



AECOM Benefits

# For your world.

You're making your dreams a reality, enjoying the present and planning for the future.

**Choose benefits for *your* world.**

Make sure you have the coverage you and your family need to be well and thrive.

2023 Benefits Guide for AFS

**2023 Benefits Open Enrolment is October 31 – November 18, 2022**

# Your AECOM benefits

AECOM offers a comprehensive benefits program as a valuable part of your total rewards package.

AECOM provides a health and dental plan for you and your family, and basic life and accidental death & dismemberment (AD&D) insurance for you. AECOM pays the majority of the cost of the health and dental benefits and the full cost of basic life and AD&D insurance. You can choose to purchase optional life insurance for you and your spouse. Use this guide to find out more about your coverage and discover the wide range of benefits that AECOM provides.

To learn all about your AECOM benefits, visit [benefitsatAECOM.com](https://benefitsatAECOM.com) — your first stop for all things benefits. No password is required, so it's for you and your spouse to access benefits information and resources to support you in all aspects of your life.

## Enrolling in your benefits

You will be automatically enrolled in the AECOM health and dental plan on your hire date. You must add your spouse and/or dependents to your health and dental plan within 31 days of your hire date. You can also select beneficiaries for your life, AD&D insurance, retirement and savings plans. Go to [How to enrol](#) to get started.

You can only opt out of the plan if you have coverage through your spouse's benefits plan. If your spouse loses health and dental benefits, you will have 31 days to opt in to AECOM benefits plan without needing medical evidence of insurability.

## Who is eligible?

AECOM's health and dental benefits cover regular full-time and part-time employees in Canada who work at least 20 hours a week. Casual employees (temporary and on-call) are not eligible for health and dental benefits. All employees in Canada are eligible for the retirement benefits plan, although temporary and on-call employees must wait six months to join the Defined Contribution Pension Plan (DCPP).

## Benefits resources

Our benefits website, [benefitsatAECOM.com](https://benefitsatAECOM.com), pulls all your benefits information and resources together in one mobile-friendly place. No login is required, making it quick for you and your spouse to find what you need — on your phone, tablet or computer. Make [benefitsatAECOM.com](https://benefitsatAECOM.com) your first stop for all things benefits, including plan details, helpful checklists, carrier contact information, and the latest news.

Sun Life Financial provides our group benefits services — medical and dental benefits, life insurance, spending account administration, and management of our prescription drug pre-authorization process. Go to [mysunlife.ca/aecom](https://mysunlife.ca/aecom) to submit and track claims, view your claims history, verify your maximums and limits, and track your spending account balance.

The **AECOM Benefits Service Centre**, administered by **SEB**, is your primary point of contact for benefits enrolment, changes, and inquiries. To speak with a benefits expert, call 833.411.5520, Monday through Friday, 8 a.m. to 8 p.m., Eastern Time.

To enroll in or make changes to your benefits online, log in to [AECOMBenefitsOnline.com](https://AECOMBenefitsOnline.com) (available 24/7 except for site maintenance on Sundays before 1 p.m. Eastern Time.)

# Health and dental plan

Health Plan	
<b>Prescription drugs (generic substitution required)</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement</li> <li>• \$10 dispensing fee limit</li> </ul>
<b>Vision care</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement of eligible expenses (glasses, contact lenses, surgery) up to \$250 per person every 24 months; 80% for contact lenses for the treatment of specific medical conditions up to \$150 per person per lifetime</li> </ul>
<b>Eye exams (if not covered under your provincial plan)</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement up to \$85 per person every 24 months</li> </ul>
<b>Hearing aids</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement up to \$450 per person every five years</li> </ul>
<b>Paramedical services*</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement up to \$1,000 per year per person for all mental health practitioners combined and \$500 per year per practitioner for other paramedical practitioners</li> </ul>
<b>Orthotics and orthopaedic shoes</b>	<ul style="list-style-type: none"> <li>• Orthotics maximum of \$400 per person over 3 benefit years</li> <li>• Orthopaedic shoes maximum of \$200 per person per benefit year</li> </ul>
<b>Hospital accommodation</b>	<ul style="list-style-type: none"> <li>• 100% reimbursement for semi-private room</li> </ul>
<b>Medical supplies and ambulance services</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement</li> </ul>
<b>Out-of-province/country medical emergency</b>	<ul style="list-style-type: none"> <li>• 100% reimbursement for trips up to 180 days</li> <li>• \$1,000,000 lifetime maximum</li> </ul>

Dental Plan	
<b>Basic (diagnostic, preventive, restorative, endodontics)</b>	80% reimbursement to a maximum of \$2,000 per person per year for basic and major services combined
<b>Major (bridges, crowns, dentures, periodontics)</b>	50% reimbursement to a maximum of \$2,000 per person per year for basic and major services combined
<b>Orthodontics</b>	Not covered
<b>Recall exam frequency</b>	Nine months for adults and children

\*Paramedical services include chiropractic, osteopathic, speech therapy, podiatry, massage therapy, dietetics, acupuncture, naturopathy, physiotherapy, and mental health (psychologist, social worker, psychotherapist, marriage and family therapist, psychoanalysts, clinical counsellors). Practitioners must meet Sun Life's standards of licensing and practices.

Weekly employee contributions for the health and dental plan	
<b>Employee Only</b>	\$6.95
<b>Employee + 1 (Employee + Spouse or Employee + Child)</b>	\$13.89
<b>Employee + 2 or More</b>	\$20.51

## Pre-authorization for some prescription drugs

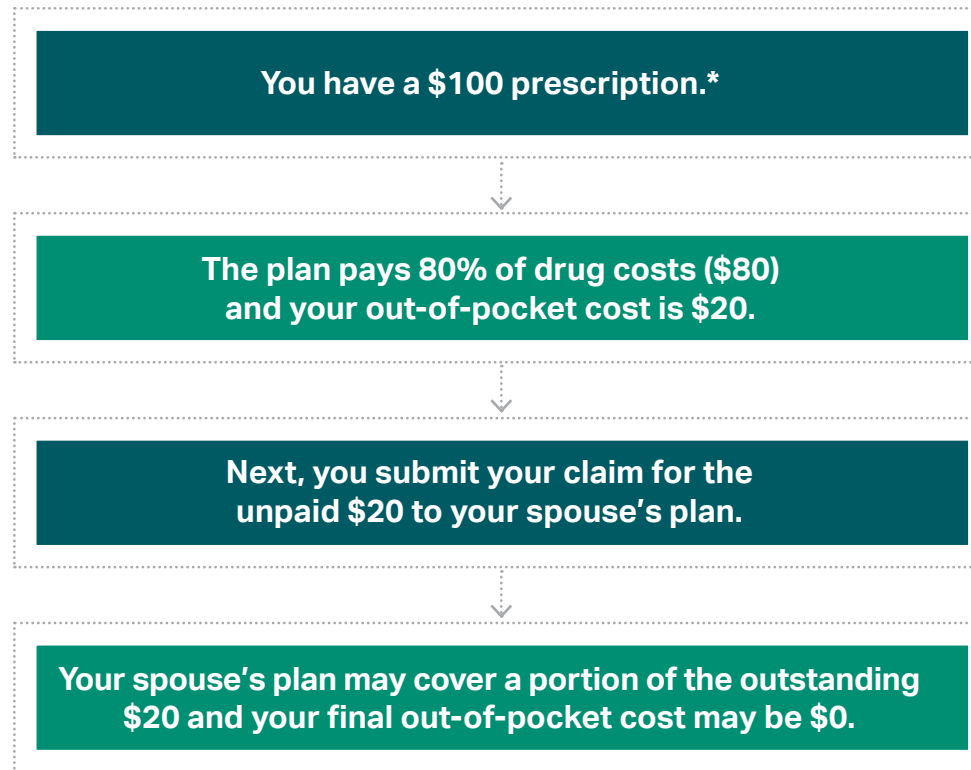
To manage costs, our medical plan covers the least-costly alternative prescription drug, which will often be a generic. In addition, some costly prescription drugs require prior authorization (pre-approval) before they can be dispensed. This pre-approval step affects certain drugs and biologic therapies which have been identified based on cost and on medical criteria.

If your doctor recommends a drug that requires pre-approval, contact Sun Life and submit a completed prior authorization form for approval before filling the prescription. Sun Life will reply in writing within five business days. If the request is approved, the drug cost will be reimbursed according to the coverage provided in your health care module. If Sun Life does not approve the request, you can still obtain the drug but it will not be reimbursed by the plan. Prior authorization is required for some, but not all, of the drugs used to treat certain inflammatory conditions, asthma, blood disorders, cancer (oral drugs), cholesterol disorders, diabetes, heart disease, hepatitis, HIV, lupus, multiple sclerosis, muscle-nerve disorder, osteoporosis, pulmonary arterial hypertension, and some rare diseases. Biologics used to treat conditions such as rheumatoid arthritis, Crohn's disease, psoriatic arthritis, ankylosing spondylitis, and plaque psoriasis also require pre-approval.

See the [Prior Authorization Drug List and Forms](#).

## Coordinating benefits with your spouse

Coordinating benefits with your spouse's health care coverage is a great way to maximize the value of both benefits plans. By coordinating benefits, you and your spouse may be able to have up to 100% of your expenses reimbursed. To do this, you each enrol as dependents in the other's benefits plan, along with your dependent children. Here's how it works:



\* Equal to the reasonable and customary cost of the expense.

For your dependent children, send the claim first to the insurance company of the spouse who has the earlier birth month in the year. If both spouses have the same birth month, then send claims to the one whose birth date is earlier. Then send any unpaid portion to the other spouse's plan.

Log in at [mysunlife.ca/aecom](https://mysunlife.ca/aecom) for coordination of benefits guidelines and examples.

# Supplemental health care benefits

## Telehealth

All employees (and their dependents) enrolled in health care benefits through Sun Life have automatic access to **telehealth** services through Lumino Health Virtual Care. With telehealth, you can access care from the comfort of your home:

- Chat with a nurse or doctor through secure video, at no cost to you
- Renew prescriptions
- Connect with mental health specialists
- Consult with other health care professionals (e.g., nutritionists and psychologists) for a fee (any additional fees are communicated up front and can be paid through the app).

**Learn more** and get started today, so you're all set up to access care when you need it.

## Teladoc Medical Experts

All employees (and their dependents) enrolled in health care benefits through Sun Life have automatic access to expert medical advice and second opinions from some of the country's leading medical providers — all at no cost to you — through **Teladoc Medical Experts**.

## Well-Being at AECOM

Our **Canada Well-Being** program provides a variety of free resources and activities to help you be well throughout the year — physically, emotionally, financially, socially, intellectually and for the planet. While being well is a reward in itself, you can also unlock badges and earn gift card rewards to help you stay motivated on your well-being journey. Join anytime by registering on the Sprout platform.

Also, be sure to join your colleagues from around the world in participating in our Global Well-Being program. Watch for announcements about challenges, WELLbinars and virtual events like fitness classes and meditations. And visit **WellBeingAtAECOM.com** anytime for apps, assessments, action plans and other resources you can use to support every aspect of your well-being.

# Life and AD&D

## Basic life insurance

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

## Optional life insurance

You can also buy additional optional life insurance for you and your spouse as follows:

- **You** — Units of \$10,000 to a maximum of \$250,000, subject to evidence of insurability
- **Spouse** — Units of \$10,000 to a maximum of \$250,000, subject to evidence of insurability

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 optional life insurance for you and your spouse is based on age, gender and smoker status. You must declare your smoker status when you buy optional life insurance — if you do not, your rates will be calculated as if you were a smoker. You pay for this coverage through regular payroll deductions.

You can find optional life insurance costs on [AECOMBenefitsOnline.com](https://www.aecom.com/benefits).

## Evidence of insurability

Evidence of insurability (EOI) is proof of an individual's good health, which the insurance company requires before approving optional life insurance. EOI is required for all optional life insurance for employees and their spouses. You provide it by completing a Sun Life *Statement of Health* form.



## DECISION TIP

Life insurance benefits are paid in a tax-free, lump-sum payment. Here are some questions to ask yourself when deciding whether to buy optional life insurance:

- How much money would your family need if you, your spouse or your child were to die?
- Are there alternative sources of income that your family could rely on if you or your spouse died?
- Are there significant long-term expenses in your family's future, such as a mortgage or school tuition?
- Are there resources to pay for a funeral if you or a family member dies?
- Do you and your spouse have other individual or group life insurance coverage? If so, is that coverage adequate for your needs, and is it competitively priced?

You can also check out the [life insurance calculator](#) offered through Sun Life to determine how much life insurance is right for you.

## 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).



# Other benefits

## Holidays and paid time off

You are eligible for statutory holidays, sick time, and vacation as set out in your employment contract and according to provincial law. Disability leave benefits are statutory, according to provincial law.

## Retirement and Savings Plan

AECOM offers a Retirement and Savings Plan, administered by Sun Life Financial, that includes:

- **A Defined Contribution Pension Plan (DCPP):**

AECOM contributes 2% of your base annual earnings. You can also make voluntary contributions up to 4% of your annual base earnings.

Regular full-time and part-time employees who work at least 20 hours a week join the DCPP on their date of hire. Casual employees (temporary and on-call) can join the DCPP six months after their hire date.

- **Group Registered Retirement Savings Plan (RRSP) and/or a tax-free savings account (TFSA):**

Employee contributions only, up to the maximum allowed by the Income Tax Act (Canada).

All employees are eligible to join on their date of hire.

More information on the plan, enrolment, and your investment options are posted on Ecosystem.

## Employee Stock Purchase Plan (ESPP)

Administered by Bank of America Merrill Lynch, the Employee Stock Purchase Plan (ESPP) allows you to purchase company stock at a 12% discount.

## Employee Assistance Program

You and eligible members of your household have 24/7 access to confidential counselling to help you address issues such as relationship difficulties, drug and alcohol abuse, financial hardship, and general stress or depression. You can also turn to the EAP for help in obtaining financial services, legal support, and resources to assist you with work-life balance. The EAP is available 24 hours, seven days a week by calling ComPsych at 800.497.9096 or visiting [guidanceresources.com](http://guidanceresources.com) (Company ID: AECOM) and selecting the Canada flag. You don't need to enrol — your coverage is automatic and AECOM pays the full cost of this benefit.

## myStrength

This clinically-based Computerized Cognitive Behavioral Therapy (CCBT) program helps you build resilience, improve your sleep, manage your health and cope with your emotions.

## Business Travel Benefits

You (and your spouse and dependent children who are travelling with you) are eligible for the Business Travel Benefits Program. This program provides travel assistance, travel risk information, business travel accident (BTA) insurance, and travel abroad medical insurance when you are on international business travel. You don't need to enrol — your coverage is automatic and AECOM pays the full cost of this benefit.

## Voluntary Benefits

Through Marsh Canada, AECOM offers you the following voluntary benefits at preferred group rates not available to the general public.



**Home and auto insurance:** Includes a 24-hour emergency claims service and monthly payment plan with no service fees. Call 877.476.6727 for a no-obligation quote or submit your policy expiry date to [marsh.ca/quote](http://marsh.ca/quote) and a representative will contact you prior to your next renewal.



**Pet insurance:** Provides your pet with broad coverage for unexpected illnesses or accidents. Call 888.920.7176 or go to [petsecure.com/marshcanada](http://petsecure.com/marshcanada) for an online quote.



**Identity restoration:** For an annual premium of \$30, this benefit provides resources to help you prevent identity theft and assistance in the event your identity is stolen. Enrol directly through Marsh at [shop.marsh.ca/](http://shop.marsh.ca/).

## Other benefits provided at no cost to you

- **The Canada Fitness Program** provides you and your family with the resources and support to maintain a healthy lifestyle.
- **Kudos**, AECOM's global service award and social recognition program, lets you celebrate professional contributions and personal achievements — for yourself and your colleagues around the world.

*Please note that these programs are offered at the discretion of the company and may vary by business group.*

You'll find more information about these and other AECOM benefits at [benefitsatAECOM.com](http://benefitsatAECOM.com).

# How to enrol

Enrol for your AECOM Benefits Program on [AECOMBenefitsOnline.com](https://www.aecombenefits.com) within 31 days of your hire date or a qualifying life event.

**Step 1:** To register on [AECOMBenefitsOnline.com](https://www.aecombenefits.com), go to the log in screen, click **First Time User**, enter your Workday ID as your **Access ID** and follow the registration steps.

**Step 2:** Choose your benefits coverage level (Employee Only, Employee + 1, or Employee + 2 or More). Choose which dependents to cover for each benefit you select and ensure their information is correct. Choose your beneficiaries and enter their information. (You can review and change your beneficiaries at any time.)

**Step 3:** Decide if you want to buy optional life insurance for yourself and your spouse and select the amount.

## Who can I enrol?

The following dependents are eligible for the AECOM Benefits Program as long as they are enrolled in a provincial health care program:

- Your legal spouse, or your common-law spouse with whom you have lived for at least one year, of either sex
- Your unmarried dependent children, under age 21
- Your dependent children attending college or university full time, under age 25. (Every year, you will be asked to confirm their status as full-time college or university students).
- Your physically or mentally handicapped children of any age if they are wholly dependent on you for support.

Your enrolled dependents will be covered for the rest of the year. You can only make changes during the year within 31 days of a qualifying life event.

## What happens if I don't enrol?

If you don't enrol for the AECOM Benefits Program, you will receive health and dental coverage for yourself only, and basic life and AD&D insurance. You are automatically covered by the business travel accident insurance and the Employee Assistance Program (EAP).

## Can I change my benefits during the year?

You can add or remove dependent coverage within 31 days of any of the following:

- A change in family or marital status
- The birth or adoption of a child
- A change in coverage for yourself or your dependents under your spouse's plan
- A change in the eligibility status of your child
- The death of a dependent.

## Changes to your spouse's benefits coverage

- *If you are in the AECOM Benefits Program, you have 31 days if you want to opt out after your spouse enrolls in another benefits plan.*
- *If you opted out of the AECOM Benefits Program because your spouse had coverage in another plan, you have 31 days to opt in if your spouse then loses benefits coverage.*

If you don't make a change within 31 days of a life event, you must provide satisfactory medical evidence of good health for anyone you want the plan to cover. You can change optional life insurance at any time during the year.

To make a life event change, go to [AECOMBenefitsOnline.com](https://www.aecombenefits.com) or contact the AECOM Benefits Service Centre at **833.411.5520**.

# For more information

For additional information about these all and your AECOM benefits, including contact information, please visit [benefitsatAECOM.com](https://benefitsatAECOM.com).

## Questions?

If you have questions or need help, contact the AECOM Benefits Service Centre at **833.411.5520**. Representatives are available to assist you, Monday through Friday, from 8 a.m. to 8 p.m., Eastern Time.

*This benefits guide provides brief descriptions of the coverage available. Full details of the coverage, including limitations, exclusions, and termination provisions, are described in the respective policies.*

*While every effort has been made to provide the essential information in a clear and accurate way, a guide such as this cannot cover everything. If a situation is not covered or if there is a misunderstanding about what this material means, the terms and conditions of official documents and insurance contracts determine your rights. The benefits described in this guide are effective only if you are eligible for coverage, become covered and remain covered according to the provisions of the plans. AECOM reserves the right to amend, modify, terminate, or discontinue any or all of the plans described in this guide at any time.*

10/2022