

2024 Canada Benefits Open Enrolment

Frequently asked questions

Choose your 2024 benefits, November 6 – 22, 2023.

1. What is new in the Canada benefits program for 2024?

Our current benefits options and plan designs are all continuing next year.

You will pay the same amount for health care coverage next year. The employee contributions for Modules B and C remain the same for the third year in a row, and AECOM will continue to provide Module A at no cost to you and your dependents.

	2024 Biweekly Employee Contributions for the Health Care Modules		
	Module A	Module B	Module C
Employee Only	\$0	\$15.88	\$32.44
Employee + 1	\$0	\$32.10	\$61.66
Employee + 2 or More	\$0	\$42.57	\$79.90

For other benefits, employee contribution amounts will also remain the same as they are now, except that your costs for Short-Term Disability (STD) coverage are decreasing for the third year in a row.

You can find all your 2024 costs when you enrol online, starting November 6.

2. What is the special enrolment opportunity for Optional Life insurance?

Typically if you elect or increase your Optional Life insurance, you must provide information about your health by submitting a Statement of Health form to Sun Life. Sun Life must approve your form for your coverage to be effective. This process is sometimes called "evidence of insurability" (EOI).

During the 2024 Benefits Open Enrolment, you can enrol in or increase Optional Life insurance without providing this health information — up to \$100,000 for yourself and \$10,000 for your spouse.

You can elect or increase Optional Life insurance anytime, but this special guaranteed coverage opportunity is available only during 2024 Benefits Open Enrolment.

It's a great opportunity to elect coverage to supplement the company-paid basic life insurance. The basic life insurance is automatically provided by AECOM (which provides a benefit equal to one times your annual salary). This [calculator](#) can help you determine how much life insurance you may need to protect your family's financial well-being.

3. Are there any changes to how I enrol?

You'll enrol through the same AECOM Benefits Service Centre enrolment website as you have in previous years, but it has been updated for easier navigation and a new look and feel. Also, you can now access the enrolment website through **Okta single sign on (SSO)**, if you already have an AECOM Benefits Service Centre account.

If you don't already have an AECOM Benefits Service Centre account or if you prefer to access the enrolment website with your Access ID and your account password, you can go to **AECOMBenefitsOnline.com**. You can find your Access ID on your Sun Life health card. Your Access ID is your Workday ID, which you can also find by logging on to Ecosystem (My Links/Apps drop down menu > Workday link > Profile page). If you still need help finding your Access ID after following these steps, submit a ticket via the Employee Centre (link on the Ecosystem main page).

4. What happens if I don't make any changes during Benefits Open Enrolment?

If you don't enrol by 11:59 p.m. Eastern Time on November 22, your current 2023 benefits will continue in 2024, and the spending account allocation will automatically be made to the HSA (and cannot be changed after November 22). Benefits Open Enrolment is a good time to review your benefit selections (and to review/update your beneficiary designations), but if you miss the opportunity, you will receive the default coverage as follows:

Benefit	2024 Default Coverage
Health Care (Medical and Dental)	You will continue to participate in your current health care module (including telehealth). If you live in Quebec and opted out of health and dental coverage, you will remain opted out.
Health/Personal Spending Account	The annual spending account contribution will default to the HSA.
Basic Life and AD&D Insurance	1x salary rounded to the next higher \$1,000 (if your salary amount is a multiple of \$1,000, your coverage amount will not be rounded up to the next \$1,000).
Optional Life Insurance	Same as you have today.
Business Travel Accident Insurance	4x salary rounded to the next higher \$1,000, if not already a multiple of \$1,000 (no enrolment needed).
Short-Term Disability Insurance	Same as you have today but at 2024 costs (which are less than the 2023 costs).
Long-Term Disability Insurance	Same as you have today.
Critical Illness Insurance	Same as you have today.
Voluntary Benefits (Home, Auto, Pet, and Identity Restoration Insurance)	You can enrol in these benefits at any time during the year. You will continue to participate in your current coverage elections.
Other Benefits (EAP, On-Demand Digital Mental Health Support, etc.)	Same as you have today, and you don't need to enrol in these benefits.

5. Why should I review and update my beneficiary information?

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 benefits if you pass away. 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 update your beneficiary designations for life and AD&D insurance on the AECOM Benefits Service Centre website. Learn more about [**updating your beneficiaries**](#).

6. What if I am a new hire?

If you join AECOM between November 22 and December 31, 2023, you must enrol twice:

- Within 31 days of hire, to choose your benefits for 2023. Coverage is retroactive to your hire date.
- Then, after you elect your 2023 benefits, you will immediately be prompted to choose your benefits for 2024 and will have one day to complete enrolment.

There will be an enrolment blackout period from December 21, 2023 – January 1, 2024. As a new hire, if you have not enrolled as of December 20, you will have the opportunity to enrol beginning January 2, 2024 for both 2023 and 2024 benefits.