



International Health Plan

As an employee on an international assignment, you and your family are eligible for the International Health Plan. The plan provides medical and dental coverage in the U.S. and internationally, and also covers an annual eye exam.

If you are a current employee starting an international assignment, your medical coverage will automatically change to the International Health Plan on the date your international assignment starts.

If you are a new hire, you must enroll in the International Health Plan (and, if applicable, enroll in or update your domestic dental and vision coverage options) by logging in to your personalized benefits account through AECOMbenefits.com within 31 days of your new hire date.

Medical coverage

While you are on an international assignment, you are eligible for medical coverage — in the U.S. and internationally — through the International Health Plan. The plan uses the Cigna network of health care providers in the U.S. Outside of the U.S., you can receive care from any international health care provider, at the U.S. in-network coverage level. The following chart describes the International Health Plan medical coverage.

International Health Plan: Medical Coverage		
Plan Feature	International and U.S. In-Network	U.S. Out-of-Network
Annual Deductible	\$600 employee only \$1,200 family	\$600 employee only \$1,200 family
Out-of-pocket Maximum	\$2,500 employee only \$5,000 family	\$5,000 employee only \$10,000 family
Preventive Services	Plan pays 100%	Plan pays 100%
General Coinsurance (after deductible)	Plan pays 80%, you pay 20%	Plan pays 60%, you pay 40%
Retail Prescription Drugs* (30-day supply)	International: Plan pays 80%, you pay 20% Generic U.S. In-Network: \$10 copay Preferred Brand U.S. In-Network: \$30 copay Non-Preferred Brand U.S. In-Network: \$50 copay	Plan pays 60%, you pay 40%
Mail Order Prescription Drugs* (90-day supply)	International: Not covered Generic U.S. In-Network: \$30 copay Preferred Brand U.S. In-Network: \$90 copay Non-Preferred Brand U.S. In-Network: \$150 copay	Not covered

*Only the cost of generic prescription drugs will be covered unless "Dispense as Written (DAW)" is indicated by the prescribing physician.

How the domestic Anthem and international Cigna plans compare:

- **In-network and out-of-network coverage:** The domestic Anthem plans and the International Health Plan provide in-network and out-of-network coverage in the US. The International Health Plan *also* provides international coverage at the in-network deductible, out-of-pocket maximum and coinsurance.
- **Health Savings Account (HSA):** If you are enrolled in one of the Anthem High-Deductible Health Plans, you may participate in and contribute to an HSA. In the Premier Plus HDHP and HDHP, AECOM will match your contributions up to the annual company match maximum. In the International Health Plan, you may use the funds in your HSA to pay for eligible health care expenses, but you will no longer be able to contribute or receive a company matching contribution to your HSA.
- **Deductibles and paycheck contributions:** Under the International Health Plan, deductible and monthly paycheck contributions will be lower than in the domestic Anthem plans in most cases.
- **Deductibles and out-of-pocket maximums transfers:** If you transfer between the domestic Anthem and International Health Plan, any accruals toward your deductible and out-of-pocket maximum will transfer with you.



Transferring prescriptions to the International Health Plan

To request prescriptions through the International Health Plan, please log in to CignaEnvoy.com (you will need to create an account first) or call Cigna at 1.800.441.2668 (Outside the U.S.: +1 302.797.3100).

Transitioning care to the International Health Plan

If you have an existing medical condition that will require coverage under the International Health Plan, fill out the Cigna Transition of Care form and submit it to Cigna. You can find the form in the Welcome Kit that you'll receive from Cigna after you enroll in the plan or email benefits@aecom.com to request a copy of the form.

Dental coverage

When you enroll in the International Health Plan, you'll automatically receive Cigna dental insurance which provides international and US dental coverage. If you will be travelling to the U.S. often or if you have dependents remaining in the U.S., you may also enroll in (or maintain) the Aetna dental plans available to U.S. employees.

The following chart describes the International Health Plan dental coverage. You can find details about the domestic Aetna dental plans at [AECOMbenefits.com](https://www.aecombenefits.com).

International Health Plan: Dental Coverage	
Plan Feature	International and U.S.
Annual Deductible	\$50 individual / \$150 family
Preventive Services (no deductible)	Plan pays 100%
Basic Services (after deductible)	Plan pays 80%, you pay 20%
Major Services (after deductible)	Plan pays 50%, you pay 50%
Annual Benefits Maximum	Plan pays up to \$1,500 per person per year
Orthodontia Services	Plan pays 50%, you pay 50% Plan pays up to \$1,500 per person per lifetime

Vision coverage

When you enroll in the International Health Plan, you automatically receive coverage for an annual eye exam from Cigna at no cost to you. Eyewear is not covered.

If you want coverage for eyewear (eyeglasses and/or contact lenses), travel to the U.S. often or have dependents remaining in the U.S., you may also enroll in the domestic VSP Premier option. You can find details about the VSP Premier option at [AECOMbenefits.com](https://www.aecombenefits.com).

Your cost for the International Health Plan

AECOM pays the majority of the cost for you and your family. You share in the cost through employee payroll contributions and when you receive services. For specific employee contribution amounts, see the *2018 Benefits Costs Guide* on the [Benefits page on Ecosystem](#) or log in to your personalized benefits account through [AECOMbenefits.com](https://www.aecombenefits.com).

1

Can I keep my domestic medical coverage while I'm on an international assignment?

No. All employees on international assignment have one medical option available to them — the International Health Plan, which includes both international (outside of the U.S.) and U.S. coverage. In the U.S., you can receive care through the Cigna Envoy provider network.

2

Can I keep my domestic dental coverage while I'm on international assignment?

Yes. The International Health Plan includes international and U.S. dental coverage. If you travel to the U.S. often or if you have dependents remaining in the U.S., you may also choose one of the Aetna dental plan options for domestic dental coverage.

3

Can I keep my domestic vision coverage while I am on international assignment?

Yes. The International Health Plan includes coverage for an annual eye exam at no cost to you. If you require eyewear, travel to the U.S. often or have dependents remaining in the U.S., you may also choose the VSP Premier vision plan option for domestic vision coverage.

4

May I waive International Health Plan coverage?

Yes, you may waive International Health Plan coverage if you have coverage through a different medical plan. Please note that the AECOM Benefits Service Center may require that you attest to your other coverage upon enrollment.