



BENEFITS OVERVIEW

2017 Programs at a Glance

WELCOME HOME

WELCOME



We take pride in offering one of the most **competitive** and **comprehensive** benefit programs in our industry.

If you have any questions about the following information, please contact us at

Benefits@colonystarwood.com

BENEFITS

We are pleased to present core benefit options for full-time team members regularly scheduled to work 30+ hours each week.

Medical



United Healthcare

- PPO \$1000 Plan
- PPO \$5000 Plan
- High Deductible Health Plan (with HSA)

Dental



United Healthcare

- High Plan
- Mid Plan

Vision



United Healthcare

- Single Plan

- These benefit plans are effective on the first of the month following one month of continuous employment.
- Semi-monthly Team Member Contributions can be found on page 9.

BENEFITS

We are pleased to offer the following **company-supported** benefits:

Life and AD&D

We provide eligible team members with Basic Life and AD&D insurance free of cost to the team member. Coverage is 1 x the team member's base annual salary up to a maximum benefit of \$100,000.

Short Term Disability

Short Term Disability (STD) is offered to team members who reside in a state that does not offer state sponsored disability. Coverage is 55% of your base salary up to \$1,000 per week. Cost is shared 50% by the Company and 50% by the team member. California team members are covered under the CA State Disability Program.

Long Term Disability

LTD is an income protection benefit that starts 90 days after disability. We provide a benefit of 60% of your monthly earnings to a maximum of \$5,000 per month. Cost is shared 50% by the Company and 50% by the team member.

Travel Assistance Program

Travel assistance is a service which provides you and your family worldwide emergency travel assistance such as emergency medical evacuation, medical repatriation, emergency trauma counseling and more.

Employee Assistance Program

We offer an Employee Assistance Program (EAP) to help you with the pressures of everyday life, at no cost to you. The EAP provides personal counseling, confidential consultations and referral services for career issues, child and elder care, legal, financial, fitness and nutritional concerns.

PRE-TAX BENEFITS

We are pleased to offer the following **pre-tax benefits**:

401 (k)

Team members who have passed 1 month of employment and are at least 21 years of age, are eligible to enroll. Automatic enrollment at 3% occurs on the date eligibility is met (although you can choose to opt out). Team members may contribute up to \$18,000 pre tax for 2017. We provide a 50% match of team member contributions on a biweekly basis, up to a maximum of a 3% match with a 6% team member contribution.

Commuter Benefits

WageWorks provides an account that allows team members to set aside money before paying taxes to pay for qualified commuting expenses such as mass transit and parking. You can contribute up to \$255 per month for mass transit and up to \$255 per month for parking.

Flexible Spending Account

Flexible Spending Accounts (FSA) are offered for Health Care and Dependent Care. This allows team members to set aside pre-tax funds to pay for eligible expenses. The maximum is \$2,600 annually per member for Health Care and \$5,000 annually per household for Dependent Care.

Health Savings Account

Offered to team members who are enrolled in the High Deductible Health Plan (HDHP). This allows members to pay for qualified medical expenses using pre-tax dollars. The HSA has an annual “roll over”, which can grow in value over time and is portable to future employers. The maximum annual contribution is \$3,400 per enrolled team member, or \$6,750 for an team member with an enrolled dependent.

ADDITIONAL BENEFITS

We are pleased to offer the following **additional** benefits:

Accident Insurance

Pays benefits for non-work-related injuries and associated treatments, including X-rays, emergency room care, and/or related surgery. This benefit helps offset the out-of-pocket expenses that medical insurance does not pay for, including deductibles and co-pays.

Critical Illness Insurance

Helps protect your finances from the expense of a serious health problem such as a stroke or heart attack, by paying a lump sum benefit directly to you – not to a doctor or health care provider – at the first diagnosis of a covered condition.

Legal Assistance

MetLaw provides you access to 13,000 experienced plan attorneys nationwide. Attorneys will provide legal advice and representation on a wide range of matters including will preparation and estate planning, financial matters, traffic and criminal matters, as well as family law.

Benefit Hub

Shop exclusive discounts on over 100,000 brands at hundreds of nationwide retailers. Find tickets and offers at sporting events, theme parks, shows, restaurants, gyms, spas, travel and more. Plus, earn cash back.

Discounts

We provide discounted rates on hotels, restaurants, mobile phone plans, and other products & services to team members and their immediate family members. Take advantage of these great deals!

Pet Insurance

We love pets! With Pet Insurance, you can give your pets the care they deserve when faced with unexpected vet bills or emergency room visits.

TEAM MEMBER RENTAL DISCOUNT

A **unique** discount only Colony Starwood can offer.

What is the Benefit?

RENT

Team members can receive a 20% discount off base rent of a Colony Starwood-managed property.

Who is Eligible?



Full-time team members working 30+ regularly scheduled hours per week. Must meet all standard resident qualification criteria.

What are the Requirements?



Refer to the Colony Starwood Homes Employee Leasing Policy on HomeBase for details.

PAID TIME OFF

Vacation, Sick Time, Paid Holidays and Volunteer Time

Vacation* & Sick Time

Length of Employment	Vacation	Sick Time
0-12 months	10 days per year	6 days per year
13-24 Months	12 days per year	6 days per year
25-60 months	15 days per year	6 days per year
61-120 months	17 days per year	6 days per year
121 months and beyond	20 days per year	6 days per year

Paid Holidays



All regular, full-time team members will receive a full day's pay for selected holidays that fall on their scheduled work day.

Two holidays are "floaters" which can be used at your discretion.

Volunteer Time



We value our role as a positive influence in our communities. We offer up to 20 hours per year of paid time off to volunteer at a registered non-profit, charity or community organization.

Note: Part time team members (less than 30 hours per week) are eligible for sick time and vacation at half the regular rate

*Vacation time is accrued on a bi-weekly basis

SEMI-MONTHLY TEAM MEMBER CONTRIBUTIONS

Over 24 Paychecks

	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + Family
UnitedHealthcare \$1000 PPO	\$107.50	\$285.00	\$255.00	\$445.00
UnitedHealthcare \$5000 PPO	\$50.00	\$140.00	\$125.00	\$265.00
UnitedHealthcare High Deductible Health Plan (HDHP)	\$35.00	\$100.00	\$87.50	\$175.00
UnitedHealthcare Dental High	\$14.00	\$29.00	\$34.50	\$53.00
UnitedHealthcare Dental Low	\$6.00	\$13.50	\$15.50	\$24.00
UnitedHealthcare Vision	\$1.50	\$2.00	\$2.50	\$3.50

DOMESTIC PARTNER CONTRIBUTIONS

Federal law does not recognize a Domestic Partner or Domestic Partner Children as tax dependents. Unless the Domestic Partner or Domestic Partner Children qualify as the team member's tax dependents under Section 152 of the IRS, contributions and coverage for Domestic Partner and his/her eligible dependents (who have not been legally adopted by you) do not qualify for before tax or tax free treatment under the IRS.

TEAM MEMBER PROGRAMS

Selected additional team member programs:

Company Vehicles

Semi-monthly personal usage fee of \$50 for company-provided cars and trucks. No fee for company vans. Roles targeted for a vehicle include: Service Operations Mgr, Field Project Mgr, Service Technician, and Leasing Consultant. Other roles may submit business mileage for reimbursement through Concur.

Bonus, Commissions, and Contests

We have an annual bonus program that all full-time non-commissioned team members participate in. Commissioned roles include Leasing Consultants and Renewal Coordinators.

Mobile Phones and Devices

Company-provided devices with company-paid plans are provided to most field based positions. Other roles may submit business expenses for reimbursement through Concur.

Waypoint Invests in Neighborhoods (WIN)

The spirit of volunteerism and supporting the communities that we do business in, continues! We encourage all team members to take advantage of the 20 hours of paid time off per year (1% of our time).

Waypoint Invests in Teams (WIT)

We plan to invest at least 1% of our payroll back into our teams. That includes development, training, recognition, and celebration. Each Regional Manager will receive a Leader Fund budget of \$250 per team member per year to use for local activities and programs.

TEAM MEMBER PROGRAMS

Selected additional team member programs:

Education Reimbursement

We support our team members in continuous education and growth in their professional field. In keeping with this philosophy, the company offers eligible team members a reimbursement program for expenses incurred through external sources in the pursuit of higher education.

Waypoint University

We offer team members the opportunity to continue their professional development by providing a wide variety of company-provided online training courses.