80% of your base salary up to a maximum of 11 weeks.

Long-Term Disability: Full-time team members become eligible for Long-Term Disability on the first of the month after 60 days of employment. If you become disabled and are unable to work as a result of an accident or illness, this program will provide a monthly payment of 60% of your base salary up to a maximum dollar amount per month after 90-days of disability.

Workers' Compensation Insurance

Safety is one of our main priorities. If you are injured or become ill as a result of something work-related, we want to make sure you immediately receive the medical care you need. Workers' compensation is a state-regulated insurance system that ensures medical bills and some lost wages are paid on your behalf. Report the incident to your manager as soon as possible.

Voluntary Benefits

Looking for a way to offset your out-of-pocket medical expenses or further supplement disability compensation? You may consider the additional plans offered under a line of voluntary benefits including: Accident Insurance, Hospital Indemnity, and Critical Illness. These additional benefits offer financial assistance for expenses associated with an accident, hospital confinement, and/or a critical illness. You can use this money for any purpose you like, including: to help pay for expenses not covered by your medical plan such as copays and deductibles, lost wages, child care, groceries, utilities, or any of your regular household expenses.

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. The benefit amount depends on the type of injury and care received. **Critical Illness insurance** pays a benefit payment if you are diagnosed with a covered condition on or after the date your coverage becomes active. **Hospital Indemnity Insurance** pays a fixed daily benefit if you or your covered dependents have a covered stay in a hospital, critical care unit, or rehabilitation facility.

Premiums are paid through payroll deductions and the policy is completely portable. This means that if you leave Camden, you may continue the plan at the same cost.

These benefits are provided by Voya. See schedule of benefits for full details.

Wellness Benefits

Accident Insurance, Hospital Indemnity, and Critical Illness each offers an annual benefit payment of \$75 when a covered team member completes a health screening. The Accident and Hospital Indemnity plans also provide a wellness benefit for covered dependents who complete a health screening.

ACCIDENT REIMBURSEMENT On and off the job coverage

| | Bi-weekly Cos |
|-----------------------|---------------|
| Employee Only | \$4.04 |
| Employee + Spouse | \$6.91 |
| Employee + Child(ren) | \$7.83 |
| Employee + Family | \$10.70 |

- Offers a cash benefit when you or a covered dependent suffer a covered accident, such as broken bones, laceration, concussion or burn.
 - Includes a \$75 annual wellness benefit

CRITICAL ILLNESS Premiums based on age and tobacco use BI-WEEKLY COST

| MPLOYEE'S AGE | Non-Tobacco | Tobacco |
|---------------|-------------|---------|
| ≤ 24 | \$1.66 | \$2.45 |
| 25-29 | \$1.80 | \$2.68 |
| 30 - 34 | \$1.98 | \$3.09 |
| 35 - 39 | \$2.45 | \$3.55 |
| 40 - 44 | \$3.14 | \$5.26 |
| 45 - 49 | \$4.62 | \$8.40 |
| 50 - 54 | \$7.43 | \$12.23 |
| 55 - 59 | \$9.88 | \$18.46 |
| 60 - 64 | \$16.94 | \$27.65 |
| 65 - 69 | \$20.58 | \$33.60 |
| 70+ | \$30.88 | \$50.68 |
| | | |

- \bullet Employee Only. Coverage not available for dependents
 - Pays you \$10,000 upon diagnosis
- Basic Conditions include: heart attack, stroke, cancer, major organ transplant, ESR (kidney) failure, coronary and artery disease
 - Includes a \$75 annual wellness benefit

HOSPITAL INDEMNITY On and off the job coverage

| | Bi-weekly Cost |
|-----------------------|----------------|
| Employee Only | \$8.76 |
| Employee + Spouse | \$19.60 |
| Employee + Child(ren) | \$14.68 |
| Employee + Family | \$25.52 |
| | |

- Pays you upon admission for sickness or accident and pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility
 - Includes pregnancy and delivery
 - Includes a \$75 annual wellness benefit

Basic Life and AD&D

Life insurance is probably not something you think about everyday. To protect you and your survivors from financial hardship in the event of death or accidental injury, Camden automatically provides full-time team members Basic Life and Accidental Death & Dismemberment (AD&D) coverage free of charge. The benefit amount is two times your annual base salary.

Your beneficiary will receive life insurance benefits in the event of your death, and AD&D benefits if your death is the result of a covered accident. If you are severely injured in an accident, a portion of your AD&D benefit may be paid to you. The amount payable is determined by the nature of your injury.

Supplemental Life and AD&D

Camden offers full-time team members the option to purchase additional life insurance up to four times annual base salary and additional accidental death and dismemberment insurance at reduced rates. Evidence of insurability may be required.

For cost and complete coverage details, go to the Total Rewards Benefits page on InsideCamden.

Beneficiary Designation

Don't forget to designate a beneficiary. It is always a good idea to check your beneficiary information periodically and update it as necessary. When was the last time you checked your beneficiary? Basic life and AD&D, voluntary life, and voluntary AD&D all require separate beneficiary elections. Elections can be made in the benefits module in Oracle.

Additionally, 401k requires a beneficiary election. Please go to **www.my401k.com** to make this election.

Retirement Savings & Financial Support

401(k) Retirement Savings Plan

Camden offers all team members a 401(k) Retirement Savings Plan that allows you to save for your retirement and build financial security. The plan allows for both pre-tax and Roth contributions. Pre-tax contributions reduce your current tax liability, while Roth contributions provide tax advantages in the future. Team members are automatically enrolled in the Plan with a 4% pre-tax contribution; and the funds are invested in the Fidelity Freedom Fund most appropriate for your age. To help you save, Camden contributes matching funds to all team member accounts. Other investment options are available.

Additionally, you are automatically enrolled in the Annual Increase Program that allows you to automatically raise your contribution by 1% each year. Through automatic payroll deductions, you may make employee deferral contributions up to 60% of your pre-tax earnings. Your contributions are subject to annual dollar limits set by the IRS.

Camden matches:

- 100% of the first 2% of your compensation contributed to the Plan
- 50% of the next 5% of your compensation contributed to the Plan
- Up to a maximum of \$3,000 per plan year

The plan allows you to receive vesting credits for the number of years you have worked for the company up to three years, at which point you are fully vested.

To enroll and designate your

beneficiary, please contact Fidelity at 1.800.890.4015 or online at www.401k.com.

Employee Share Repurchase Plan

Share in the success you help build by purchasing shares of Camden stock at a 15% discount.

All Camden team members are eligible to enroll in the Employee Share Purchase Plan (ESPP) after three months of employment. By participating in the ESPP, you can buy Camden stock through payroll deduction or a lump sum payment. This program is designed to assist team members in buying company stock at a favorable price. If you are interested in participating, please contact your Total Rewards Team for more details on this benefit.

Stock Unit

Camden credits every team member with a stock unit equal to the value of one common share (NYSE: CPT). As the value of our common shares fluctuates, so will the value of your stock unit. You will accrue the value equal to Camden's regular dividend payment each quarter throughout your employment. When you leave Camden, you will be paid an amount equal to one share of stock plus the value of the quarterly dividend equivalent payments that have accrued.

Employee Rent Discount

Camden is a great place to work, and a great place to live. We are pleased to offer all full-time team members a 25% rental discount at any Camden community. The discounted rate will remain in effect for the enter lease term. This employee discount may only be used by you. Terms apply. Please refer to the Apartment Discount Policy on InsideCamden for more details.

First Service Credit Union

Camden has Select Group Membership which makes you eligible for digital banking and personalized financial guidance. FSCU offers checking and savings accounts, better rates and lower fees on auto and home loans, high-rate CDs, insurance, and investments. Shared branches and a wide ATM network. Contact FSCU at 1-713-676-7777 or online www.fscu.com.



Guaranteed Issue

\$400,000 Basic Life \$500,000 Supplemental Life

Additional amounts of Supplemental Life require evidence of insurability.

Supplemental Life maximum available is \$1,000,000.



FAMILY SUPPORT

Parental Leave Pay

Parental Leave Pay is available to moms and dads who wish to take time off to bond with their new dependent following the birth, adoption, or placement of a child. Full-time team members with six months of employment are eligible for six weeks of Parental Leave paid at 100% of base pay. Parental leave must be taken within 12 weeks of baby's birth. Team members on maternity leave may receive Parental Leave Pay to supplement Short-Term Disability payments.

Adoption Benefits

Full-time team members who have been employed for six months are eligible to receive an adoption reimbursement benefit of up to \$5,000 per child. The lifetime maximum benefit is \$15,000. Most expenses directly related to the adoption are reimbursable. Camden also provides eligible team members up to six weeks of paid leave at 100% of base pay. If an employee and his/her spouse both work at Camden, only one employee can utilize the benefit. Adopted children must be under age 18.

Fertility Solutions Plus

Fertility Solutions Plus is an inclusive, comprehensive fertility and family-building support solution designed to help team members navigate various paths to parenthood, including IVF, surrogacy, adoption, and more. It combines UnitedHealthcare's fertility support services and Maven's digital family health platform to assist team members as they build their families. 1-888-588-6876

Maternity Support Program

Provides education materials, dedicated maternity nurses, and guidance before, during, and after pregnancy. 1-888-265-0047

Child Care Benefits

Our corporate partnership with The Learning Care Group offers a 10% tuition discount and waives the first year registration for children ages 2 to 12 at a participating education center nationwide. Find your child's school or summer camp at www.learningcaregroup.com.

ASPCA Pet Insurance

Pet insurance is available through ASPCA with easy direct bill plans for each unique pet and budget. All pets 8 weeks and up are eligible. You can visit any licensed vet, specialist, emergency clinic, or 24/7 vet telehealth service. Visit the Perks page on InsideCamden for the sign-up link and more information.

Military Reserve Duty Pay

To ensure that Camden team members who serve in the military reserves do not earn less than their normal pay during their two-week reserve training period, all full-time and part-time team members who are members of a reserve component of the United States Armed Forces (Army, Air Force, Navy, Marines, Coast Guard) or National Guard will be granted time off with pay to help team members meet the annual reserve duty required to maintain military status.

Camden's inclusive benefits package can be personalized to fit your needs and the needs of your family.

Rocket Lawyer Legal Benefits!

Whether you're starting a family, buying a home, planning your estate, or caring for aging loved ones, Rocket Lawyer Legal Benefits can help.

Get Started at: go.rocketlawyer.com/camdenliving

Sign up with your work email address.

Additional information about legal benefits can be found on the Perks page on InsideCamden.

TRUST & WILL A Digital Estate Planning Platform

Team members with a UBS account are eligible for a 25% discount to help you and your spouse get started.

onesource.ubs.com/CPT

ESTATE PLANNING &

WILL PREPARATION

EE BENEFITS

CAREER DEVELOPMENT

Learning & Development

Camden is devoted to supporting a Never Stop Learning culture! Learning experiences happen in various forms. Discover which is best for you through the Learning & Development site on InsideCamden where you will find courses and learning resources.

Education Assistance

Camden team members enjoy numerous opportunities for continued education and on-the-job training. In addition, full-time team members who have been with the company at least six months and wish to continue their education at approved institutions are eligible for up to \$5,250 a year in education assistance.

Blue Ocean Brain (BOB)

Inspiring content on a microlearning platform,
Blue Ocean Brain offers engaging, bite sized
learning experiences that specialize in delivering
professional development training. Modern learners
may access a variety of courses on the computer or
mobile device.

Maintenance Apprentice Program

Camden's Maintenance Apprentice Program is a 10-12-week temporary on-the-job training program that provides an exceptional gateway into one of the nation's top multi-family management organizations. Each apprentice is immersed in the daily maintenance operations at one of our premier communities. Apprentices work with a seasoned Camden Maintenance Supervisor and paired with an outstanding property management team to receive hands-on maintenance training and exposure to the phenomenal Camden culture. Additional internship programs are available.

Mentor Program

Camden's culture is rooted in shared values, and it profoundly impacts our people, processes, and business practices. The Mentor Program transmits this culture to new team members and provides team members hands-on training to help them become familiar with Camden's culture while creating personal, one-on-one connections that are key to employee success.

\$5,250

a year in education assistance

AWARDS

ACE Award Program

The Achieving Camden Excellence (ACE) Award annually recognizes team members who demonstrate excellence in the workplace and exemplify our Camden values. Nominated and selected by their peers, regional award recipients may go on to receive national recognition at the annual leadership conference.

Employee Service Awards

Our success and highly regarded reputation are a direct result of the individual and collective efforts of our team members. To honor our long-term team members, Camden recognizes individuals on their 5, 10, 15 and 20 plus years of service for their diligence, contributions and tenure.



Other Unique

Camden Benefits

Referral Program

To encourage and reward team members for referrals for available positions, Camden will pay a referral bonus to an employee who refers an applicant. A referral bonus will be paid once the new employee completes a designated period of time.

Camden Maintenance Career Wear

Camden provides newly hired maintenance team members a \$400 allowance to purchase Maintenance Career Wear from ICO, our maintenance uniform provider. The \$400 allowance is used to purchase items of your choice from our Maintenance Career Wear collection, including personalized shirts, jackets, pants, shorts, and hats. Each year, maintenance team members receive an additional \$400 allowance to replenish their work wardrobe.

Camden Living Well on InsideCamden

Be sure to explore Camden Living Well, our team member wellness site on InsideCamden. Your source for information and resources to promote good health, happiness, and prosperity both professionally and personally. It's packed with valuable resources, monthly updates, and wellness promotions tailored to support every aspect of your wellbeing.

Vacation Suites

Taking a family vacation or just getting away for the weekend, Camden makes it easy and affordable through our Vacation Suites benefits. These fully furnished Camden apartment homes are located throughout our portfolio and may be reserved for only \$20 a night. Terms and conditions apply. Please refer to the Vacation Suites policy on InsideCamden for more details.

Learning Stipend

Camden recognizes the value of childhood literacy and learning programs and is excited to offer a Learning Stipend. The stipend reimburses team members up to \$200 per calendar year for expenses related to literacy and learning programs designed to develop your child's reading and math skills. The stipend may be awarded to children in kindergarten through 12th grade enrolled in a reading or math program.



Who To Call With Benefit Questions?

| Benefit | Provider | Phone Number | Website | Group # |
|---------------------------------------|--------------------------|---------------|--|-----------|
| Medical Plan | United Healthcare | 800.842.5658 | www.myuhc.com | 703640 |
| Medical Plan | Surest | 866.683.6440 | benefits.surest.com | 78800682 |
| Prescription Drug Plan | Optum RX | 888.290.5416 | www.myuhc.com | 703640 |
| Vision Plan | United Healthcare | 800.638.3120 | www.myuhcvision.com | 703640 |
| Dental Plan | United Healthcare | 877.816.3596 | www.myuhcdental.com | 213137 |
| Flexible Spending Accounts (FSA) | United Healthcare | 877.468.0981 | www.myuhc.com | 703641 |
| FSA Consumer Card | | 866.755.2648 | | |
| Health Savings Account (HSA) | Optum Bank | 800.791. 9361 | www.optumhealthfinancial.com | 703640 |
| 24 Hour Nurse Hotline | United Healthcare | 800.846.4678 | www.myuhc.com | 703640 |
| Critical Illness, Accident & Hospital | Voya | 877.236.7564 | https://presents.voya.com/ EBRC/CamdenDevelopment | 71093-8 |
| Life Insurance | Lincoln Financial Group | 888.787.2129 | www.MyLincolnPortal.com | 09-LF1483 |
| Long Term Disability | Lincoln Financial Group | 888.408.7300 | www.MyLincolnPortal.com | 09-LF1483 |
| Employee Assistance Program (EAP) | United Behavioral Health | 800.622.7276 | www.liveandworkwell.com | CAMDEN |
| Employee Emergency Relief Fund | E4E Relief | 844.802.6454 | https://camden.e4erelief.org | |
| 401(k) Retirement Savings Plan | Fidelity | 800.890.4015 | www.401k.com | 41072 |
| Employee Share Purchase Plan (ESPP) | UBS | 800.283.6463 | www.ubs.com/onesource/cpt | |
| Ethics Hotline | | 800.963.5834 | www.camden.ethicspoint.com | |

You may contact your Camden Human Resources Team at 1.800.9CAMDEN (extensions listed in chart to the right) for help with any benefit related questions.

If you or your covered family members have insurance or claim related questions, you can contact the member services team directly at the phone numbers listed above to obtain information related to the following:

- The status of insurance claims
- Appeal of denied claims
- Benefit questions and clarifications
- Enrollment questions

Please have your insurance identification card available when you call.

| Camden Human Resources | Telephone Extension |
|-------------------------|------------------------------|
| Benefits | 2810, 2620, 2645, 2817, 2636 |
| Career Wear/Maintenance | 2687 |
| Employee Relations | 2574, 2634, 2765, 2582 |
| Employment Services | 2556, 2629, 2591 |
| ESPP/Share Awards/401K | 2620, 2817, 2636 |
| Mentor Program | 214.803.9028 |
| Office Services | 2816, 2826 |
| Recruiter | 2646, 2649, 2641, 2640, 2653 |
| Payroll | 2579, 2648 |
| Service Awards | 2687 |
| Workers' Compensation | 2692 |
| Education Assistance | 2645 |

Emails

General HR Questions HumanResources@camdenliving.com

Benefits/Payroll HRBenefits@camdenliving.com

Employee Relations
EmployeeRelations@camdenliving.com

Job Posting & Employee Referrals HR-EmploymentRequest@camdenliving.com

100 BEST COMPANIES TO WORK FOR

FORTUNE® Magazine recognized Camden as one of the "100 Best Companies to Work For" in America!