AECOM

Care for what matters most.

Choose your benefits for the year ahead.

2026 Benefits Guide for Canada Expatriates on International Assignment (excluding U.S.)

2026 Benefits Open Enrolment: October 20 – November 7

We support the whole you, in every part of life

We believe you thrive when you're supported in every area of life — no matter where you are in the world.

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 **benefits.aecom.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).

The information contained in this guide applies to Canada-based employees working on an expatriate assignment anywhere in the world, except the coverage in the U.S. is limited to emergency services only.

No physical ID card needed

*You don't need a physical ID card to access your Cigna Global Health Plan benefits, so you won't receive an ID card in the mail. Instead, you can access a digital ID card, file claims and speak with a customer service representative with the Cigna Envoy app. Some **countries** issue additional country-specific cards. Those cards will be sent to you at your home address of record.*

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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	• You are eligible for the Cigna Global Health Plan, which provides international medical coverage for you and your family (assuming your family is going with you). • You can access your digital ID card using the Cigna Envoy app. • 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.	• Once you access your digital ID card, register at **CignaEnvoy.com**. See details on the following page. • If you want to keep or discontinue 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)	• In addition to the Global EAP offered by ComPsych, you also have access to Employee Assistance Services through Cigna Global.	• 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.

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

International Employee Assistance Program (IEAP)

The Cigna Global Health Plan coverage through AECOM includes an IEAP that you can reach directly by calling one of these toll-free numbers: 888.851.7032 or 877.857.2952. There is also a reverse charge access number of +44 208.987.6230. These phone lines provide immediate access to confidential services for behavioral health concerns. Services include triage via telephone for crisis intervention and referrals to community support for ongoing needs. Coverage is available for referrals for up to 6 face-to-face sessions with a licensed behavioral professional where available. Currently, face-to-face options are available in 160 countries (subject to provider preference).

Global Evacuation Plan

The Cigna Global Health Plan includes evacuation for emergency medical scenarios. Approved services are covered at 100% with no deductible. In a case where the employee will remain hospitalized away from home for more than 7 days, the plan also includes round-trip airfare for one family member to travel to the employee. Airfare for dependent children to return to their country of residence due to medical situations is also covered at 100% for approved services. The evacuation services can be reached toll-free at 800.441.2668.

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	• Basic Life: 1x your base annual earnings (coverage reduces by 50% at age 65 and terminates when you retire) • Basic AD&D: 1x your base annual earnings (coverage reduces by 50% at age 65 and terminates when you retire) • Supplemental Life and AD&D: — **Employee:** Units of $10,000 up to a maximum of $750,000 for life and AD&D insurance (coverage ends when you retire or reach age 70) — **Spouse:** Units of $10,000 up to a maximum of $500,000 for life and AD&D insurance (coverage ends when the employee retires or reaches age 70 or when the spouse reaches age 70, whichever happens first) — **Children:** Units of $5,000 up to a maximum of $25,000 for life and AD&D insurance (coverage ends when the employee retires or reaches age 70, whichever happens first)	• 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 on the AECOM Benefits Service Centre website. You may need to provide evidence of insurability for yourself and your spouse. • Review your beneficiary designation information and make updates on the **AECOM Benefits Service Centre** website.
Short-Term Disability (STD) Insurance	• Mandatory for all employees • (Effective January 1, 2026) AECOM pays the full premium cost of STD coverage. There is no bi-weekly payroll deduction; however, the money you receive if you make a claim on or after January 1, 2026 will be taxed as income in alignment with CRA requirements. • 67% of your base weekly earnings for up to 16 weeks (after an elimination period of five business days)	• N/A
Long-Term Disability (LTD) Insurance	• LTD insurance is mandatory for all employees (coverage ends at age 65). • You have a choice of two levels of LTD coverage: — Basic LTD (option 1) — Enhanced LTD with cost-of-living adjustment (COLA) (option 2)	• Review your current LTD coverage on the AECOM Benefits Service Centre website. • You can change your coverage during Benefits Open Enrolment.

To access the AECOM Benefits Service Centre 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.

Life, AD&D and disability insurance *(continued)*

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

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 Canada. Contact the insurance company for details.

Benefit	How to learn more or enrol
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 enrol 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	• 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 *Income Tax Act* (Canada).	• 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)	• You can purchase AECOM stock at a 12% discount from the fair market value. • You can contribute from 1% to 10% of eligible compensation.	• Enrol anytime at **benefits.ml.com** or by calling Merrill Lynch at 877.637.4226 (609.818.8894 outside the U.S.).

Protect your loved ones by updating your beneficiaries

Protect your financial wellbeing 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. Review and update your beneficiary information to make sure it 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.

To review and update your beneficiary(ies), go here:

- *Life and AD&D:* ***aecombenefitsonline.com***
- *DCPP, RRSP and/or TFSA:* ***Sun Life***
- *ESPP:* ***benefits.ml.com***

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
Time Away	• **Flexible time off (FTO)** • Company-paid statutory holidays based on rules in your work location	• No action needed.
Employee Assistance Program (EAP)	• 24/7 confidential counselling • Financial information and resources • Legal support • Work-life resources • Online resources	• 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	• 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	• You don't need to enrol – coverage is automatic.
Crisis24	• 24/7 travel, security and medical assistance (including medical evacuation) when you travel on AECOM business.	• You don't need to enrol — coverage is automatic. • Reach Crisis24 at 213.325.6526. • **crisis24horizon.com/aecom/login**
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.	• Access anytime, at no cost to you, at **benefits.aecom.com/employee-assistance-program-eap-and-koa-care-360**
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.	• Access anytime, at no cost to you, at **benefits.aecom.com/kudos-service-awards-and-social-recognition**
Wellbeing at AECOM	• AECOM's Sun Life health plan includes wellbeing resources and programs, and AECOM offers additional wellbeing resources through our other benefits partners and our Global Wellbeing program.	• Access the Global Wellbeing site anytime, at no cost to you, at **benefits.aecom.com**

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

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.