



# AECOM U.S. Benefits For your world.

AECOM is simplifying your medical plan choices for 2025, transitioning to one national carrier, UnitedHealthcare (UHC), and retaining Kaiser as a regional carrier where available. AECOM will continue to provide comprehensive benefits for you and your family, ensuring access to quality care and a variety of plan options tailored to your needs. Click below to learn what's new.

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**Benefits Open Enrollment is November 4–22, 2024.**

# 2025 Highlights

We're committed to providing benefits that support your health, well-being and safety, both personally and professionally. We understand how important it is to have access to comprehensive benefits for you and your family, which is why we continually review our offerings and take your feedback into consideration.

We recognize the significant impact that rising health care costs have had on you as well as on AECOM. Over the past two decades, health care costs have risen twice as fast as inflation\*— driven by the cost of medical services and prescription drugs, the increased demand for health care services and the administrative complexity of the health care system.

- Your specific medical, dental and vision plan costs for next year will depend on the coverage you choose.
- If you earned your U.S. Well-Being credit by August 30, 2024, you will see that credit in your 2025 medical plan contribution amounts when you enroll.
- Consider your premium costs and out-of-pocket costs when you receive care.
- Use the Medical Expense Estimator tool to help you choose the plan that best meets your needs in terms of cost and coverage.



**Don't forget** — if you want medical, dental or vision coverage and/or plan to contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA), it's important to make your selections during Benefits Open Enrollment. Review your options and enroll to ensure you have the coverage and savings plans that best meet your needs for the upcoming year.

For 2025, our new medical plans will simplify your options and help you get the most for your money.

- Four national medical plan options with UnitedHealthcare (UHC)
  - One Traditional PPO option
  - Two High Deductible Health Plan (HDHP) options
  - Surest PPO plan, no deductibles or coinsurance - you simply have a copay for medical services
- Regional medical plans with Kaiser in some states
- Kaiser and HMSA plans in Hawaii

AECOM will continue to cover the bulk of the costs for providing medical coverage for U.S. employees and their families. This is part of our ongoing commitment to help manage these costs together, so you feel well-supported and have access to the care you need when it matters most.

\*Source: [Kaiser Family Foundation 2020 Survey](#)

# Meet your new medical plans

Our partnership with UnitedHealthcare (UHC) is designed to connect you to quality health care and broad access to medical and prescription drug coverage while providing a more cohesive and simplified health care experience for you and your family. This transition will also help better manage health care costs for both you and AECOM.

	HDHP	HDHP Premier	Traditional Plan	Surest
<b>Type of Plan</b>	High Deductible Health Plan (HSA eligible)	High Deductible Health Plan (HSA eligible)	PPO plan that has both copays and coinsurance	PPO plan with no deductibles or coinsurance; only copays as applicable
<b>Employee Contribution</b> (through payroll deductions)	\$	\$\$	\$\$\$\$	\$\$\$
<b>Preventive Care</b>	In-network preventive care is covered 100%			
<b>Network Savings</b>	You can save money by receiving care from doctors and other health care providers in UHC's Choice Plus Network. Employees located in California will use the Select Plus network.			
<b>Annual Deductible</b> (in-network)	\$4,500 individual/ \$9,000 family	\$2,500 individual/ \$3,300* individual with one or more family member(s)/ \$5,000 family	\$1,000 individual/ \$2,000 family	None
<b>Out-of-Pocket Maximum</b> (in-network)	\$7,000 individual/ \$14,000 family	\$5,000 individual/ \$10,000 family	\$5,000 individual/ \$10,000 family	\$5,000 individual/ \$10,000 family
<b>Coinsurance/Copays</b> (in-network)	You pay 25% after you meet the deductible	You pay 25% after you meet the deductible	Copays for office visits and urgent care  You pay 25% for other services	<a href="#">Copays vary for services and providers</a>
See the <a href="#">2025 Benefits Guide</a> for additional medical plan details.				

\* Based on IRS rules, if you enroll yourself and any other family member(s) in this plan, the individual deductible is \$3,300. If only you are enrolled in the plan, the individual deductible is \$2,500.



## Do I need to change doctors?

Even if you're not currently in a UHC plan, it's likely that your current providers will also be in-network with UHC. In fact, 97% of employees and their family members can continue to receive in-network care without changing providers, allowing you to maintain the relationships you've built. Take time to confirm that your current providers are in-network as you make your benefits decisions for 2025. Visit [whyuhc.com/aecom](https://whyuhc.com/aecom) for more information.

If you are pregnant or receiving care for a serious health condition (e.g., cancer or an organ transplant) from a provider outside of the UHC network in December, contact UHC at 855.248.0896 or Surest at 866.683.6440 for assistance with transition of care into 2025.

# New pharmacy benefit program

The UHC medical plans include comprehensive prescription drug coverage through OptumRx. Prescription drugs are broken into three tiers: Tier 1 is your lowest cost and includes some brands and generics, Tier 2 is your mid-range cost and includes preferred brands, and Tier 3 is your highest cost and can include high cost brands and generics.

	HDHP	HDHP Premier	Traditional Plan	Surest
<b>Prescription Drugs Retail</b> (Tier 1, Tier 2, Tier 3)	You pay 25% after you meet the deductible	You pay 25% after you meet the deductible	\$12/25% up to \$80/25% up to \$150	\$10/\$90/\$160
See the <a href="#">2025 Benefits Guide</a> for additional medical plan details.				

OptumRx helps you get the most value out of your prescription drug coverage:

- You can save money by filling your covered short-term prescriptions at a retail pharmacy in the OptumRx network, which includes hundreds of independent and chain pharmacies including CVS and Walgreens.
- If you take prescription medication for an ongoing condition, use the OptumRx Home Delivery Pharmacy to receive a 90-day supply of your medications, conveniently mailed to your home, for less than you would pay at a retail network pharmacy.
- Explore UHC's [covered prescription](#) drug list to see how your current medications will be covered. If there are changes that make your prescriptions more expensive or no longer covered, you may want to talk to your doctor about an alternative medication.
- Specialty medications are available through the [OptumRx Specialty Pharmacy](#). Patient care coordinators will help you transfer your prescription and find affordable ways to get your medication.
- After enrollment, the [UHC website and mobile app](#) and [Surest](#) allow you to easily find drug prices, locate a network pharmacy, request prior authorization for medication, and more.



## Take action!

Be sure to refill your current medications before December 31, 2024. If you are taking maintenance medications, order a 90-day supply before the end of the year to give yourself enough time to transfer your prescriptions.

# Consider your costs

You can view your 2025 medical plan and other benefit costs on [myAECOMbenefits.com](https://myAECOMbenefits.com) when open enrollment begins on November 4, 2024. While most employees will see minimal or no change in costs with comparable plans, some may experience higher contribution rates. There are slight increases in dental and vision rates in 2025.

As you review your medical plan options, carefully consider what best aligns with your financial and health care needs. Take advantage of the new Medical Expense Estimator tool to help you make an informed choice that works best for you and your family. As in past years, if your spouse is offered coverage through their employer but chooses to enroll in an AECOM medical plan, a spousal surcharge will apply — the amount of the spousal surcharge will remain unchanged for 2025.

**Reminder:** If you earned your well-being credit, it will be reflected in your employee medical rates, lowering your overall costs.

## Ways to save more in 2025

- 1 When you enroll, use the new Medical Expense Estimator decision-support tool to help you select the plan that best meets your needs for cost and coverage.
- 2 Contribute to the [tax-advantaged accounts](#):
  - You can contribute more to a [Health Savings Account \(HSA\)](#) with the HDHP medical plan options — allowable contributions are increasing next year to \$4,300 for individual coverage and \$8,550 for family coverage. If you are age 55 or older, you may contribute an additional \$1,000.
  - You can also contribute more to the Health Care FSA and Limited Purpose Health Care FSA — the contribution opportunity is increasing to \$3,200 for 2025.
  - For your dependent day care expenses, you can set aside up to \$5,000 per household (\$2,500 if married and filing taxes separately) to a Dependent Day Care FSA.
- 3 Make informed choices as a health care consumer throughout the year — for example, receive your free in-network preventive care, save money with in-network providers, choose generic medications over brand-name medications when possible and use the Home Delivery Pharmacy for your maintenance medications.

We'll share reminders about these opportunities throughout the year in the Benefits E-newsletter.

## Take action

- Explore your open enrollment checklist, the 2025 Benefits Guide and other resources at [AECOMbenefits.com/2025-Benefits](https://myAECOMbenefits.com/2025-Benefits).
- Review [whyuhc.com/aecom](https://whyuhc.com/aecom) to learn more about UHC, Surest and OptumRx and to search for providers and pharmacies.
- Sign up for a virtual 2025 Benefit Days Session to learn more about these changes.
- Enroll in your 2025 benefits during Benefits Open Enrollment, November 4–22, 2024, at [myAECOMbenefits.com](https://myAECOMbenefits.com).

**Important reminder:** If you want medical, dental or vision coverage and/or to contribute to an HSA or FSA next year, you must make these choices during Open Enrollment.

This guide provides information on various AECOM benefit plans, including an overview of updates for 2025. Benefits and eligibility may differ by service contract agreement, collective bargaining agreement or other contract. If any information in this guide conflicts with the information outlined in any plan document or insurance policy, the plan document or insurance policy 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 benefits are available on [myAECOMbenefits.com](https://myAECOMbenefits.com). You can request a hard copy by calling the AECOM Benefits Service Center.

