

AECOM U.S. Benefits

For your world.

Choose your benefits for next year during
2024 Benefits Open Enrollment, November 6 – 22, 2023

While you are working every day to deliver a better world for our clients and communities, we are supporting you by providing comprehensive benefits and well-being programs that help you and your family thrive.

For 2024, we are maintaining the same benefits as last year and will continue to pay the majority of the cost to provide medical coverage for U.S. employees and their families. However, as medical costs continue to rise due to inflation and health care market trends, employees who remain in their current medical plans and coverage levels will see an increase in their contributions. You may be able to reduce the impact of higher costs by switching to a different plan and/or carrier.

Additionally, to help manage costs and affordability for as many of our employees as possible, we are shifting our investment toward medical coverage, as it is one of the most elected benefits across our U.S. population. As a result, employees who choose dental and vision coverage will pay the full cost of those plans with access to employer discounted rates.

We are committed to providing a range of health plan options and decision-making tools so you can choose the coverage that best fits your financial and health care needs.

This November, take time to understand your options and make your choices during Benefits Open Enrollment.

Understand your options

As you consider your options for the year ahead, it's important to understand the factors that impact what you pay.

- AECOM will continue to pay the majority of the cost of medical coverage for U.S. employees and their families.
- As medical costs continue to rise due to inflation and health care market trends, if you choose to remain in your current medical plan and coverage level, you will see an increase in your contributions.
- The amount you pay for coverage in 2024 will depend on the plan and carrier you choose. You may be able to reduce the impact of higher costs by switching to a different plan and/or carrier.
- To help manage costs and affordability for as many of our employees as possible, we are shifting our investment toward medical coverage, as it is one of the most elected benefits across our U.S. population. As a result, if you choose dental and vision coverage, you will pay the full cost of those options with access to employer discounted rates.
- Plan costs for accessing health care (e.g., deductibles, copays and coinsurance) will continue in 2024 except for the changes mentioned on the following page.
- Costs for other insurance — including voluntary benefits, life and accident insurance, and disability insurance — will stay the same in 2024.



See what's new

The current benefits options will continue to be offered in 2024, with some updates.



Medical plan coinsurance/copay enhancements and new deductible

- Instead of paying a coinsurance percentage:
 - Gold plan members will pay a \$150 copay for emergency room visits before the deductible.
 - Silver/Gold/Platinum plan members will pay a \$50 copay (Silver), \$40 copay (Gold), \$25 copay (Platinum) for urgent care visits both before and after the deductible is met.
- In the Bronze Plus plan, the deductible is increasing from \$3,000/\$6,000 to \$3,200/\$6,400 to comply with both IRS minimum deductible limits and California state mandate AB1305.



Enhancement to the Carrot fertility health care and family-forming benefit (available to AECOM U.S. medical plan participants)

- *Return to work and early parenting support:* Access to specialized experts and additional educational resources to members postpartum to 12+ months and returning to work after parental leave.



Additional Identity Theft Services option

- The current Pro Plan provides comprehensive identity and financial monitoring, up to \$1 million in expense reimbursement and more.
- The new Pro Plus Plan includes all the same features as the Pro Plan plus some additional features, including online data exposure and credit monitoring.

You must enroll if you want coverage in 2024

If you want medical, dental or vision coverage or to contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA) next year, you **must** make those choices during Benefits Open Enrollment, **November 6 – 22, 2023**. As in past years, your current medical, dental, vision, HSA and FSA elections will not continue automatically. You **must** enroll if you want these benefits in 2024.

Your elections for other benefits — voluntary benefits, life and accident insurance, disability insurance and charitable contributions — will carry over to next year, unless you update them.

After Benefits Open Enrollment, you can update your benefits elections only within 31 days of a qualifying life event, such as marriage or the birth/adoption of a new child.

Consider more ways to save

- 1 Complete the *Help Me Choose* section of the online enrollment process, which helps you select a medical plan option that best meets your needs for both cost and coverage.
- 2 Save money by contributing to tax-advantaged accounts:
 - HSA contribution opportunities are increasing next year by \$300/\$550 to \$4,150 for individual coverage, \$8,300 for family coverage (available in the Bronze and Bronze Plus plans).
 - The Health Care FSA contribution opportunity is increasing by \$200 to \$3,050.
- 3 Compare your costs for AECOM coverage against your costs for other coverage you have access to (like your spouse/domestic partner's plan). If you missed the enrollment window for comparing your AECOM medical plan options against your spouse/domestic partner's options, you can check with their employer about the possibility of making post-enrollment changes to your spouse/domestic partner's elections.
- 4 Maintain or improve your well-being by participating in the U.S. Well-Being program. There are lots of activities and resources to help you achieve your well-being goals for 2024, and you can earn incentive rewards, including the U.S. Well-Being credit toward lowering your 2025 AECOM medical plan contributions.
- 5 Make informed choices as a health care consumer throughout the year — for example: get your free in-network preventive care, use in-network providers, choose generic medications over brand-name medications when possible, receive free second opinions through 2nd.MD and receive free diabetes supplies and support through Livongo.*
*2nd.MD and Livongo are available to AECOM U.S. medical plan participants.
- 6 Watch for and read communications from the AECOM Benefits team, including the monthly U.S. benefits e-newsletter, for consumer tips and opportunities to manage costs and be well.



2024 Benefits Open Enrollment is November 6 – 22, 2023.
Learn more at [AECOMbenefits.com](https://www.aecombenefits.com).

Choose what matters most to you and your loved ones

Make your choices

Log in to myAECOMbenefits.com or use the [Alight Mobile app](#) to enroll in your 2024 benefits, **November 6 – 22, 2023**. You can find all your options and costs, confirm your preferred providers are in-network and compare your medical plans with the *Help Me Choose* tool, which is a step within the enrollment process.

Explore additional resources

Visit AECOMbenefits.com to see your Benefits Guide, FAQs and other helpful enrollment resources. Watch for important communications throughout the year, including the monthly U.S. benefits e-newsletter.

If you have questions

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.

