

2026 Benefits Open Enrolment

October 20 – November 7, 2025

Frequently
Asked
Questions

1. What is new in the Canada benefits program for 2026?

Most of our current benefits and plan designs will continue next year, with the exception of a change to Short-Term Disability (STD) benefits.

Beginning January 1, 2026, AECOM will pay the full premium cost of STD coverage. There will be no payroll deduction for STD premiums going forward; however, this does change how you are taxed if you make a claim starting on or after January 1, 2026. 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%. 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 the 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.

All other benefits continue at the same costs and coverage — including \$0 employee contributions for Health Care Module A.

	2026 Biweekly Employee Contributions for the Health Care Modules		
	Module A	Module B	Module C
Employee Only	\$0	\$17.04	\$34.81
Employee + 1	\$0	\$34.44	\$66.16
Employee + 2 or more	\$0	\$45.68	\$85.73

You can find all your 2026 costs when you enrol online, starting October 20.

2. How do I enrol?

You will enrol through the AECOM Benefits Service Centre enrolment website. You can access the enrolment website through [Microsoft Authenticator](#) 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 (Workday ID) and your account password, you can go to [AECOMBenefitsOnline.com](#). You can find your Access ID on your Sun Life health card.

3. 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 7, your current 2025 benefits will continue in 2026, and the spending account allocation will automatically be made to the Health Spending Account (HSA) (and cannot be changed after November 7).

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	2026 Default Coverage
Health Care (Medical and Dental)	<p>You will continue to participate in your current health care module (including telehealth) at 2026 rates, which remain the same as 2025, as AECOM is covering the planned increase in cost.</p> <p>If you live in Quebec and opted out of health and dental coverage, you will remain opted out.</p>
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). 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)	<p>You can enrol in these benefits at any time during the year.</p> <p>You will continue to participate in your current coverage elections.</p>
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.

4. 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](#).

5. What do I need to do as a new hire?

If you join AECOM between November 7 and December 31, 2025, you must enrol twice:

- Within 31 days of hire, to choose your benefits for 2025. Coverage is retroactive to your hire date.
- Then, after you elect your 2025 benefits, you will immediately be prompted to choose your benefits for 2026 and will have one day to complete enrolment.

There will be an enrolment blackout period from December 10, 2025 – January 1, 2026. As a new hire, if you have not enrolled as of December 10, you will have the opportunity to enrol beginning January 2, 2026, for both 2025 and 2026 benefits.

6. How will the changes to the STD plan change how my benefits work?

Starting January 1, 2026, AECOM will pay the full cost of STD coverage for all employees, whether active or on an approved leave that is eligible for STD coverage. This means you'll no longer pay STD premiums out of your paycheck.

With this change, STD coverage will be standardized at 67% of your base salary. If you go on an approved STD leave after January 1, 2026, the benefits you receive will be considered taxable income, in line with CRA guidelines. You'll need to report any benefits you receive when you file your taxes. Sun Life will provide a T4A slip to help with this.

7. I'm already on an approved STD leave. Will my coverage level change in 2026?

If your disability claim begins before January 1, 2026, you will continue to receive benefits at the coverage level you elected (67% or 75%) for the duration of your current claim. The new 67% standard only applies to new claims starting on or after January 1, 2026.

8. Do I have to report STD benefits on my taxes?

If your disability benefits claim starts before January 1, 2026, you will not pay taxes on the benefits you receive from Sun Life even if you continue to receive disability benefits in 2026.

If your claim starts on or after January 1, 2026, you will receive a T4A slip from Sun Life in February 2027 and will need to report the amount as Other Employment Income (Line 10400) when you file your personal tax return.