

Spending accounts

No matter which health care module you choose, AECOM will contribute to a spending account that you can use to pay for health and well-being expenses for yourself and your dependents:

- \$175 annually if you choose Employee + 1 or Employees + 2 or More coverage*
- \$150 annually if you choose Employee Only coverage*

** Amount is the total contribution for the employee and all covered dependents (not per dependent). Amount is pro-rated for new hires, based on their new hire date.*

You can choose to direct the money toward a Health Spending Account (HSA) or a Personal Spending Account (PSA), or you can split the balance between the two. You must enrol each year if you want some or all deposited into your PSA. Otherwise it will automatically be contributed to your HSA and cannot be changed after Open Enrolment.

Any unused balance in your HSA or PSA at the end of one year will automatically carry over to the next year. You must use the carry-over amount by December 31 of the second year or you will lose it. Sun Life must receive your HSA or PSA claim no later than 90 days after the end of the benefit year during which you incur the eligible expense or 90 days after the end of your HSA or PSA coverage, whichever is earlier.

Health Spending Account

The HSA allows you to pay for health and dental expenses not covered under your provincial health plan, your AECOM benefits plan, or your spouse's benefits plan. Your HSA allocation is not a taxable benefit, except in Quebec. Eligible expenses include:

- Your share of the cost to belong to Module B or C, or the premiums your spouse pays for his or her medical or dental plans
- The portion of pharmacy dispensing fees above \$10
- Coinsurance payments (the percentage of medical or dental costs that you would normally pay out of pocket, e.g., the 20% of medical expenses that are not covered by Module B)
- Expenses in excess of annual benefit maximums
- Expenses for grandchildren, parents, and other relatives who live in your household and are financially dependent on you for support as defined by the Canada Revenue Agency (CRA)
- And more. Go to the [CRA website](#) to see the complete list of **eligible medical expenses**.

Personal Spending Account

The PSA allows you to pay a wide range of eligible expenses for you and any of your dependents covered under your plan, including:

- Fitness services and equipment
- Health products and services
- Education and personal development
- Green living
- Work-life balance
- Safety initiatives
- Professional services
- Insurance premiums
- Financial contributions

The PSA is fully digital. You can submit claims through the [my Sun Life Mobile app](#) or through mysunlife.ca/aecom. Claims are usually processed in less than 48 hours.

Log in to your Sun Life account at mysunlife.ca/aecom to see the complete list of eligible PSA expenses.

Claims paid using the PSA are taxable as income.