

# Basic Accidental Death and Dismemberment (AD&D) insurance

AECOM automatically provides you with company-paid AD&D insurance of \$50,000. Coverage reduces to \$25,000 at age 65 and terminates when you retire.

## How AD&D insurance works

- AD&D insurance pays a lump-sum, tax-free benefit if you die or are seriously injured due to an accident. It applies around the clock, not just while you're at work.
- If you die as the result of an accident, the AD&D benefit is paid in addition to life insurance.
- Benefits are only paid as the result of an accident, so evidence of insurability is never required.
- The AD&D benefit is paid to your beneficiary if you die. It's paid to you if you're seriously injured.

## Protect your loved ones by updating your beneficiaries

One of the most important ways you can protect your financial well-being is by designating your beneficiary(ies) — the person or persons you want to receive your life and AD&D benefits and retirement account balances if you die. You can change beneficiaries at any time and, in fact, it's a good idea to review and update your beneficiary information to make sure all the information is complete and up to date. If you die and have no beneficiaries on file or if your beneficiary information is outdated, there could be a significant delay in payment (or no payment at all) during an already challenging time for your loved ones. Learn more at [benefitsatAECOM.com](https://benefitsatAECOM.com).