

AECOM Benefits For your world.

You're nurturing and engaged, keeping an eye on short- and long-term goals for your family.

Choose benefits for *your* world.

Review your benefits and update your elections if you want to make changes.

benefitsatAECOM.com

2022 Benefits Guide

Benefits Open Enrolment: November 1 - 19, 2021

Your health and well-being are important to AECOM

We're committed to providing benefits that support you and your family, wherever in the world you may be at any time.

This guide provides an overview of the benefits available to Canada employees on international assignments, including your options for coverage and what you need to do.

For additional information about all your benefits, visit benefitsatAECOM.com — your first stop for all things benefits. There you can find benefits information and resources, links and contact information for all our benefits partners, and resources to help you and your family be well in all aspects of your life.

If you need personalized assistance with your AECOM benefits, call the **AECOM Benefits Service Centre** at **833.411.5520**. If you have specific questions about the international health plan, call Cigna Global directly (contact information is provided on the following page).

Benefits and eligibility may differ for employees covered under a union plan or other contract. AECOM's benefits are governed under the rules provided in the applicable plan documents and benefits summary, which will be provided upon request.

Your health care options while on international assignment

When you start an international assignment, you become eligible for the Cigna Global Health Plan. The plan provides international medical and dental coverage as well as international vision exam coverage. AECOM pays the full cost for this coverage.

Benefit	Your options	What you need to do
Medical, Prescription, Dental, Telehealth and Vision	<ul style="list-style-type: none"> You are eligible for the Cigna Global Health Plan, which provides international medical coverage for you and your family. You will also receive a pay-direct card from the Cowan Insurance Group. If you have dependents who are enrolled in the AECOM benefits plan with Sun Life and will be staying in Canada, you can also keep your Sun Life coverage. 	<ul style="list-style-type: none"> Once you receive your pay-direct card, register at CignaEnvoy.com. See details on the following page. If you want to keep your Sun Life coverage for dependents staying in Canada, reach out to katy.veilleux@aecom.com via email and indicate the start and projected end date of your international assignment.
International Employee Assistance Program (EAP)	<ul style="list-style-type: none"> In addition to the Global EAP offered by ComPsych, you also have access to Employee Assistance Services through Cigna Global. 	<ul style="list-style-type: none"> Contact toll-free: 888.851.7032 or 877.857.2952 to obtain immediate access to confidential services.

International Health Plan

Our international health plan is provided by Cigna Global. When you join, you will receive a pay-direct card in the mail from the Cowan Insurance Group. To register and activate your pay-direct card, go to [CignaEnvoy.com](https://www.cignaenvoy.com). If you need help to activate your card, call Cigna Envoy Customer Service Centre at 844.703.7483.

If you have questions about your benefits plan, call Cigna Global as follows:

- Toll-free (U.S. and Canada): 800.441.2668
- Toll-free TDD for the hearing impaired: 800.558.3604
- International Direct (collect calls accepted): 001.302.797.3100

Services are available 24 hours a day, 7 days a week, in English and French.

All health services are bundled and offered as a package when enrolled in the Cigna Global Health Plan.

International medical coverage (including eye exam)	
Annual Deductible	\$100 employee only \$200 family
Out-of-Pocket Maximum	\$2,000 employee only \$4,000 family
Preventive Services	Plan pays 100% and you pay 0% (not subject to the deductible)
Coinsurance (what you pay after deductible)	Plan pays 90% and you pay 10%
Vision Plan (eye exam only)	Plan pays 100% for one exam every 12 consecutive months (outside U.S.)

International dental coverage	
Annual Deductible	\$50 individual/\$150 family
Diagnostic and Preventive Services (no deductible)	Plan pays 100% (not subject to the deductible)
Basic Restorative Services	After you meet the deductible, plan pays 80% and you pay 20%
Major Restorative Services	After you meet the deductible, plan pays 50% and you pay 50%
Annual Combined Maximum for Diagnostic and Preventive, Basic and Major Services	Plan pays up to \$1,500 per person per calendar year
Orthodontia	After you meet the deductible, plan pays 50% and you pay 50% The lifetime maximum paid per person is \$1,500

Life, AD&D and disability insurance

Your options for life insurance, accidental death and dismemberment (AD&D) insurance, and disability insurance are the same whether you are on international assignment or on assignment in Canada.

Benefit	Your options	What you need to do
Life and AD&D Insurance	<ul style="list-style-type: none"> • Basic Life: 1x your base annual earnings • Basic AD&D: 1x your base annual earnings • Supplemental Life and AD&D: <ul style="list-style-type: none"> — Employee: Units of \$10,000 up to a maximum of \$750,000 for life and AD&D insurance — Spouse: Units of \$10,000 up to a maximum of \$500,000 for life and AD&D insurance — Children: Units of \$5,000 up to a maximum of \$25,000 for life and AD&D insurance 	<ul style="list-style-type: none"> • Company-paid basic life and AD&D insurance is automatic — no need to enrol. • For supplemental life and/or AD&D insurance, you can enrol at any time at AECOMBenefitsOnline.com. You may need to provide evidence of insurability for yourself and your spouse. • Review your beneficiary designation information and make updates at AECOMBenefitsOnline.com.
Short-Term Disability (STD) Insurance	<ul style="list-style-type: none"> • Mandatory for all employees • 2 options <ul style="list-style-type: none"> — Option 1: 67% of your base weekly earnings for up to 16 weeks (after one-week waiting period) — Option 2: 75% of your base weekly earnings for up to 16 weeks (after one-week waiting period) 	<ul style="list-style-type: none"> • Review your current STD coverage on AECOMBenefitsOnline.com. • You can change your coverage option at the next Benefits Open Enrolment.
Long-Term Disability (LTD) Insurance	<ul style="list-style-type: none"> • LTD insurance is mandatory for all employees. • You have a choice of two levels of LTD coverage: <ul style="list-style-type: none"> — Basic LTD (option 1) — Enhanced LTD with cost-of-living adjustment (COLA) (option 2) 	<ul style="list-style-type: none"> • Review your current LTD coverage on AECOMBenefitsOnline.com. • You can change your coverage at the next Benefits Open Enrolment.

Voluntary benefits

Your voluntary benefit options are the same whether you are on international assignment or on assignment in Canada. You can elect this coverage at any time. But keep in mind that there may be coverage limitations outside the U.S. or Canada. Contact the insurance company for details.

Benefit	How to learn more or enroll
Auto Insurance	For information or to request a quote, call 877.476.6727 and speak with a licensed insurance broker at Marsh's Private Client Services.
Home Insurance	For information or to request a quote, call 877.476.6727 and speak with a licensed insurance broker at Marsh's Private Client Services.
Pet Insurance	For information call Petsecure at 888.920.7176 or visit www.petsecure.com/marshcanada to obtain an online quote.
Identity Restoration	For more information and to enroll directly with Marsh, visit shop.marsh.ca .

Retirement savings and employee stock plans

Your retirement, savings and employee stock benefit options are the same whether you are on international assignment or on assignment in Canada. You can start, stop or change your participation at any time.

Plan	Plan details	For more information
Retirement and Savings Plans	<ul style="list-style-type: none"> • Defined Contribution Pension Plan: AECOM contributes 2% of your base annual earnings, whether or not you contribute. You can contribute up to 4% and receive a 50% match, which adds up to an additional 2% of base annual earnings. • Group Registered Retirement Savings Plan (RRSP) and/or a tax-free savings account (TFSA): Employee contributions only, up to maximum allowed by the <i>Income Tax Act</i> (Canada). 	<ul style="list-style-type: none"> • Enrol anytime at mysunlife.ca/aecom. • If you have any questions, call 866.896.6976 from 8 a.m. to 8 p.m. ET, Monday through Friday.
Employee Stock Purchase Plan (ESPP)	<ul style="list-style-type: none"> • You can purchase AECOM stock at a 12% discount from the fair market value. • You can contribute from 1% to 10% of eligible compensation. 	<ul style="list-style-type: none"> • Enrol anytime at benefits.ml.com or by calling Merrill Lynch at 877.637.4226 (609.818.8894 outside the U.S.).

Additional benefits

Your additional benefit options are the same whether you are on international assignment or on assignment in Canada.

Plan	Plan details	For more information
Paid-Time Off and Holidays	<ul style="list-style-type: none"> • 15 – 25 days of vacation, based on your years of service • 11 company-paid statutory holidays • 8 sick days per year, prorated for new hires 	<ul style="list-style-type: none"> • No action needed.
Employee Assistance Program (EAP)	<ul style="list-style-type: none"> • 24/7 confidential counselling • Financial information and resources • Legal support • Work-life resources • Online resources 	<ul style="list-style-type: none"> • You don't need to enrol – coverage is automatic. • To access the EAP by phone, call 800.497.9096 (English) / 877.616.0509 (French). • Find online resources at GuidanceResources.com (Company Web ID: AECOM).
Business Travel Benefits	<ul style="list-style-type: none"> • International SOS: 24/7 travel and medical assistance (including medical evacuation) when you travel on business • Business Travel Accident (BTA): 5 times annual salary (rounded to the next \$1,000) up to \$2,000,000 maximum (\$200,000 maximum for consultants while travelling to Iraq and Afghanistan) • Travel Medical Benefits Abroad (TMBA): Up to a maximum of \$500,000 per injury or sickness 	<ul style="list-style-type: none"> • You don't need to enrol – coverage is automatic. • Reach International SOS at 215.942.8226 • Download an ID card (use Membership ID 11BMMS000147) • Get the mobile app
Care.com	<ul style="list-style-type: none"> • Use your free membership to search Care.com to find caregivers for your whole family, including your child, parents, grandparents and pets. You also have access to backup care for children and adult family members. 	<ul style="list-style-type: none"> • Register any time AECOM.care.com (select "Enrol Now"). • Once registered, you can search Care.com by logging in at AECOM.care.com, or you can call 855.502.2953.
myStrength	<ul style="list-style-type: none"> • This clinically-based Computerized Cognitive Behavioral Therapy (CCBT) program helps you build resilience, improve your sleep, manage your health and cope with your emotions. 	<ul style="list-style-type: none"> • Access anytime, at no cost to you, at benefitsatAECOM.com/myStrength/
Kudos	<ul style="list-style-type: none"> • AECOM's global service award and social recognition program, lets you celebrate professional contributions and personal achievements — for yourself and your colleagues around the world. 	<ul style="list-style-type: none"> • Access anytime, at no cost to you, at benefitsatAECOM.com/service-awards/
Well-Being at AECOM	<ul style="list-style-type: none"> • Our Canada and Global well-being programs provide a variety of rewards and incentives to help you on your path to well-being. 	<ul style="list-style-type: none"> • Access anytime, at no cost to you, at benefitsatAECOM.com/well-being-at-aecom/

For additional information about all your AECOM benefits and resources, visit benefitsatAECOM.com.