AECOM

Take care of what matters most.

Choose your benefits for the year ahead.

2026 Benefits Open Enrolment is October 20 – November 7, 2025.

2026 Canada Benefits Guide

Welcome to Your Benefits Guide

At AECOM, we care deeply about what matters most — you, your family, and the life you're building both inside and outside of work. As part of our commitment to you, we are proud to offer a comprehensive benefits program designed to support your health, wellbeing, and future.

This Benefits Guide is your resource to understanding the wide range of programs and services available to support your wellbeing. Wellbeing is personal, and no two journeys look the same. We've shaped our benefits offerings and programs around four pillars that we believe are essential: supporting your physical health, strengthening your financial confidence, caring for your emotional wellbeing, and fostering your career growth. Each of these areas connect back to one simple idea: your wellbeing is our shared priority.

We encourage you to explore the options available and make the choices that best suit you and your family. As you review this guide, please don't hesitate to reach out with any questions. Visit **benefits.aecom.com**, your one-stop-shop for ALL things benefits, or contact the **AECOM Benefits Service Centre**.

With the right support, we believe you can find more balance, take on opportunities with clarity, and continue to grow with intention.

We support the whole you, in every part of life

Benefits Open Enrolment is October 20 – November 7.

Each year, you have the opportunity to review and make updates to your health care, life, AD&D, disability, critical illness and spending account benefits.

- If you don't make any changes, your current selections will roll over to 2026, except for your Personal Spending Account (PSA).
- Beginning January 1, 2026, AECOM will pay the full premium cost of Short-Term Disability (STD) coverage. There will be no biweekly premium deductions however, this does change how you are taxed if you make a claim. Please see page 12 for more information. If you're currently enrolled in Option 2 (75% income replacement), you'll be automatically defaulted to the 67% coverage level, which will be the only option available going forward. This change will not impact any claims that begin before January 1, 2026.
- Your costs for Long-Term Disability (LTD) coverage are decreasing by 20%. Coverage stops at age 65.
- There is a slight increase to the cost for Optional Accidental Death & Dismemberment (AD&D) insurance. AECOM will continue to pay for Basic AD&D.
- During 2026 Benefits Open Enrolment, you have a special one-time opportunity to choose optional life insurance without providing information about your health — up to $50,000 for yourself and $10,000 for your spouse.
- You must enrol if you want some or all of your spending account contributions deposited into your PSA; otherwise, it will automatically be deposited into your Health Spending Account (HSA).
- You cannot make changes to 2026 benefit selections after November 7, 2025, unless you have a qualifying life event during the year.
- To enrol, access the AECOM Benefits Service Centre enrolment website:
  - Go through **Microsoft Authenticator** (if you already have an AECOM Benefits Service Centre account) OR
  - Visit **aecombenefitsonline.com** and log in with your Access ID (Workday ID) and password. New hires must use this link to create an account first.

Once you've selected your benefits, they will remain in effect for a full year. After November 7, you cannot change your selection until the following Benefits Open Enrolment, unless you experience a qualifying life event (see page 6 for more details).

New to AECOM?

If you are hired between November 7 and December 31, 2025, you'll need to enrol in your AECOM benefits twice — once for 2025 and again for 2026. You will have one day to complete your 2026 enrolment.

The enrolment site is closed for any transactions December 10, 2025 – January 1, 2026. If you are hired during this time, you may enrol beginning January 2.

Follow the prompts at the AECOM Benefits Service Centre enrolment website to make sure you complete both enrolments.

Support when you need it

Your 24/7 First Stop for Information

Benefits Website

Visit benefit.aecom.com for everything you need to know about your AECOM benefits, including plan details, helpful checklists, carrier contact information and the latest news. No login is required, making it quick for you and your spouse/domestic partner to find what you need — on your phone, tablet or computer.

For Enrolment, Changes and Inquiries

AECOM Benefits Service Centre

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. The AECOM Benefits Service Centre enrolment website is also available 24/7 (except for site maintenance on Sundays before 1 p.m. Eastern Time):

- Go through Microsoft Authenticator (if you already have an AECOM Benefits Service Centre account).
- Or visit aecombenefitsonline.com and log in with your Access ID (Workday ID) and password.

For Managing and Using Your Benefits

Sun Life Financial

Sun Life Financial administers our medical and dental benefits, life insurance and spending account administration and manages our prescription drug pre-authorization process. Go to mysunlife.ca/aecom to submit and track claims, view your claims history, verify your maximums and limits and track your spending account balance.

Take action for 2026

Enrol between October 20 and November 7, 2025

Enrol in three simple steps:		
First do this . . .	**Then do this . . .**	**Finally, do this.**
Log in to the AECOM Benefits Service Centre website: • Through Microsoft Authenticator (if you already have an AECOM Benefits Service Centre account) • At aecombenefitsonline.com using your Access ID (Workday ID) and password that you have used previously to register your AECOM Benefits Service Centre account Not sure what your Access ID is? You can find it on your SunLife ID card and by logging into Workday and viewing your profile page. If you've never registered on the AECOM Benefits Service Centre website, go to the log in screen, click First Time User, enter your Access ID (Workday ID), and follow the registration steps.	Confirm your benefits coverage, dependent information and beneficiaries. Choose which dependents to cover and ensure their information is correct.	Choose your 2026 benefits and decide how to direct your annual spending account allowance to your HSA and/or PSA. You will see all your benefits options and their related costs. If you do not want to make changes, your current choices will continue in 2026 and your annual spending account allocation will be directed to your HSA. See page 6 for 2026 default coverage, including STD, LTD and Optional AD&D. **If you want to make changes, you must do so by 11:59 p.m. Eastern Time on November 7, 2025.**

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. You can also use the live chat feature for support.

Default coverage if you don't enrol by November 7, 2025

If you don't make your 2026 benefits selections during Benefits Open Enrolment, you will automatically receive default coverage as follows:

Benefit	2026 default coverage
Health care (medical and dental)	You will continue to participate in your current health care module at 2026 rates (which remain the same as 2025, as AECOM is covering the planned increase in cost). (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 not already a multiple of $1,000, but at 2026 rates. Coverage is reduced by 50% at age 65.
Optional life insurance	Same as you have today.
Optional AD&D insurance	Same as you have today at 2026 rates.
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	Coverage is 67% of your base salary, and premiums are now fully paid by AECOM.
Long-term disability insurance	Same as you have today but at reduced cost (coverage stops at age 65).
Critical illness insurance	Same as you have today.
Voluntary benefits (home, auto, pet, and identity restoration insurance)	Same as you have today (you can enrol in these benefits anytime during the year).
Other benefits (EAP, telehealth, expert medical advice and second opinions)	Continue in 2026. No enrolment needed.

Can I change my benefits during the year?

Your benefits choices can only be changed during the year if you have a life event, like:

- 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
- A change in your province of residence
- The death of a dependent

After a life event, you can increase or decrease your health coverage and change your LTD insurance option. You must make the change within 31 days of the event. If you miss that date, then you must wait until the next Benefits Open Enrolment to make changes. You can change optional life and AD&D insurance anytime during the year.

To make a life event change, go to the AECOM Benefits Service Centre website or contact the AECOM Benefits Service Centre at 833.411.5520.

Health care benefits

You have a choice of three health care modules, each providing different levels of medical and dental coverage. The chart on the next page provides more details about the coverage you'll receive under each module.

	Module A	Module B	Module C
What's covered	Basic medical coverage with a $1,000 per person per year deductible	Comprehensive care, including paramedical services	The same comprehensive care as Module B at a higher level of coinsurance for many services, a lower out-of-pocket limit, and other enhancements.
Dental and vision included	No	Yes	Yes
Coverage level	Basic	Standard	Enhanced
Your cost	$0 The company pays the full cost of coverage.	Employee Only: $17.04 Employee + 1: $34.44 Employee + 2: $45.68	Employee Only: $34.81 Employee + 1: $66.16 Employee + 2: $85.73

Three tips for picking coverage that fits your needs

1. **Determine what you spend on items like prescription drugs, paramedical services and dental care, and estimate your expenses for the year ahead.** You can access your claims history on the Sun Life website at mysunlife.ca/aecom. While some of your expenses may be the same from year to year, you may also have some upcoming "one-time" expenses. For example, you may need major dental work or your child may need braces. Only Modules B and C cover these expenses.

2. **Consider the cost of each module.** If you're debating between Modules B and C, determine whether it's worthwhile to pay a little extra through payroll deductions for the enhanced coverage included in Module C.

3. **Review all of your coverage options, including coverage under your spouse's benefits plan (if available).** If you have coverage under your spouse's plan, determine what kind of coverage the plan offers and at what price. You might consider electing Module A, which is fully paid for by AECOM. Module A has a $1,000 deductible with no dental or paramedical coverage. Learn more about coordinating with your spouse's benefits on page 9.

Health care benefits	Module A *AECOM pays the full cost of the plan*	Module B *You share the cost of the plan with AECOM*	Module C *You share the cost of the plan with AECOM*
Medical Plan			
Deductible (the amount you spend out of pocket before the plan pays)	$1,000 per person per year (does not apply to out-of-province/country emergency medical coverage, or travel assistance)	No deductible	No deductible
Prescription drugs (generic substitution required); up to $10,000 per lifetime for eligible fertility drugs	After the deductible has been met: • 100% reimbursement • $10 dispensing fee limit	• 80% reimbursement • $10 dispensing fee limit • $10,000 out-of-pocket limit per family per year	• 90% reimbursement • $10 dispensing fee limit • $10,000 out-of-pocket limit per family per year
Vision care	No coverage	80% reimbursement of eligible expenses (glasses, contact lenses, surgery) up to $250 per person every 24 months; 80% for contact lenses for the treatment of specific medical conditions up to $150 per person per lifetime	90% reimbursement of eligible expenses (glasses, contact lenses, surgery) up to $350 per person every 24 months; 90% for contact lenses for the treatment of specific medical conditions up to $150 per person per lifetime
Eye exams (if not covered under your provincial plan)	After deductible has been met: 100% reimbursement up to $85 per person every two years	80% reimbursement up to $85 per person every two years	90% reimbursement up to $85 per person every two years
Hearing aids	No coverage	80% reimbursement up to $450 per person every five years	90% reimbursement up to $550 per person every five years
Paramedical services*	No coverage	80% reimbursement up to $500 per practitioner per person per year except for mental health practitioners which is $1,000	90% reimbursement up to $700 per practitioner per person per year except for mental health practitioners which is $1,500
Orthotics	No coverage	80% reimbursement up to $400 per person every three years	90% reimbursement up to $400 per person every three years
Orthopedic shoes	No coverage	80% reimbursement up to $200 per person per year	90% reimbursement up to $200 per person per year
Hospital accommodation	After deductible has been met: • Semi-private room • 100% reimbursement	• Semi-private room • 100% reimbursement	• Semi-private room • 100% reimbursement
Medical supplies and ambulance services	After deductible has been met: 100% reimbursement	80% reimbursement	90% reimbursement
Out-of-province/country medical emergency	• 100% reimbursement for trips up to 180 days • $1,000,000 lifetime maximum	• 100% reimbursement for trips up to 180 days • $1,000,000 lifetime maximum	• 100% reimbursement for trips up to 180 days • $1,000,000 lifetime maximum
Dental Plan			
Basic (diagnostic, preventive, restorative, endodontics)	No coverage	80% reimbursement up to $2,000 per person per year for basic and major services combined	100% reimbursement up to $2,500 per person per year for basic and major services combined
Major (bridges, crowns, dentures, periodontics)	No coverage	50% reimbursement up to $2,000 per person per year for basic and major services combined	50% reimbursement up to $2,500 per person per year for basic and major services combined
Orthodontics (for children up to age 19)	No coverage	50% reimbursement up to $2,000 per person per lifetime	50% reimbursement up to $2,500 per person per lifetime
Recall exam frequency	No coverage	Nine months for adults and six months for children	Six months for children and adults
Spending Accounts			
Health or Personal Spending Account (money can be split between the two accounts)**	$175 per year (Employee + 1 or Employee + 2 or More) $150 per year (Employee Only)	$175 per year (Employee + 1 or Employee + 2 or More) $150 per year (Employee Only)	$175 per year (Employee + 1 or Employee + 2 or More) $150 per year (Employee Only)

* 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 be provincially licensed and registered.

** Funds directed to your Health Spending Account or Personal Spending Account cannot be moved once allocated. The spending account allocation is pro-rated for new hires based on hire date.

Prior authorization for certain 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.

See the **Prior Authorization Drug List and Forms**.

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 up to 100% of your eligible expenses reimbursed without using your HSA. To do this, you each enrol as dependents in the other's benefits plan, along with your dependent children. Here's how it works:

Let's say you select AECOM's Module B and during the year, you have a $100 prescription*.	
80% is covered by Module B	**20% is submitted to your spouse's plan**
The plan pays $80, so your out-of-pocket cost is $20.	Your spouse's plan covers up to $20 of the outstanding amount and your final out-of-pocket cost may be $0.

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

If you cover dependent children, send the claim 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** for coordination of benefits guidelines and more examples.

Supplemental health care benefits

If you're enrolled in one of the health care modules through Sun Life, you and any dependents you cover have access to additional support, tools and resources. Visit benefitsataecom.com for more details.

Telehealth

Telehealth services through Lumino Health Virtual Care, provided by Dialogue connect you to care from the comfort of your home:

- Chat with a nurse or doctor through secure video, at no cost to you
- Renew prescriptions
- Speak with mental health specialists
- Consult with other health care professionals (e.g., nutritionists and psychologists) for a fee (any additional fees are communicated up front and can be paid through the app)

Expert medical advice and second opinions

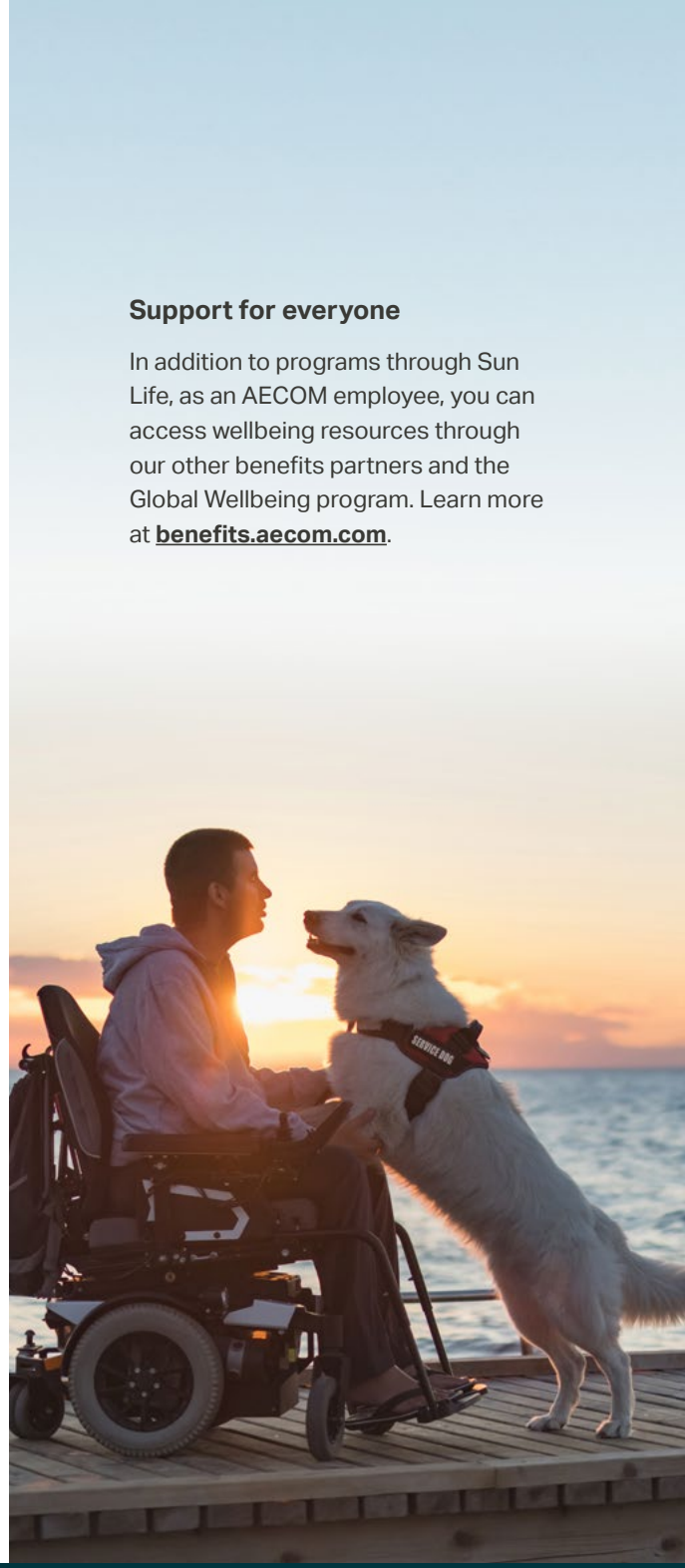
If you're facing a serious diagnosis, get expert medical advice and second opinions from some of the country's leading medical providers through Teladoc Medical Experts. This benefit is offered at no cost to you.

Wellbeing resources

The AECOM Sun Life health plans give you access to information on a variety of topics to help you be well, including fitness, nutrition, weight management, mental health, quitting tobacco, pregnancy, preventive care, conditions such as heart disease and diabetes, and more.

Support for everyone

In addition to programs through Sun Life, as an AECOM employee, you can access wellbeing resources through our other benefits partners and the Global Wellbeing program. Learn more at benefits.aecom.com.



Spending accounts

No matter which health care module you choose, AECOM will contribute to a spending account that you can use to pay for health and wellbeing expenses for yourself and your dependents.

You choose where you would like to direct the money:

- Your Health Spending Account (HSA)
- Your Personal Spending Account (PSA)
- Split between your HSA and PSA

Your coverage level	AECOM's annual contribution to your spending account*
Employee Only	$150
Employee + 1	$175
Employee + 2 or More coverage	$175

**Amount is the total contribution for the employee and all covered dependents (not per dependent). Amount is pro-rated for new hires, based on their new hire date.*

If you'd like your money deposited to your PSA, you must enrol each year. Otherwise, it will automatically be contributed to your HSA and cannot be changed after Benefits Open Enrolment.

Any unused balance in your HSA or PSA at the end of one year will automatically carry over to the next year. You must use the carry-over amount by December 31 of the second year or you will lose it. Claims must be submitted to Sun Life no later than 90 days after the end of the benefit year during which you incur the eligible expense or 90 days after the end of your HSA or PSA coverage, whichever is earlier.

	Health Spending Account	Personal Spending Account
Use your funds	Pay for health and dental expenses not covered under your provincial health plan, your AECOM benefits plan or your spouse's benefits plan.	Pay for eligible expenses for you and any of your dependents covered under your health care plan.
Eligible expenses	• Your share of the cost to belong to Module B or C, or the premiums your spouse pays for his or her medical or dental plans • Pharmacy dispensing fees above $10 • Coinsurance payments • Expenses in excess of annual benefit maximums • Expenses for grandchildren, parents and other relatives who live in your household and are financially dependent on you for support as defined by the Canada Revenue Agency (CRA)	• Fitness services and equipment • Health products and services • Education and personal development • Green living • Work-life balance • Safety initiatives • Professional services • Insurance premiums • Financial contributions
Tax implications	HSA allocations are not a taxable benefit, except in Quebec.	Claims paid using the PSA are taxable as income.
View a full list of eligible expenses	CRA website	Eligible expenses for Sun Life's Personal Spending Account

Learn more about the HSA and PSA at benefits.aecom.com.

Disability, Life, AD&D

Disability insurance

Disability insurance provides financial support if you become ill or injured and unable to work for an extended period of time. You will receive a percentage of your income, as long as you qualify for disability leave under the AECOM plans. Short-term disability (STD) insurance and long-term disability (LTD) insurance are both required for all AECOM employees.

Short-term disability plan

If you've been ill or injured for five consecutive business days and are unable to perform your normal work, you may qualify for STD benefits, which replace 67% of your base pay, for up to 16 weeks (after an elimination period of five business days). Now that AECOM pays the premium for Short-Term Disability, the money you receive if you make a claim will be taxed as income in alignment with CRA requirements.

Long-term disability plan

If you are still unable to work after 17 weeks of disability, you may qualify for LTD benefits. Your LTD benefits continue for as long as you are totally disabled (up to age 65) and under the care of a medical doctor. There are two LTD options to choose from:

- **Option 1** — Basic coverage paid according to the formula above
- **Option 2** — The same basic coverage as Option 1 with an up to 3% annual cost-of-living adjustment (the benefit is adjusted annually by the change in the Consumer Price Index, to a maximum annual increase of 3%)

Your cost for each option is based on your base annual earnings. You can find your personal costs at the AECOM Benefits Service Centre website.

LTD benefit formula

70% of the first $2,000 of your monthly pre-disability base pay + **55% of the next $1,500 of your monthly pre-disability base pay** + **45% of the balance of your base pay, up to a maximum monthly benefit of $12,000**

Maximize your LTD benefits based on your age

LTD benefits end when you no longer meet the definition of disability, when you recover or when you reach age 65.

If you are close to age 65, the annual cost-of-living adjustments, also known as inflation protection, may not be beneficial to you. However, if you are younger, and could potentially receive disability benefits for many years, inflation protection is a valuable feature.

Life and AD&D insurance

Basic life insurance

AECOM automatically provides you with company-paid life and Accidental Death & Dismemberment (AD&D) winsurance equal to one times your annual salary. Coverage reduces by 50% at age 65 and terminates when you retire.

Optional life insurance

You can buy additional optional life and AD&D insurance for yourself and your family.

The cost for you and your spouse is based on age, gender, and smoker status. The cost for children is a flat amount no matter how many children you cover. You can find costs on the AECOM Benefits Service Centre website.

Optional life coverage amounts	
If you're covering…	**You can purchase…**
Yourself	Units of $10,000 to a maximum of $750,000, subject to evidence of insurability*
Your spouse	Units of $10,000 to a maximum of $500,000, subject to evidence of insurability*
Your child(ren)	Units of $5,000 to a maximum of $25,000

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

When optional coverage ends

- **Employee:** Coverage ends when you retire or reach age 70
- **Spouse**: Coverage ends when you retire or reach age 70 or when your spouse reaches age 70, whichever happens first
- **Child:** Coverage ends when you retire or reach age 70, whichever happens first

Considering optional life insurance?

Here are a few questions to ask yourself when deciding how much coverage to purchase:

- How much money would your family need if you, your spouse or your child were to die?
- Are there alternate sources of income that your family could rely on if you or your spouse died?
- Do you have significant long-term expenses in your family's future, like a mortgage or school tuition?
- Do you have funds to cover the cost of 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?

Use the life insurance calculator at **mysunlife.ca/aecom** to determine how much life insurance coverage you might need.

Life and AD&D insurance *(continued)*

Basic AD&D insurance

AECOM automatically provides you with company-paid AD&D insurance equal to one times your annual salary. Coverage reduces by 50% at age 65 and terminates when you retire.

Optional AD&D insurance

You can buy optional AD&D insurance for yourself, your spouse and your child(ren). The cost of AD&D insurance is based on the level of coverage you choose. You can find costs on the AECOM Benefits Service Centre website. You pay for this coverage through regular payroll deductions.

Optional AD&D coverage amounts	
If you're covering…	**You can purchase…**
Yourself	Units of $10,000 to a maximum of $500,000
Your spouse	Units of $10,000 to a maximum of $500,000 or the amount of the employee coverage, whichever is lower
Your child(ren)	Units of $5,000 to a maximum of $100,000

When optional coverage ends

- **Employee**: Coverage ends when you retire or reach age 70
- **Spouse**: Coverage ends when you retire or reach age 70 or when your spouse reaches age 70, whichever happens first
- **Child**: Coverage ends when you retire or reach age 70, whichever happens first

How AD&D insurance works

AD&D pays a lump-sum, tax-free benefit if you die or are seriously injured as a result of an accident. It applies around the clock, not just while you're at work.

- If you die, 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.

Considering optional AD&D?

When deciding how much coverage to elect, consider the following:

- Costs you may need to cover if you or a family member is seriously injured, including things like renovating your home or car for accommodations.
- How much life insurance coverage you have — and whether you need AD&D coverage in addition to that amount.

Protect your loved ones by updating your beneficiaries

Designating your beneficiaries for your Life and AD&D insurance will help you ensure the appropriate people receive a benefit in the event of your death. It's a good idea to check and make any updates to your beneficiaries annually. Learn more at benefits.aecom.com.

Voluntary benefits

You can elect home, auto, pet and identity restoration coverage at reduced rates. These voluntary benefits are administered by Marsh, and you can enrol in them anytime during the year.

Home and auto insurance

Get broad coverage at low group rates. Program features include:

- Preferred group discounted rates
- Monthly payment plan with no service fees
- 24-hour emergency claims service
- Optional accident forgiveness

Get an online quote today or call **877.476.6727** to review your insurance with a Marsh broker.

Pet insurance

Through Petsecure, you'll have access to coverage for unexpected pet illnesses and accidents at discounted rates. Call 888.920.7176 for more information or visit petsecure.com/marshcanada.

Identity restoration

Trisura offers identity restoration insurance services and support, including:

- A Personal Risk Assessment Survey designed to identify areas where your personal identity information is vulnerable and recommend corrective measures to help protect you from identity theft
- Education and awareness services you can access anytime to help protect you against the crime of identity theft
- Assistance in the event that your identity is stolen.

The cost for coverage is $30 per year. For more information and to enrol, visit shop.marsh.ca.

Critical illness insurance

Critical illness insurance provides a tax-free lump-sum cash payment if you or your spouse is diagnosed for the first time with a covered critical illness while the insurance is active and meet certain criteria. You decide how to use the financial benefit — you can use it for things like medical expenses, nursing or childcare expenses, groceries, and even to make modifications to your home or vehicle. The insurance covers 40 different conditions, including heart attack, cancer and stroke.

You can elect coverage for you and your spouse, as detailed below:

You	Units of $5,000 to a maximum of $550,000 (evidence of insurability is required for amounts over $60,000 or any amounts elected in the future)
Your spouse	Units of $5,000 to a maximum of $550,000 (evidence of insurability is required for amounts over $40,000 or any amounts elected in the future)

You pay 100% of the cost of coverage through regular payroll deductions. Your cost depends on the level of coverage you choose and your age, gender and smoker status. Coverage is available up to age 70 and is subject to a pre-existing condition limitation.

Other benefits

These programs are offered at the discretion of the company and may vary by business group. You'll find more information about these and all your AECOM benefits at benefits.aecom.com.

Holidays and Flexible Time Off (FTO)

Take time away to celebrate holidays with loved ones, get rest and renewal and take care of yourself and others with leaves of absence.

Retirement and Savings Plan

AECOM offers a Retirement and Savings Plan, administered by Sun Life Financial, to help you save for the future. The plan includes:

- Defined Contribution Pension Plan
  AECOM contributes 2% of your base annual earnings, whether or not you contribute. Employees 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** Tax-Free Savings Account (TFSA)
  Employee contributions only, up to maximum allowed by the Income Tax Act (Canada).

Employee Stock Purchase Plan (ESPP)

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

On-Demand Mental Health Support

This resource through Koa Care 360 uses computerized cognitive behavioral therapy to help you build resilience, improve your sleep, manage your health and cope with your emotions.

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. You don't need to enrol — your coverage is automatic, and AECOM pays the full cost of this benefit.

Other benefits *(continued)*

GuidanceResources 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. The EAP is available 24 hours, seven days a week by calling ComPsych at 800.497.9096 (English) or 877.616.0509 (French) or visiting **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.

Canada Fitness Discounts Program

The **Canada Fitness Discounts Program** provides you and your family with the resources and support to maintain a healthy lifestyle. If you live in Quebec, you can access discounted memberships with World Gym. In all other provinces, the program is offered through GoodLife Fitness.

Kudos

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.

Training Activity Assistance and First-Time Licensure

AECOM's **Training Activity Assistance** and **First Time Licensure** programs help you further your career by enhancing your job-related skills and expertise.

For more information

For additional information about your AECOM benefits, including contact information, please visit **benefits.aecom.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.

This benefits guide provides brief descriptions of the coverage available. Full details of the coverage, including limitations, exclusions, and termination provisions, are described in the respective policies.

While every effort has been made to provide the essential information in a clear and accurate way, a guide such as this cannot cover everything. If a situation is not covered or if there is a misunderstanding about what this material means, the terms and conditions of official documents and insurance contracts determine your rights. The benefits described in this guide are effective only if you are eligible for coverage, become covered and remain covered according to the provisions of the plans. AECOM reserves the right to amend, modify, terminate, or discontinue any or all of the plans described in this guide at any time.

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