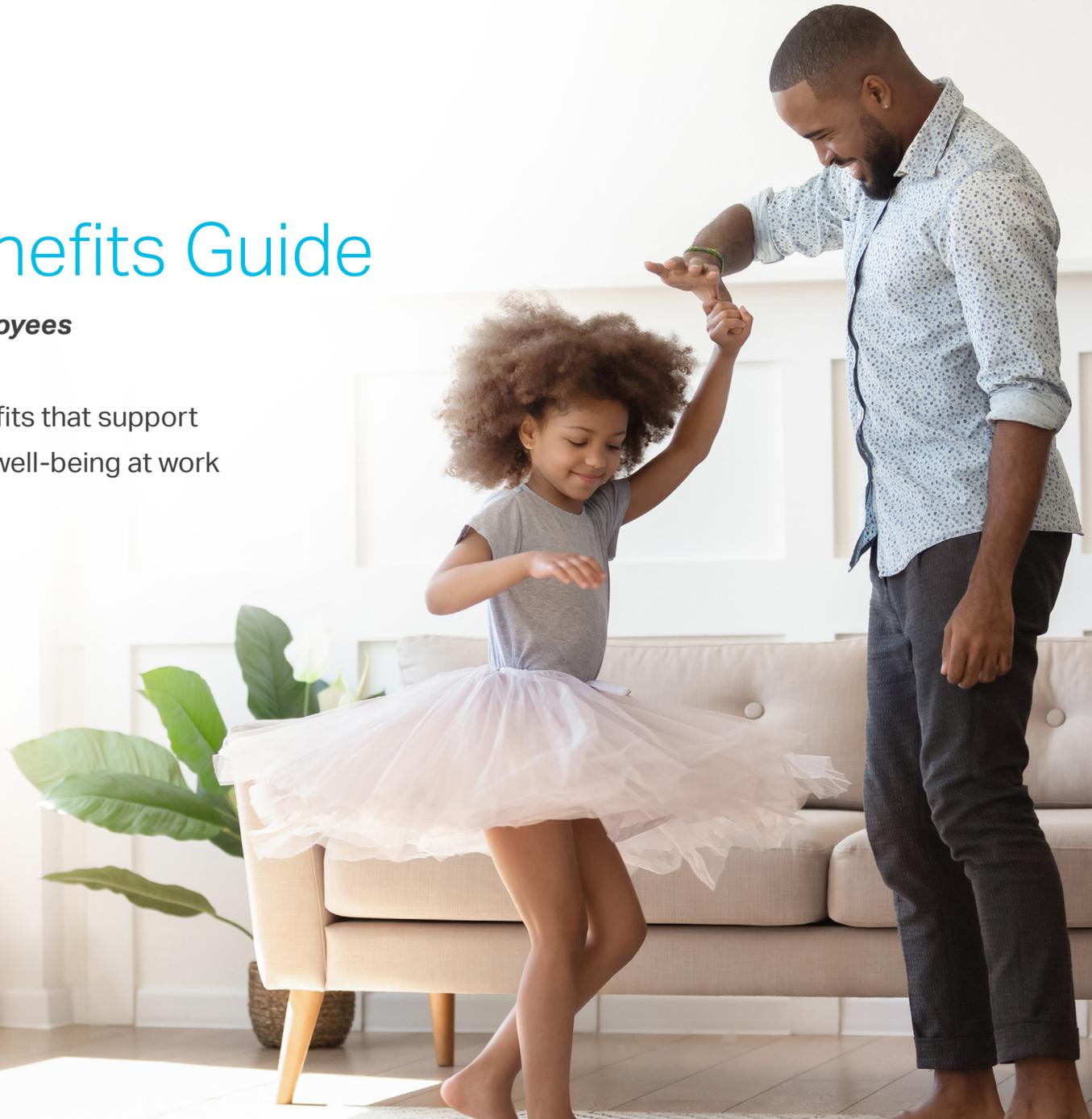


# 2021 Benefits Guide

*For Canada AFS Employees*

AECOM provides benefits that support your and your family's well-being at work and at home.



# Your AECOM benefits

AECOM offers a comprehensive benefits program as a valuable part of your total rewards package.

AECOM provides a health and dental plan for you and your family, and basic life and accidental death & dismemberment (AD&D) insurance for you. AECOM pays the majority of the cost of the health and dental benefits and the full cost of basic life and AD&D insurance. You can choose to purchase optional life insurance for you, your spouse, and children. Use this guide to find out more about your coverage and discover the wide range of benefits that AECOM provides.

To learn all about your AECOM benefits, visit [benefitsatAECOM.com](https://benefitsatAECOM.com) — your first stop for all things benefits. No password is required, so it's for you and your spouse to access benefits information and resources to support you in all aspects of your life.

## Enrolling in your benefits

You will be automatically enrolled in the AECOM health and dental plan on your hire date. You must add your spouse and/or dependents to your health and dental plan within 31 days of your hire date. You can also select beneficiaries for your life, AD&D insurance, retirement and savings plans. Go to [How to enrol](#) to get started.

You can only opt out of the plan if you have coverage through your spouse's benefits plan. If your spouse loses health and dental benefits, you will have 31 days to opt in to AECOM benefits plan without needing medical evidence of insurability.

## Who is eligible?

AECOM's health and dental benefits cover regular full-time and part-time employees in Canada who work at least 15 hours a week. Casual employees (temporary and on-call) are not eligible for health and dental benefits. All employees in Canada are eligible for the retirement benefits plan, although temporary and on-call employees must wait six months to join the Defined Contribution Pension Plan (DCPP).

## Benefits resources

Our new benefits website, [benefitsatAECOM.com](https://benefitsatAECOM.com), pulls all your benefits information and resources together in one mobile-friendly place. No login is required, making it quick for you and your spouse to find what you need — on your phone, tablet or computer. Make [benefitsatAECOM.com](https://benefitsatAECOM.com) your first stop for all things benefits, including plan details, helpful checklists, carrier contact information, and the latest news.

Sun Life Financial continues to provide our group benefits services — medical and dental benefits, life insurance, spending account administration, and management of our prescription drug pre-authorization process. Go to [mysunlife.ca/aecom](https://mysunlife.ca/aecom) to submit and track claims, view your claims history, verify your maximums and limits, and track your spending account balance.

The **AECOM Benefits Service Centre**, administered by **SEB**, is your primary point of contact for benefits enrolment, changes, and inquiries. To speak with a benefits expert, call 833.411.5520, Monday through Friday, 8 a.m. to 8 p.m., Eastern Time.

To enroll in or make changes to your benefits online, log in to [AECOMBenefitsOnline.com](https://AECOMBenefitsOnline.com) (available 24/7 except for site maintenance on Sundays before 1 p.m. Eastern Time.)

# Health and dental plan

Health Plan	
<b>Prescription drugs (generic substitution required)</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement</li> <li>• \$10 dispensing fee limit</li> </ul>
<b>Vision care</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement of eligible expenses (glasses, contact lenses, surgery) up to \$250 per person every 24 months</li> </ul>
<b>Eye exams (if not covered under your provincial plan)</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement up to \$85 per person every 24 months</li> </ul>
<b>Hearing aids</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement up to \$450 per person every five years</li> </ul>
<b>Paramedical services*</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement up to \$500 per practitioner per year</li> </ul>
<b>Orthotics and orthopaedic shoes</b>	<ul style="list-style-type: none"> <li>• Combined maximum of \$150 per person per year</li> </ul>
<b>Hospital accommodation</b>	<ul style="list-style-type: none"> <li>• 100% reimbursement for semi-private room</li> </ul>
<b>Medical supplies and ambulance services</b>	<ul style="list-style-type: none"> <li>• 80% reimbursement</li> </ul>
<b>Out-of-province/country medical emergency</b>	<ul style="list-style-type: none"> <li>• 100% reimbursement for trips up to 60 days</li> <li>• \$1,000,000 lifetime maximum</li> </ul>
Dental Plan	
<b>Basic (diagnostic, preventive, restorative, endodontics)</b>	80% reimbursement to a maximum of \$2,000 per person per year for basic and major services combined
<b>Major (bridges, crowns, dentures, periodontics)</b>	50% reimbursement to a maximum of \$2,000 per person per year for basic and major services combined
<b>Orthodontics</b>	Not covered
<b>Recall exam frequency</b>	Nine months for adults and children

\* Paramedical services include chiropractic, osteopathic, speech therapy, podiatry, massage therapy, dietetics, acupuncture, naturopathy, physiotherapy, and mental health (psychologist, social worker, psychotherapist, marriage and family therapist, psychoanalysts, clinical counsellors). Practitioners must meet Sun Life's standards of licensing and practices.

## Best Doctors

All employees enrolled in health and dental benefits have automatic access to Best Doctors through Sun Life Financial. Best Doctors is a consulting service providing you with expert medical advice and second opinions from some of the country's leading medical providers — all at no cost to you.

### Weekly employee contributions for the health and dental plan

<b>Employee Only</b>	\$6.95
<b>Employee + 1 (Employee + Spouse or Employee + Child)</b>	\$13.89
<b>Employee + 2 or More</b>	\$20.51

## Pre-authorization for some prescription drugs

To manage costs, our medical plan covers the least-costly alternative prescription drug, which will often be a generic. In addition, some costly prescription drugs require prior authorization (pre-approval) before they can be dispensed. This pre-approval step affects certain drugs and biologic therapies which have been identified based on cost and on medical criteria.

If your doctor recommends a drug that requires pre-approval, contact Sun Life and submit a completed prior authorization form for approval before filling the prescription. Sun Life will reply in writing within five business days. If the request is approved, the drug cost will be reimbursed according to the coverage provided in your health care module. If Sun Life does not approve the request, you can still obtain the drug but it will not be reimbursed by the plan. Prior authorization is required for some, but not all, of the drugs used to treat certain inflammatory conditions, asthma, blood disorders, cancer (oral drugs), cholesterol disorders, diabetes, heart disease, hepatitis, HIV, lupus, multiple sclerosis, muscle-nerve disorder, osteoporosis, pulmonary arterial hypertension, and some rare diseases. Biologics used to treat conditions such as rheumatoid arthritis, Crohn's disease, psoriatic arthritis, ankylosing spondylitis, and plaque psoriasis also require pre-approval.

For further details, including FAQs and submission forms, go to [mysunlife.ca/priorauthorization](https://mysunlife.ca/priorauthorization).

## Coordinating benefits with your spouse

Coordinating benefits with your spouse's health care coverage is a great way to maximize the value of both benefits plans. By coordinating benefits, you and your spouse may be able to have 100% of your expenses reimbursed. To do this, you each enrol as dependents in the other's benefits plan, along with your dependent children. Here's how it works:



\* Equal to the reasonable and customary cost of the expense.

For your dependent children, send the claim first to the insurance company of the spouse who has the earlier birth month in the year. If both spouses have the same birth month, then send claims to the one whose birth date is earlier. Then send any unpaid portion to the other spouse's plan.

Log in at [mysunlife.ca/aecom](https://mysunlife.ca/aecom) for coordination of benefits guidelines and examples.

# Life and AD&D

## Basic life insurance

AECOM automatically provides you with company-paid life insurance of \$50,000. Coverage reduces to \$25,000 at age 65 and terminates when you retire.

## Optional life insurance

You can also buy additional optional life insurance for you and your spouse as follows:

- **You** — Units of \$10,000 to a maximum of \$250,000, subject to evidence of insurability
- **Spouse** — Units of \$10,000 to a maximum of \$250,000, subject to evidence of insurability

The cost of optional life insurance for you and your spouse is based on age, gender and smoker status. You must declare your smoker status when you buy optional life insurance — if you do not, your rates will be calculated as if you were a smoker. You pay for this coverage through regular payroll deductions. Coverage terminates when you retire.

You can find optional life insurance costs on [AECOMBenefitsOnline.com](https://www.aecom.com/benefits).

### Evidence of insurability

Evidence of insurability (EOI) is proof of an individual's good health, which the insurance company requires before approving optional life insurance. EOI is required for all optional life insurance for employees and their spouses. You provide it by completing a Sun Life *Statement of Health* form.



### DECISION TIP

Life insurance benefits are paid in a tax-free, lump-sum payment. Here are some questions to ask yourself when deciding whether to buy optional life insurance:

- How much money would your family need if you, your spouse or your child were to die?
- Are there alternative sources of income that your family could rely on if you or your spouse died?
- Are there significant long-term expenses in your family's future, such as a mortgage or school tuition?
- Are there resources to pay for a funeral if you or a family member dies?
- Do you and your spouse have other individual or group life insurance coverage? If so, is that coverage adequate for your needs, and is it competitively priced?

You can also check out the [life insurance calculator](#) offered through Sun Life to determine how much life insurance is right for you.

## Basic Accidental Death and Dismemberment (AD&D) insurance

AECOM automatically provides you with company-paid AD&D insurance of \$50,000. Coverage reduces to \$25,000 at age 65 and terminates when you retire.

### How AD&D insurance works

- AD&D insurance pays a lump-sum, tax-free benefit if you die or are seriously injured due to an accident. It applies around the clock, not just while you're at work.
- If you die as the result of an accident, the AD&D benefit is paid in addition to life insurance.
- Benefits are only paid as the result of an accident, so evidence of insurability is never required.
- The AD&D benefit is paid to your beneficiary if you die. It's paid to you if you're seriously injured.

### Protect your loved ones by updating your beneficiaries

One of the most important ways you can protect your financial well-being is by designating your beneficiary(ies) — the person or persons you want to receive your life and AD&D benefits and retirement account balances 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. Learn more at [benefitsatAECOM.com](https://benefitsatAECOM.com).

# Other benefits

## Well-Being at AECOM

Our Canada Well-Being program provides a variety of free resources and activities to help you be well throughout the year — physically, emotionally, financially, socially and for the planet. While being well is a reward in itself, you can also unlock badges and earn gift card rewards to help you stay motivated on your well-being journey. Join anytime by registering on the [Sprout platform](#).

Also, be sure to join your colleagues from around the world in participating in our Global Well-Being program. Watch for announcements about challenges, WELLbinars and virtual events like fitness classes and meditations. And visit [WellBeingAtAECOM.com](#) anytime for apps, assessments, action plans and other resources you can use to support every aspect of your well-being. The site is currently available in English only but will be available in French Canadian as well.

## Holidays and paid time off

You are eligible for statutory holidays, sick time, and vacation as set out in your employment contract and according to provincial law. Disability leave benefits are statutory, according to provincial law.

## Retirement and Savings Plan

AECOM offers a Retirement and Savings Plan, administered by Sun Life Financial, that includes:

- **A Defined Contribution Pension Plan (DCPP):**

AECOM contributes 2% of your base annual earnings. You can also make voluntary contributions up to 4% of your annual base earnings.

Regular full-time and part-time employees who work at least 20 hours a week join the DCPP on their date of hire. Casual employees (temporary and on-call) can join the DCPP six months after their hire date.

- **Group Registered Retirement Savings Plan (RRSP) and/or a tax-free savings account (TFSA):**

Employee contributions only, up to the maximum allowed by the Income Tax Act (Canada).

All employees are eligible to join on their date of hire.

More information on the plan, enrolment, and your investment options are posted on Ecosystem.

## Employee Stock Purchase Plan (ESPP)

Administered by Bank of America Merrill Lynch, the Employee Stock Purchase Plan (ESPP) allows you to purchase company stock at a 12% discount.

## Employee Assistance Program

Through the Employee Assistance Program (EAP), you and eligible members of your household have 24/7 access to confidential counselling to help you address issues such as relationship difficulties, drug and alcohol abuse, financial hardship, and general stress or depression. You can also turn to the EAP for help in obtaining financial services, legal support, and resources to assist you with work-life balance. Many issues can be addressed directly with an EAP professional; in some cases, you may be referred to other resources. The EAP is available 24 hours, seven days a week by calling ComPsych at 800.497.9096 or visiting [guidanceresources.com](http://guidanceresources.com) (Company ID: AECOM) and selecting the Canada flag. You don't need to enrol — your coverage is automatic and AECOM pays the full cost of this benefit.

## Business Travel Benefits

You (and your spouse and dependent children who are travelling with you) are eligible for the Business Travel Benefits Program. This program provides travel assistance, travel risk information, business travel accident (BTA) insurance, and travel abroad medical insurance when you are on international business travel. You don't need to enrol — your coverage is automatic and AECOM pays the full cost of this benefit.

## Voluntary Benefits

Through Marsh Canada, AECOM offers you the following voluntary benefits at preferred group rates not available to the general public.



**Home and auto insurance:** Includes a 24-hour emergency claims service and monthly payment plan with no service fees. Call 877.476.6727 for a no-obligation quote or submit your policy expiry date to [marsh.ca/quote](http://marsh.ca/quote) and a representative will contact you prior to your next renewal.



**Pet insurance:** Provides your pet with broad coverage for unexpected illnesses or accidents. Call 888.920.7176 or go to [petsecure.com/marshcanada](http://petsecure.com/marshcanada) for an online quote.



**Legal Expense Insurance:** Protects you against unforeseen legal events by covering legal costs and providing access to experienced lawyers. For more details and to purchase a *DASlive&drive* policy online, go to [shop.marsh.ca/solutions/legal-expense-insurance](http://shop.marsh.ca/solutions/legal-expense-insurance).

## Other benefits provided at no cost to you

- **The Canada Fitness Program** provides you and your family with the resources and support to maintain a healthy lifestyle.
- **Service Awards** recognize your service at each five-year milestone.

*Please note that these programs are offered at the discretion of the company and may vary by business group.*

You'll find more information about these and other AECOM benefits at [benefitsatAECOM.com](http://benefitsatAECOM.com).

# How to enrol

Enrol for your AECOM Benefits Program on [AECOMBenefitsOnline.com](https://www.aecombenefits.com) within 31 days of your hire date or a qualifying life event.

**Step 1:** To register on [AECOMBenefitsOnline.com](https://www.aecombenefits.com), go to the log in screen, click **First Time User**, enter your Workday ID as your **Access ID** and follow the registration steps.

**Step 2:** Choose your benefits coverage level (Employee Only, Employee + 1, or Employee + 2 or More). Choose which dependents to cover for each benefit you select and ensure their information is correct. Choose your beneficiaries and enter their information. (You can review and change your beneficiaries at any time.)

**Step 3:** Decide if you want to buy optional life insurance for yourself and your spouse and select the amount.

## Who can I enrol?

The following dependents are eligible for the AECOM Benefits Program as long as they are enrolled in a provincial health care program:

- Your legal spouse, or your common-law spouse with whom you have lived for at least one year, of either sex
- Your unmarried dependent children, under age 21
- Your dependent children attending college or university full time, under age 25. (Every year, you will be asked to confirm their status as full-time college or university students).
- Your physically or mentally handicapped children of any age if they are wholly dependent on you for support.

Your enrolled dependents will be covered for the rest of the year. You can only make changes during the year within 31 days of a qualifying life event.

## What happens if I don't enrol?

If you don't enrol for the AECOM Benefits Program, you will receive health and dental coverage for yourself only, and basic life and AD&D insurance. You are automatically covered by the business travel accident insurance and the Employee Assistance Program (EAP).

## Can I change my benefits during the year?

You can add or remove dependent coverage within 31 days of any of the following:

- A change in family or marital status
- The birth or adoption of a child
- A change in coverage for yourself or your dependents under your spouse's plan
- A change in the eligibility status of your child
- The death of a dependent.

## Changes to your spouse's benefits coverage

- *If you are in the AECOM Benefits Program, you have 31 days if you want to opt out after your spouse enrolls in another benefits plan.*
- *If you opted out of the AECOM Benefits Program because your spouse had coverage in another plan, you have 31 days to opt in if your spouse then loses benefits coverage.*

If you don't make a change within 31 days of a life event, you must provide satisfactory medical evidence of good health for anyone you want the plan to cover. You can change optional life insurance at any time during the year.

To make a life event change, go to [AECOMBenefitsOnline.com](https://www.aecombenefits.com) or contact the AECOM Benefits Service Centre at **833.411.5520**.

# For more information

For additional information about these all and your AECOMbenefits, including contact information, please visit [benefitsatAECOM.com](https://benefitsatAECOM.com).

## Questions?

If you have questions or need help, contact the AECOM Benefits Service Centre at **833.411.5520**. Representatives are available to assist you, Monday through Friday, from 8 a.m. to 8 p.m., Eastern Time.