

2019 Voluntary Benefits

Voluntary benefits are those “extra” benefits designed to complement your health and group coverage and provide additional protection for you and your family.

Enhanced Voluntary Benefits for 2019

We are updating some of our voluntary benefits to bring you competitive rates, some new features and some new carriers. If you are currently enrolled in these benefits, your current coverage will end December 31, 2018. Click below to learn how the new coverage compares to the current coverage and what you need to do to receive coverage next year.

Hospital Indemnity
Insurance

Critical Illness
Insurance

Accident Insurance

Legal Services

Identity Theft Services

New Voluntary and Continuing Benefits for 2019

To help you save money, we are introducing two new voluntary benefits — International Vacation Medical Insurance and Bill Negotiation Services. You can learn more about them in the [2019 Benefits Guide](#).

Auto/home insurance and pet insurance will continue in 2019. If you are already enrolled, there is no need to re-enroll. For 2019, you'll have two new carriers for auto/home insurance: Travelers and Liberty Mutual. You'll be able to request quotes for these new carriers later this year, for policies effective on or after January 1.



Hospital Indemnity Insurance

Hospital indemnity insurance pays a benefit if you or a covered family member is hospitalized.

How the current and new benefits compare

The text in orange shows specific enhancements in the new benefit.

	2018 Benefit	2019 Benefit
Carrier	MetLife	Allstate*
How it works	Pays a lump-sum benefit to use as necessary. Payable benefits are reduced by 25% if you're age 65 – 69 and reduced by 50% if you're age 70+	Pays benefits to you for a covered hospital stay, with no reduction due to your age
Hospital Admission	\$1,000	\$1,100 admission per incident
Hospital Stay	\$100/day, up to 365 days/covered person	\$100 per day, ten days per visit (no maximum number of incidents)
Hospital Intensive Care Unit Stay	\$200/day, up to 31 days/covered person	\$100 per day, ten days per visit —pays in addition to hospital stay
Substance Abuse Hospital Stay	Not offered	\$100 per day, ten days per visit (no maximum number of incidents)
Your Cost**	Varies depending on the coverage level you elect	You will save \$16 - \$37 in 2019 depending on the coverage level you elect
For More Information	https://aecombenefits.com/hospital-indemnity-insurance/ 800.438.6388	http://allstatevoluntary.com/AECOM 888.282.2550

*Allstate Benefits (AB) is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation.

**You can find specific costs when you enroll.



If you currently have hospital indemnity coverage

- Your current coverage will end December 31.
- If you want coverage in 2019, you must elect the new benefit during Benefits Open Enrollment, October 29 - November 16. To make your elections, log in to your **personalized benefits account**.

Critical Illness Insurance

Critical Illness insurance pays a benefit if you or a covered family member is treated for a major medical event (such as a heart attack or stroke) or diagnosed with a critical illness (such as cancer or end-stage kidney disease).

How the current and new benefits compare

The text in **orange** shows specific enhancements in the new benefit.

	2018 Benefit	→ 2019 Benefit
Carrier	Lincoln Financial	Allstate*
Coverage	Employee coverage: Increments of \$5,000, up to \$30,000 Spouse coverage: Increments of \$5,000, up to \$15,000 Child(ren) coverage: \$5,000 or \$10,000	Employee coverage: \$7,500, \$15,000 or \$30,000 Spouse and/or child(ren) coverage: \$3,750, \$7,500 or \$15,000 (higher amount available for child coverage)
How it works	Pays a cash benefit to the policyholder if you have a covered illness diagnosed on or after the effective date of coverage. Lifetime maximum 150%.	Pays you a benefit when a covered critical illness is diagnosed. A covered person can receive a Second Event Initial Critical Illness Benefit once for each initial critical illness.
<ul style="list-style-type: none"> • Invasive Cancer • Heart Attack • Stroke • End State Renal (Kidney) Failure • Major Organ Failure • Coma 	100%	100%
<ul style="list-style-type: none"> • Blindness • Loss of Speech or Hearing • Benign Tumor 	25%	100%
<ul style="list-style-type: none"> • Paralysis 	N/A	100%
<ul style="list-style-type: none"> • Coronary Artery Disease 	N/A	25%
<ul style="list-style-type: none"> • Carcinoma in Situ 	25%	25%

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How the current and new benefits compare

The text in orange shows specific enhancements in the new benefit.

	2018 Benefit	→ 2019 Benefit
Carrier	Lincoln Financial	Allstate*
• Skin Cancer (invasive malignant melanoma)	N/A	N/A
• Alzheimer's Disease • Parkinson's Disease	100%	25%
• Multiple Sclerosis	25%	N/A
Your Cost**	Depends on your age, who you cover and the amount of coverage you choose	The new rates are comparable — you could pay a bit more or less depending on your age, who you cover and the amount of coverage you choose.
For More Information	https://aecombenefits.com/critical-illness-insurance/ 877.815.9256	http://allstatevoluntary.com/AECOM 888.282.2550

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**You can find specific costs when you enroll.



If you are currently enrolled in critical illness insurance

Your current AECOM coverage will stop December 31. You can choose one or both of these options:

- You can keep your current coverage through a direct billing arrangement with the current insurance carrier. Instead of paying through payroll deductions, you'll make payments directly to Lincoln Financial Group. You'll soon receive a letter from Lincoln explaining this option and how to choose it.
- You can elect the new benefit during Benefits Open Enrollment, October 29 - November 16. To make your elections, log in to your **personalized benefits account**.

You can choose both options, if you'd like.

Accident Insurance

Accident Insurance pays a benefit if you or a covered family member is in an accident.

How the current and new benefits compare

The text in orange shows specific enhancements in the new benefit.

	2018 Benefit	2019 Benefit
Carrier	Aflac	Allstate*
How it works	Group accident insurance pays cash benefits that you can use in any way you see fit	Pays benefits to the insured for covered accidents after the effective date while coverage is in force
Outpatient Physician's Treatment	N/A	\$50
Emergency Care Treatment	\$200	\$100 Accident Physicians Treatment \$100 Emergency Room Services
Major Diagnostic Exam (x-ray or lab) CT scan, MRI and CAT	Up to \$200	\$200 x-ray \$50 MRI and CAT
Diagnostic Exam (x-ray or lab)	Up to \$200	\$200
Ambulance – Ground / Air	\$200 Ground \$1,000 Air	\$200 Ground \$600 Air
Accident Follow-up	\$50	\$50 per day 2x per accident per covered person
Appliances	\$100	\$125
Prosthetic Device / Artificial Limb	\$500	\$500 for one \$1,000 multiple
Physical Therapy	\$30 6x per accident	\$30 per day 6x per accident
Dislocations	Up to \$3,000 (closed reduction / non-surgical)	Up to \$4,000
Fractures	Up to \$4,000 (closed reduction / non-surgical)	Up to \$4,000
Blood / Plasma / Platelets	\$100	\$300
Eye Injury	\$250	\$100
Ruptured Disc	\$100 first year \$400 after first year	\$500

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How the current and new benefits compare

The text in orange shows specific enhancements in the new benefit.

	2018 Benefit	→ 2019 Benefit
Carrier	Aflac	Allstate*
Tendon / Ligament / Rotator Cuff	\$400 single \$600 multiple	\$500
Torn Knee Cartilage Surgery	\$100 first year \$400 after first year	\$500
Surgery with repair Cranial, Open Abdominal & Thoracic Hernia	\$1,000	\$1,000
Exploratory or Arthroscopic Surgery (no repair)	\$250	\$150
Lodging	\$100	\$100
Transportation	Up to \$300	Up to \$250
Your Cost**	Varies depending on the coverage level you elect	You will save \$1.68 - \$16.56 in 2019 depending on the coverage level you elect.
For More Information	https://aecombenefits.com/accident-insurance/ 800.433.3036	http://allstatevoluntary.com/AECOM 888.282.2550

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**You can find specific costs when you enroll.



If you are currently enrolled in accident insurance

- Your current coverage will end December 31.
- If you want coverage in 2019, you must elect the new benefit during Benefits Open Enrollment, October 29 - November 16. To make your elections, log in to your **personalized benefits account**.

Legal Services

The Legal Services plan gives you access to legal advice and representation from an attorney. Similar to health insurance, legal insurance covers your fees for working with network attorneys on hundreds of covered legal issues.

How the current and new benefits compare		
The text in orange shows specific enhancements in the new benefit.		
	2018 Benefit	2019 Benefit
Carrier	ARAG	Hyatt Legal Plan
How it works	Provides legal advice and representation for most personal legal matters	
Revocable Trusts	25% discount	100% Covered
Divorce	15 hours	20 hours
Debt Collection Defense	25% discount	100% Covered
Garnishment Defense	25% discount	100% Covered
State & Local Tax Audits	25% discount	100% Covered
Purchase and Sale of Homes (Including Secondary and Vacation Homes)	Not Covered	Covered
Affidavits	Not Covered	100% Covered
Your Cost*	\$14.90/month	Same cost for enhanced coverage: \$14.90/month
For More Information	https://aecombenefits.com/legal-plan/ 800.247.4184	https://info.legalplans.com (access code: 9901714) 800.821.6400

*You can find specific costs when you enroll.



If you are currently enrolled in legal coverage

Your current AECOM coverage will stop December 31. You can choose one or both of these options:

- You can keep your current coverage through a direct billing arrangement with the current insurance carrier. Instead of paying through payroll deductions, you'll make payments directly to ARAG. You'll soon receive a letter from ARAG explaining this option and how to choose it.
- You can elect the new benefit during Benefits Open Enrollment, October 29 - November 16. To make your elections, log in to your **personalized benefits account**.

You can choose both options, if you'd like.

Identity Theft Services

The Identity Theft Services benefit can protect you and your family from the cost and inconvenience of identity theft and can assist you in recovering your credit and credentials if your identity is ever stolen. This benefit will continue to be offered through InfoArmor and will offer the same features such as:

- Continuous credit monitoring, monthly credit scores and unlimited access to an online, annual credit report
- Full-service identity restoration
- Internet surveillance with digital identity report to scan the internet for suspicious activity
- \$1 million identity theft insurance policy to protect against out-of-pocket expenses

The benefit will also include a couple of new features:

- If a deceased family member is the victim of account takeover or fraud, InfoArmor will fully remediate it.
- Notifications every time there's a data breach, so you can take action immediately.

The current rate amounts will continue in 2019. You can find specific costs when you enroll.

For more information, visit www.infoarmor.com/exchange or call InfoArmor at 800.789.2720.



If you currently have identity theft coverage

- Your current coverage will end December 31.
- If you want coverage in 2019, you must elect the new benefit during Benefits Open Enrollment, October 29 - November 16. To make your elections, log in to your **personalized benefits account**.