



2020 Benefits Guide

Make sure you and your family
have the benefits you need.

At AECOM, our people are our most valuable resource, and we know how important it is to have the right health care and insurance benefits for you and your family.

This guide provides a general overview of your benefit choices and enrollment information. Visit myAECOMbenefits.com for details, including:

- A personalized look at the benefit plan options available to you
- Your employee payroll contributions
- Quick links to benefit providers
- The ability to Live Chat with a trained benefits professional
- Beneficiaries for life and AD&D coverage
- Tools and resources to help you make the most of your AECOM benefits.

If you need additional help, call the **AECOM Benefits Service Center** at **844.779.9567** (+ 1 312.843.5091 outside the U.S.), between 8 a.m. and 8 p.m. Central Time, Monday through Friday.

Do I have to enroll?

You must enroll if you want to add or remove dependents from your coverage, update your current elections or contribute to an FSA. Otherwise, your current elections will carry over to next year.

Consider Optional Life Insurance this year!

If you are not already enrolled in optional Life Insurance, you can elect coverage up to one times your pay without providing Evidence of Insurability (EOI). It's a great way to protect the financial well-being of your loved ones, and we strongly encourage you to take advantage of this opportunity, which is available during this Benefits Open Enrollment only!

About enrollment

When can I enroll?

Enrolling as a new employee

You have 31 calendar days from the date you become benefits eligible (i.e., the date of hire for new hires) to enroll in benefits. Coverage will begin on your date of hire or the date you become benefits eligible.

Enrolling during Benefits Open Enrollment

As a benefits-eligible employee, you have the opportunity to enroll in or make changes to your benefit plans during our Benefits Open Enrollment period. Benefits Open Enrollment for 2020 is November 4 – November 22, 2019. You can change your elections as often as you like until the deadline. Our benefits plan year is January 1 – December 31, 2020.

Can I change the elections I make?

After your enrollment deadline, the benefits you chose as a new hire or during Benefits Open Enrollment will be in place from January 1 – December 31, 2020. You can't change your coverage during that time unless you have a qualifying life event. Qualifying life events include, but are not limited to:

- Marriage, legal separation or divorce.
- Birth, legal adoption of a child or placement of a child with you for legal adoption.
- Death of your spouse, domestic partner or a dependent child.
- Change in residence (only if your current coverage isn't available in the new location or if you are offered an option that you were not previously offered).

You have 31 calendar days from the date you experience a qualifying life event to enroll in or make changes to your benefits, and the changes must be consistent with your event. After a qualifying life event, your new coverage will take effect as of the date of the event.*

**Within 60 days of the event if you, your spouse or your eligible dependent child loses coverage under Medicaid or a state Children's Health Insurance Program (CHIP) or becomes eligible for state-provided premium assistance.*

Covering dependents?

You'll be required to provide proof of eligibility for any new dependent you want to add to your coverage. You'll receive information about eligibility and documentation requirements after you enroll. Spouses enrolled in the AECOM plan will be subject to an audit to confirm eligibility.

How do I enroll?

To enroll, visit myAECOMbenefits.com from any computer with internet access.

What if you miss a paycheck deduction?

If you miss one or more paycheck deduction for your benefits, due to the timing of your benefit elections or for any reason that causes you to have partial or no deductions, Alight (our benefits administration partner) will collect one extra deduction per paycheck until your arrears balance has been paid.

Your medical and prescription drug benefits

AECOM offers you and your dependents medical and prescription drug coverage through Triple-S.

Medical Benefits Summary

The information below is an overview of the coverage available to you. Visit myAECOMbenefits.com for detailed plan summaries and premium contributions.

Deductibles, copays and coinsurance percentages shown in the chart below are amounts for which **you** are responsible.

Key Features	Triple-S	
	In-Network	Out-of-Network
Annual Calendar Year Deductible		
Individual	\$0	
Family	\$0	
Out-of-Pocket Maximum (includes all copays)		
Individual	\$6,350	
Family	\$12,700	
Lifetime Maximum		
Coinsurance for Preventive Care (portion you pay, no deductible)	100% covered	Covered by reimbursement only when the specialty is not available in the list of network providers
Coinsurance for Non-Preventive Care (portion you pay, after deductible)	35% after deductible	Varies by service
Retail Prescriptions (30-day supply)		
Generic	\$5	Covered in U.S. or its territories by reimbursement to the members up to 75% of Triple-S Salud established fees, less the applicable drug copay or coinsurance.
Brand-Name Formulary	25%; minimum \$15 up to \$2,000, then 50% coinsurance	
Brand-Name Non-Formulary	25%; minimum \$15 up to \$2,000, then 50% coinsurance	
Mail-Order Prescriptions (90-day supply)		
Generic	\$10	Not covered
Brand-Name Formulary	19%; minimum \$30 up to \$2,000, then 38% coinsurance	
Brand-Name Non-Formulary	19%; minimum \$30 up to \$2,000, then 38% coinsurance	

**** If you use an out-of-network pharmacy, you must file claim for reimbursement up to the plan's allowed amount.**

Know Your Terms

Coinsurance: The percentage of total costs that you pay out of pocket for covered expenses after you meet the deductible.

Copay (Copayment): The set fee you have to pay out of pocket for certain services, such as a doctor's office visit or prescription drug.

Deductible: The amount you pay out of pocket before the health plan will start to pay its share of covered expenses.

Network: (also called In-Network) The doctors, pharmacists and/or other health care providers who make up the plan's preferred providers. When you use in-network providers, you pay less because they have agreed to pre-negotiated pricing.

Out-of-Pocket Maximum: The most you pay each year out of pocket for covered expenses. Once you've reached the out-of-pocket maximum, the health plan pays 100% for covered expenses.

Preventive Care Services: The services you receive to help you stay healthy (rather than when you're sick or injured). Preventive care services include annual physicals, wellness screenings and well-baby care.

Expert help is one call away

The Advocacy Service is a team of professionals who can help you and your family members with medical and health insurance needs. For example, they can:

- Find a network specialist in your area.
- Answer medical billing questions.
- Explain medications and treatment options.

The Advocacy Service helps you make the most of your benefits to save you time and money. Call the AECOM Benefits Service Center at **844.779.9567** and press the prompt to reach Advocacy Service.

Your dental benefits

AECOM offers you and your dependents dental coverage Triple-S (included in your medical plan coverage).

Dental Benefits Summary

The information below is a summary of coverage only. For detailed information about your coverage, limitations and exclusions, visit myAECOMbenefits.com or call the **AECOM Benefits Service Center** at **844.779.9567**.

Any deductibles, copays and coinsurance percentages shown in the chart below are amounts for which **you** are responsible.

Key Features	Triple-S Dental (Included in the Triple-S Medical Plan)
Annual Calendar Year Maximum	\$1,000
Annual Deductible	
Individual	N/A
Family	N/A
Preventive Services (no deductible)	No Cost
Basic Services	30% for composites/oral surgery, 20% for space maintainers
Major Services	50% for partial prosthesis, 57% for crowns
Orthodontia Lifetime Maximum	Covered through reimbursement, up to \$1,000 per person

This information is only a summary of your dental coverage. Visit myAECOMbenefits.com for details.

Your vision benefits

AECOM offers you and your dependents vision coverage through Vision Service Plan (VSP).

Vision Benefits Summary

The information below is a summary of coverage only. For detailed information about your coverage, limitations and exclusions, visit myAECOMbenefits.com or call the **AECOM Benefits Service Center** at **844.779.9567**.

Key Features	VSP Basic		VSP Premier	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Exam	No cost	\$45 allowance	No cost	\$45 allowance
Lenses	Not covered		Between \$10 and \$105 copay depending on the type of lens purchased	Between \$45 and \$125 allowance depending on the type of lens purchased
Frames	Not covered		\$10 copay, then \$150 allowance plus 20% off remaining balance	\$47 allowance
Contact Lenses Instead of Glasses				
Conventional/Disposable	Not covered		\$60 copay for contact lens exam; \$120 allowance for contacts	\$105 allowance
Medically Necessary	Not covered		\$10 copay	\$210 allowance

This information is only a summary of your vision coverage. Visit myAECOMbenefits.com for more information.

Your income protection benefits

AECOM provides eligible employees with a variety of plans to provide replacement income for you or your beneficiaries in the event of a death, accident or disability. The following information is a summary of coverage only. Refer to your summary plan description (SPD) or certificate of coverage for more details.

Life and AD&D Insurance

Life and AD&D Insurance help your family members maintain their standard of living if something happens to you. How much your family needs depends on your personal situation — other income sources, monthly expenses and short- and long-term debt such as credit card or mortgage expenses. Life and AD&D Insurance are administered by The Hartford.

Basic Life and AD&D

- AECOM provides you with Basic Life and AD&D Insurance in the amount of one times your base annual salary, up to \$2 million.
- AECOM pays the full cost for this coverage.

Optional Life and AD&D

- You can purchase Optional Life and AD&D Insurance for yourself, your spouse/domestic partner and your child(ren). You pay 100% of the cost of coverage. Visit AECOMbenefits.com and log in to your personalized benefits account for costs.
- Coverage is available in amounts from one times to eight times your base annual salary, up to \$2.5 million.
- You can purchase, cancel or change optional coverage for yourself and your family at any time.
- If you are not currently enrolled in Optional Life Insurance, you may purchase up to one times your pay in Optional Life Insurance during this Benefits Open Enrollment without providing Evidence of Insurability (EOI). EOI will be required for higher coverage levels or if you elect coverage after this Benefits Open Enrollment.

Did you know?

LIFE AND AD&D INSURANCE DECREASES AT AGE 65.

The original amount of your Basic and Optional Life and AD&D Insurance benefit will reduce by 35% when you turn 65. At age 70, the original benefit will reduce by 50%. All amounts are rounded to the next higher \$1,000. Note: Age reduction schedule may vary by contract or collective bargaining agreement.

OPTIONAL LIFE INSURANCE RATES INCREASE AS YOU GET OLDER.

Your cost to purchase optional life insurance is based on your or your spouse/domestic partner's age and how much coverage you buy. Your cost automatically increases as you or your spouse/domestic partner enters a new age bracket. The AECOM Benefits Service Center will notify you of the increase one month before your or your spouse's/domestic partner's birthday. Your payroll contributions will increase automatically the month following that birthday.

Disability

You have access to Short-Term Disability (STD) and Long-Term Disability (LTD) Insurance through Cigna.

STD

- AECOM will provide Basic STD coverage to you automatically — and we'll pay the full cost.
- The STD benefit provides 66.67% of your base weekly earnings, up to \$1,500 per week, in the event of a qualifying disability.
- Benefits begin after seven consecutive days of absence and are payable up to a maximum of 26 weeks from the date of disability.

LTD

- If you want additional coverage, you can elect LTD Insurance — we'll pay 50% of the cost.
- The LTD benefit is 60% of base annual earnings, up to \$15,000 per month.
- A buy-up option to increase coverage to 66.67%, up to \$15,000 per month, is available at an additional cost.
- LTD benefits begin after 26 weeks and may be payable up to your Social Security normal retirement age.

Your additional benefits

GuidanceResources Employee Assistance Program (EAP)

FREE resources to help you balance the demands of work and life.

Care.com

Find a caregiver for your child, elderly family member or pet for FREE with Care.com. If you use the back-up care benefit, you pay a subsidized rate of \$6 per hour for in-home care and \$20 per child per day at a child care center (up to 10 days per year).

Adoption Assistance

Support for your growing family with up to \$5,000 per finalized adoption for qualified expenses.

Gradifi (College Financing/Loans/Counseling Service)

Plan for, reduce and manage your student loan debt.

Education Assistance and First-Time Licensure

Receive tuition reimbursement to help you reach your education goals. You can earn your degree with no student loan debt through Ashford University. You can also receive cash benefits for receiving up to two first-time licenses.

Time Away

Take time away for rest and renewal with paid time off (PTO) or to take care of yourself and your family through a leave of absence.

Business Travel Benefits (including International SOS)

Automatic coverage for approved AECOM business travel outside the U.S.

Commuter Benefits

Save money on transit and parking expenses you incur commuting to and from work — using pre-tax dollars from your pay.

Smart Spend and Corporate Discounts

Save money on everyday expenses at major retailers, Equinox fitness club memberships and Sprint services.

Purchasing Power

Convenient buying options for name-brand items and resources to help you manage your finances.

For more information

For Questions About	Contact	Website	In U.S.	Outside U.S.
Benefits Open Enrollment AECOM Benefits Service Center: 8 a.m. to 8 p.m. Central Time, Monday through Friday	AECOM Benefits Service Center	www.myAECOMbenefits.com	844.779.9567	312.843.5091
Medical and Prescription Drugs	Triple-S	https://salud.grupotriples.com	800.981.3241	N/A
Dental	Triple-S	https://salud.grupotriples.com	800.981.3241	N/A
Life and AD&D Insurance	The Hartford	www.thehartford.com	866.262.7396	N/A
Short-Term and Long-Term Disability	Cigna	www.cigna.com	855.710.1903	855.207.8101
GuidanceResources Employee Assistance Program	ComPsych	www.guidanceresources.com (Company ID: AECOM)	866.501.7962	312.595.0074
College Loans/ Financing/Counseling Service	Gradifi	https://www.gradifi.com/login	844.472.3434	N/A
Care.com	Care.com	AECOM.care.com	855.781.1303	N/A
Business Travel Benefits Program	Chubb	www.chubb.com		For medical emergencies, please call International SOS at 215.942.8226
International SOS	International SOS	https://www.internationalsos.com/Members_Home/login/clientaccess.cfm?custno=11BMMS000147 Member ID: 11BMMS000147	215.942.8226	See https://www.internationalsos.com/masterPortal/default.aspx?content=contacts
HR Department	Contact your local HR.			

About This Guide

This Guide is a Summary of Material Modifications (SMM) providing information on various AECOM benefit plans and outlining changes that take effect in 2020. It is intended to provide an overview of changes and information about some of the benefit plans you are eligible for as an employee of AECOM. If any information in this Guide conflicts with the plan documents and insurance policies, those plan documents and policies will govern. AECOM reserves the right to amend, modify or terminate these plans at any time. This Guide does not constitute a contract of employment.