

# Global Business Travel Benefits Program

*Main Policy for Employees, Consultants and Contractors*

This program is part of our commitment to your physical and financial well-being —  
wherever you may work around the world.



# What the program includes

The Business Travel Benefits Program features:




- **International SOS** – The International SOS benefit is designed to help if you need to find a health care provider, have a medical emergency, require evacuation services, lose your passport or need other travel assistance.
- **Travel Risk Information through Drum Cussac** – Find information for all travel locations (including higher risk environments) before you travel and obtain country reports or receive up-to-date alerts (including security incidents, travel disruption, health concerns and natural disasters).
- **Business Travel Accident Insurance (BTA)** – If you are seriously injured or die as the result of a covered accident while traveling on AECOM business outside of your home country, BTA insurance can pay benefits to you or your beneficiary.
- **Travel Medical Benefits Abroad Insurance (TMBA)** – If you are injured or sick while traveling for business outside of your country of permanent residence or permanent work assignment for less than 365 days, TMBA insurance can provide benefits for covered expenses incurred. TMBA insurance does not replace your medical coverage — for example, if you are an employee on international assignment, your international health plan (e.g., Cigna) should be used first.

## What you need to know

- All AECOM employees and consultants are eligible for the Business Travel Benefits Program regardless of where they work or live.
- Spouses and dependent children who are traveling with a covered employee are also eligible for business travel benefits.
- Coverage is automatic. You do not need to enroll or take any action.
- AECOM pays the full cost, so you pay nothing.
- If you have questions about the Global Business Travel Benefits Program, please contact your Human Resources representative.

# International SOS



With the International SOS benefit, you can receive worldwide travel information and medical assistance when you travel on business. One phone number connects you to the International SOS network of medical and professional service teams that operate 24 hours a day, 365 days a year around the world. International SOS will give you expert advice to take care of your medical needs while traveling and communicate with AECOM and your family as needed, depending on the situation.

Assistance with pre-trip planning	Assistance while traveling	Contact International SOS
<p>The International SOS communications portal is a real time interface to destination specific medical information for:</p> <ul style="list-style-type: none"> <li>• Real time access to medical information on over 220 countries and 300 cities</li> <li>• Latest information and advice on escalating events or medical outbreaks</li> <li>• Access to proactive medical alerts, ability to download the membership app or print a copy of the membership card</li> <li>• Reports on health and travel risks around the world</li> <li>• Information on medical care and vaccination requirements</li> <li>• Description of International SOS services and benefits</li> </ul>	<p>While you are traveling, you can contact International SOS for:</p> <ul style="list-style-type: none"> <li>• General health care assistance               <ul style="list-style-type: none"> <li>— Health advice 24/7*</li> <li>— Medical and dental referrals</li> <li>— Help with doctor, dentist and hospital appointments</li> </ul> </li> <li>• Emergency medical assistance               <ul style="list-style-type: none"> <li>— Medical assistance for serious injuries</li> <li>— Medical evacuation for a serious illness or injury</li> </ul> </li> <li>• General travel assistance               <ul style="list-style-type: none"> <li>— Legal referrals</li> <li>— Lost document assistance</li> <li>— Emergency cash advance</li> <li>— Travel advice</li> <li>— Security advice 24/7*</li> </ul> </li> <li>• Emotional support services: Assessments and recommendations by a Mental Health Professional Counsellor 24/7*</li> </ul>	<p>By phone: +1.215.942.8226</p> <p>Online: <a href="https://internationalsos.com/members">internationalsos.com/members</a> (use Membership ID 11BMMS000147)</p> <p>Apps:</p> <div style="display: flex; justify-content: space-around; align-items: center;">   </div> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 20px; background-color: #e6f2e6;"> <div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p><b>ID Card</b></p> <p>Keep your <b>ID card</b> with you at all times while traveling so you always have important contact information for assistance.</p> </div> </div> </div>

\* These services are available to domestic and international travelers, international assignees and domestic employees working from their home-based location upon referral from their domestic manager.

# Drum Cussac

This service is available to all AECOM employees through the Global Resilience Group (GRG) website, Powered by Drum Cussac and accessible through [Ecosystem](#).

Drum Cussac provides:	How to get started	Contact Drum Cussac
<ul style="list-style-type: none"> <li>• Online travel tools, including:               <ul style="list-style-type: none"> <li>— Local intelligence</li> <li>— Your travel brief for upcoming trip</li> <li>— Global travel tips</li> <li>— International phone codes and entry/exit requirements</li> </ul> </li> <li>• Enhanced ability to reach employees traveling in at-risk areas when an issue arises</li> <li>• In-depth intelligence for any destination in the world on a variety of subjects — security, health, transportation, financial, language, communications/technology, environment, culture and legal</li> <li>• A mobile app that provides instant access to:               <ul style="list-style-type: none"> <li>— Itineraries, emergency contact information, intelligence and utilize assistance services.</li> <li>— SOS button that identifies your location in an emergency</li> <li>— 2-way communication and check-in or access through the 24/7 security hotline</li> </ul> </li> <li>• Comprehensive travel advice on a variety of useful topics.</li> </ul>	<ul style="list-style-type: none"> <li>• Watch for a welcome email when you book travel inviting you to create a Drum Cussac account and personal travel profile so you're ready to go before traveling</li> <li>• Include your mobile number in the profile, as it is essential for emergency communications</li> <li>• Review the customized Drum Cussac briefs about your destination</li> </ul>	<p>Phone: +44(0) 1202 802 060 or +44(0) 1202 937 707 (24 hours)</p> <p>Online: <a href="http://drum-cussac.com">drum-cussac.com</a></p> <p>Email: <a href="mailto:info@drum-cussac.com">info@drum-cussac.com</a></p> <p>App:</p> <div style="display: flex; justify-content: space-around; align-items: center;">   </div>

# Business Travel Accident Insurance (BTA)

BTA insurance pays a benefit to you or your beneficiary if you are seriously injured or die as the result of an accident while on international business travel. This includes injury or death related to an act of war or terrorism throughout the world (excluding the United States and your home country).

## Accidental Death & Dismemberment Benefits (for international business travel)

If, within 365 days of a covered accident, injury results in any one of the losses shown, the benefit amount shown opposite the loss will be paid at 4 times your annual salary (rounded to the next \$1,000) up to a \$2 million maximum for you, up to a \$250,000 maximum for your spouse and up to a \$50,000 maximum for your dependent child. For consultants while traveling to Iraq and Afghanistan, the maximum benefit amount will be \$200,000.

Covered Loss	Benefit Amount
Life, Two or more Members, Quadriplegia, Hemiplegia, Paraplegia	100% of Principal Sum
One Member	50% of Principal Sum
Thumb & Index Finger of the Same Hand, Uniplegia	25% of Principal Sum

If multiple losses occur, only one benefit amount (the largest) will be paid for all losses due to the same accident. This coverage also provides additional benefits for the following situations related to a covered accident:

- Carjacking
- Coma
- Cosmetic disfigurement from burns
- Permanent total disability\*
- Home alteration and vehicle modification
- Rehabilitation
- Seatbelt and airbag
- Special counseling

*\*Coverage not applicable to all classes or varies between classes. Please contact your Human Resources representative if you have questions.*

## Accident Medical Expense Benefits

In addition to the benefits described above, you may receive a benefit of up to \$50,000 to help pay for eligible medical expenses that result directly from and are incurred within 90 days of a covered accident.

## Emergency Response Benefits applicable to all plans

If you are traveling on approved business travel, we will pay the following emergency response benefits (subject to the maximum limits in the policy):

- Emergency Medical (Overseas Travel only)
- Emergency Medical Evacuation (Overseas Travel & Domestic Travel greater than 100 miles)
- Repatriation of Remains (Overseas Travel & Domestic Travel greater than 100 miles)
- War Risk (applies only if traveling outside your home country or the United States)

Please see definitions and exclusions on the last page of this guide.

# Travel Medical Benefits Abroad Insurance (TMBA)

TMBA provides benefits for you if you suffer an injury or sickness that requires medical treatment by a licensed medical physician or facility. You must be on approved business travel and outside your country of permanent residence or permanent work assignment to be eligible for TMBA.

Benefits under this program are not payable for business travel that exceeds 365 consecutive travel days and are not applicable to employees on an international assignment. Please contact International SOS for any medical-related assistance.

Benefits can pay for medically necessary covered charges that are reasonable and customary. Initial charges must be incurred within 30 days from the date of the injury or sickness. Benefits are payable for such charges incurred up to 26 weeks from the date accident causing an injury or onset of the sickness.

Covered expenses while traveling outside your home country or country of permanent residence	
Expense	Benefit Amount
Medically necessary expenses incurred for hospital and medical care, treatment or services within 30 days of a covered accident or sickness	Up to \$1 million per injury or sickness
Emergency Medical Evacuation	100% of covered expenses
Dental Injury and Alleviation of Pain	Up to \$1,000
Emergency Medical Payment Guarantee	Up to \$10,000
Personal Property	Max per Trip \$20,000 / Max per Set of Items \$10,000
Financial Instrument Reimbursement	Max per Trip \$5,000 / Max for Cash \$500

*\* Eligibility criteria will apply for the above, please always check with the insurer prior to incurring any costs.*

TMBA insurance does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and does not qualify as minimum essential coverage under the Affordable Care Act.

In certain countries, there may be additional benefits or plan features. Please contact your local Human Resources representative if you have any questions.

To file a claim for benefits, contact your local Human Resources representative.

**Please see definitions, exclusions and TMBA limitations on the last page of this guide.**



# Definitions, Exclusions and TMBA Limitations

## Definitions

**Business Travel** – an approved business trip by or at the direction of AECOM for the purpose of furthering business excluding any period of time:

- While you are working at your regular place of employment
- During the course of everyday travel to and from work
- During an authorized leave of absence or vacation.

**Business Trip** – a trip which begins when you leave your residence or place of regular employment for the purpose of going on the trip (whichever occurs last) until you return to your residence or place of regular employment (whichever occurs first). This excludes any period of time during which you are on an authorized leave of absence or vacation.

**Home Country** – the country from which you hold passport.

**Personal Property** – personal goods belonging to you or personal goods for which you are responsible, which you take on or acquire during the trip, excluding vehicles (including aircrafts, other conveyances and their accessories/equipment).

**Financial Instrument** – coins, banknotes, postal and money orders, signed travelers and other checks, letters of credit, travel tickets and credit cards.

## General Exclusions

- Suicide, attempted suicide or intentionally self-inflicted injury
- War or any act of war, whether declared or not (does not apply to War Risk coverage)
- Active duty in the military, navy or air force of any country or international organization
- Sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food (this does NOT apply to TMBA Insurance)
- Flight on any aircraft involved in Specialized or Hazardous Aviation Activities
- Piloting or serving as a crewmember on any aircraft
- Commission of, or attempt to commit, a felony
- Additional exclusions apply to TMBA benefits (see below and in the plan documents)

## TMBA Limitations

- Routine physicals and routine care of any kind
- Routine dental care and treatment
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury
- Routine nursery care

- Eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses and hearing aids
- Services, supplies, or treatment including any period of hospital confinement which is not recommended, approved and certified as medically necessary and reasonable by a doctor or non-medical expenses
- Treatment or service provided by a private duty nurse
- Treatment by any immediate family member or member of your household
- Expenses incurred during holiday travel, travel for purposes of seeking medical care or treatment or for any other travel that is not in the course of the policyholder's business (unless personal deviations are specifically covered)
- Covered medical expenses for which the covered person would not be responsible for in the absence of the policy
- Injury or sickness for which benefits are paid or payable under any workers' compensation or occupational disease law, act or similar legislation, whether United States federal or foreign law.

Insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the Insurance Company from providing insurance, including, but not limited to, the payment of claims.

*This communication provides a summary of important information about the AECOM Business Travel Benefits Program. It does not constitute an insurance document. If there is a discrepancy between the information provided in this communication and the insurance documents, the insurance documents will govern. AECOM reserves the right to terminate, suspend, withdraw, amend or modify this program at any time.*