

AECOM Puerto Rico Benefits

For your world.

Ensure you have the coverage you and your family need to be well and thrive.

2025 Puerto Rico Benefits Guide

2025 Benefits Open Enrollment is November 4 – 22, 2024

Your 2025 benefits

We know how important it is to have the right health care and insurance benefits for you and your family, and we want to make it as easy as possible for you to understand and use your benefits.

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 the AECOM Benefits Service Center
- How to designate 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. For highly personalized assistance with things like finding a network provider, medical billing and claims, request to speak with a Health Pro.



Do I have to enroll?

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

Choosing your AECOM benefits

When you are ready to enroll in or update your benefits, log in to myAECOMbenefits.com.

Enrolling as a new employee

You have 31 calendar days from your new hire start date (or benefits eligibility start date) to choose your AECOM benefits. Coverage will begin on your date of hire or the date you become benefits eligible and will continue through December 31, 2025.

Enrolling during Benefits Open Enrollment

As a benefits-eligible employee, you have the opportunity to enroll in or make changes to your choices during our Benefits Open Enrollment period. Benefits Open Enrollment for 2025 is November 4 – 22, 2024. You can change your elections as often as you like until the deadline. Our benefits plan year is January 1 – December 31, 2025.

Changing your benefits choices

Once the enrollment period ends, you can't change your elections unless you have a qualifying life event, such as marriage or the birth or adoption of a child. Log in to myAECOMbenefits.com to update your elections or dependent coverage within 31 days of the 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.*

If you are covering dependents

After you enroll, you'll be asked to provide the required 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/domestic partners enrolled in the AECOM plan will be subject to an audit to confirm eligibility.



If you miss a paycheck deduction

If you miss one or more paycheck deductions 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.

Important terms to know

To understand your AECOM benefits and how they work, it helps to know some key terms. And remember that you can reach out to the AECOM Benefits Service Center for assistance if you have questions: 844.779.9567 (+ 1 312.843.5091 outside the U.S.), 8 a.m. – 8 p.m. Central Time, Monday – Friday.

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.



Your medical, prescription drug and dental benefits

AECOM offers you and your eligible family members a comprehensive, high-quality medical plan through Triple-S that includes prescription drug and dental coverage.

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.

Triple-S Medical Coverage		
	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*		Unlimited
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)	Varies by service	Varies by service

*Lifetime Maximum for organ and tissue transplant is \$2 million

Triple-S Prescription Drug Coverage		
	In-Network	Out-of-Network
Retail Prescriptions (30-day supply)		
Generic	\$10	Not covered
Brand-Name Formulary	30%; minimum \$15 up to \$2,000, then 50% coinsurance	
Brand-Name Non-Formulary	30%; minimum \$15 up to \$2,000, then 50% coinsurance	
Mail-Order Prescriptions (90-day supply)		
Generic	\$20	Not covered
Brand-Name Formulary	23%; minimum \$30 up to \$2,000, then 38% coinsurance	
Brand-Name Non-Formulary	23%; minimum \$30 up to \$2,000, then 38% coinsurance	

Triple S Dental Coverage	
	In-Network and Out-of-Network
Annual Calendar Year Maximum	\$1,000
Annual Deductible – Individual	N/A
Annual Deductible – Family	N/A
Preventive Services (no deductible)	No cost
Basic Services	0% to 20%
Major Services	20% to 50%
Orthodontia Lifetime Maximum	Covered through reimbursement, up to \$1,000 per person

Your vision benefits

AECOM offers you and your dependents vision coverage through Vision Service Plan (VSP). You have two options — VSP Basic, which provides coverage for an eye exam only, and VSP Premier, which provides additional coverage as described below. You can save money by using VSP network providers.

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**.



	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

Life and AD&D insurance benefits

Life and accidental death and dismemberment (AD&D) insurance helps your family members maintain their standard of living if you die or experience certain accidental injuries.

How much insurance you need depends on your personal situation — other income sources, monthly expenses and short- and long-term debt such as credit card or mortgage expenses, etc.

Life and AD&D insurance is administered by The Hartford. If you are enrolled in Triple-S Medical, you also receive a life insurance benefit of \$10,000 through Triple-S.

Basic Life and AD&D Insurance

- AECOM provides you with basic life and AD&D insurance in the amount of 1x your base annual salary, up to \$2 million.
- AECOM pays the full cost for this coverage.
- Basic coverage is automatic — you don't need to enroll in it.

Supplemental Life and AD&D Insurance

- You can purchase supplemental life and AD&D insurance for yourself, your spouse/domestic partner and your child(ren).
- Coverage is available in amounts from 1x – 8x your base annual salary, up to \$2.5 million.
- You pay the full cost of coverage. You can find specific cost information at myAECOMbenefits.com.
 - For life insurance: The cost depends on the amount of coverage you choose and your age (and your spouse/domestic partner's age, if applicable). If you're enrolled, your rates will automatically increase 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/domestic partner's birthday. Your payroll contributions will increase automatically the month following that birthday.
- Evidence of insurability (EOI) may be required for certain amounts of life insurance.

This 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 benefits decrease at age 65

The original amount of your basic and supplemental life and AD&D insurance benefits 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.



Protect your loved ones by updating your beneficiaries

When enrolling in life insurance, you'll be prompted to designate your beneficiary(ies) — the person or persons you want to receive your life insurance benefit if you die. You can change beneficiaries at any time and, in fact, it's a good idea to review and update your beneficiary information to make sure all the information is complete and up to date. If you die and have no beneficiaries on file or if your beneficiary information is outdated, there could be a significant delay in payment (or no payment at all) during an already challenging time for your loved ones. You can review and update your beneficiary information at myAECOMbenefits.com.

Disability insurance benefits

Disability insurance provides financial protection to you and your family if you become disabled and unable to work.

AECOM's disability insurance program is administered by The Hartford.

Short-Term Disability (STD) insurance

- AECOM provides basic STD insurance to you automatically and pays the full cost.
- If you have a qualifying disability, benefits begin after seven consecutive days and may continue up to 26 weeks from the date of disability.
- The STD benefit provides 100% of your base weekly earnings after the elimination period.
- After six weeks, the STD benefit provides 66.67% of your base weekly earnings for the remainder of the approved STD period.

Long-Term Disability (LTD) insurance

- If you want additional coverage, you can elect LTD — 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 180 days and may be payable up to your Social Security normal retirement age.



Additional benefits

Visit [AECOMbenefits.com](https://www.aecombenefits.com) for details about these benefits and how to access them.

GuidanceResources Employee Assistance Program (EAP)

FREE resources to help you balance the demands of work and life, including mental health counseling sessions.

Mental Health Digital Platform

This resource through Koa Care 360 uses computerized cognitive behavioral therapy to help you build resilience, improve your sleep, manage your health and cope with your emotions.

Mental Health Allies

Connect with a specially trained colleague at AECOM for support when you or someone you love is facing a mental health challenge.

Gradifi (College Financing/Loans/Counseling Service)

Plan for, reduce and manage your student loan debt.

Education Assistance

Receive tuition reimbursement to help you reach your education goals. You can earn your degree with no student loan debt through the University of Arizona Global Campus.

Kudos

Celebrate professional contributions and personal achievements — for yourself and your colleagues around the world — with Kudos, AECOM's global service award and social recognition program.

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.

Purchasing Power

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

Well-Being at AECOM

Our medical plans include well-being resources and programs, and we offer additional well-being resources through our other benefits partners and [**Global Well-Being program**](#).

Inclusive Benefits

See how our [**benefits and resources**](#) support the needs of our diverse workforce.

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	myAECOMbenefits.com	844.779.9567	312.843.5091
Medical, Prescription Drugs, Dental	Triple-S	salud.grupotriples.com	800.981.3241	N/A
Vision	VSP	vsp.com/login	877.478.7559	N/A
Life and AD&D Insurance, STD, LTD	The Hartford	thehartford.com	866.262.7316	N/A
GuidanceResources Employee Assistance Program (EAP)	ComPsych	wellbeingataecom.com/eap-resources	866.501.7962	N/A
College Loans/ Financing/Counseling Service	Gradifi	gradifi.com/login	844.472.3434	N/A
Business Travel Benefits Program	Chubb	wellbeingataecom.com/business-travel-benefits		For medical emergencies, please call International SOS at 215.942.8226
International SOS	International SOS	internationalsos.com/Members_Home/login/clientaccess.cfm?custno=11BMMS000147 Member ID: 11BMMS000147	215.942.8226	See internationalsos.com/masterPortal/default.aspx?content=contacts (enter Member ID under Subscriber login)

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 2025. 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.

Legal notices related to your 2025 benefits are available at myAECOMbenefits.com. You can request a hard copy by calling the AECOM Benefits Service Center.