

AD&D benefits

Basic AD&D insurance

AECOM automatically provides you with company-paid AD&D insurance equal to one times your annual salary. Coverage reduces by 50% at age 65 and terminates when you retire.

Optional AD&D insurance

You can buy optional AD&D insurance as follows:

- **You** — Units of \$10,000 to a maximum of \$500,000
- **Spouse** — Units of \$10,000 to a maximum of \$500,000 or the amount of the employee coverage, whichever is lower.
- **Children** — Units of \$5,000 to a maximum of \$100,000

Optional employee coverage ends when the employee retires or reaches age 70. Optional spouse coverage ends when the employee retires or reaches age 70 or when the spouse reaches age 70, whichever happens first. The cost of AD&D insurance is based on the level of coverage you choose. You can find costs on [AECOMBenefitsOnline.com](https://www.aecom.com/benefits). You pay for this coverage through regular payroll deductions.



DECISION TIP

- Consider the costs you may need to cover if you or a family member is seriously injured. This could include renovations to your home or car to accommodate a disabled person, loss of income and rehabilitation expenses.
- Consider how much life insurance coverage you have — and whether you need AD&D coverage in addition to that amount. AD&D is not a replacement for life insurance, which protects you even if your death is not accidental.

How AD&D insurance works

- AD&D pays a lump-sum, tax-free benefit if you die or are seriously injured as a result of an accident. It applies around the clock, not just while you're at work.
- If you die, 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

Protect your financial well-being 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. Review and update your beneficiary information to make sure it 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 If you die and have no beneficiaries on file or if your beneficiary information is outdated, there could be a significant delay in payment (or no payment at all) during an already challenging time for your loved ones.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://www.aecom.com/benefits).