

# Benefits at a Glance

Group Name: AECOM  
Group Number: 731287  
Class: Full-Time Employees



Your Open Enrollment dates are: October 20, 2025 - November 7, 2025

## Your benefits go beyond the basics

Along with essentials like medical insurance, you have the opportunity to enroll in additional benefits available through your employer.

## Explore now, and be ready for enrollment

### Insurance



#### Accident Insurance<sup>1</sup>

An accidental injury—like a broken bone, concussion or deep cut with stitches—may affect your daily plans, but what if you could lessen the financial impact? Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. Get a benefit payment to spend on out-of-pocket expenses such as gas, utilities, or anything you'd like.



#### Critical Illness<sup>1</sup>

Getting life back on track after a stroke, heart attack, or other covered illness can be challenging enough. Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered disease or condition on or after your coverage effective date. Get coverage that can help with everyday out-of-pocket costs.



#### Hospital Indemnity Insurance<sup>1</sup>

Get a fixed daily payment if you have a covered stay in a hospital<sup>2</sup>, and use it for any out-of-pocket expense you'd like. Childcare, groceries, help around the house—it's up to you.

<sup>1</sup> This is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

<sup>2</sup> The definition of "hospital" does not include an institution or any part of an institution used as: a hospice unit, including any bed designated as a hospice or swing bed; a convalescent home; a rest or nursing facility; a free-standing surgical center; an extended care facility; a skilled nursing facility; or a facility primarily affording custodial, educational care, or care for the aged; or care or treatment for persons suffering from mental diseases or disorders or drug or alcohol addiction. "Critical care unit" and "rehabilitation facility" are also defined in the certificate.

## What's included with your insurance coverage?



### Wellness Benefit

If you are enrolled in Accident, Critical Illness, and Hospital Indemnity Insurance, the Wellness Benefit pays an annual benefit of for completing a covered health screening.

Accident: \$50 for employees, \$50 for spouses\*, \$50 per child, with no annual maximum.

Critical Illness: \$75 for employees, \$75 for spouses\*, \$75 per child, with no annual maximum.

Hospital Indemnity: \$50 for employees, \$50 for spouses\*, \$50 per child, with no annual maximum.



### Take your coverage with you

You have the option to keep your Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance coverage by paying premiums directly to the insurer even if you leave your employer.



### Simple, Streamlined Claims

Visit [voya.com/claims](http://voya.com/claims) and follow these steps:

1. Answer a few questions
2. Submit the required forms
3. Check the status of your claim online or by phone, anytime.



### Flexibility

Your benefit payments go directly to you or your beneficiary (depending on the type of coverage) and can be used however you'd like. Spend them on medical or non-medical out-of-pocket expenses, whatever you choose.

See the product brochure, certificate of coverage and any applicable riders for complete provisions, exclusions and limitations.

\* Definition of "spouse" also includes domestic partners as defined by the Employer.

## Non-Insurance Products

The following services are not insurance and may be discontinued at the request of your employer.



### **Voya Travel Assistance with your Accident Insurance**

Offers you and your dependents services when traveling 100 miles or more from home, including: medical assistance services, emergency medical transport services, travel assistance services such as pre-trip and cultural information, security services and accessible technology.

Voya Travel Assistance services are provided by International Medical Group, Inc., Indianapolis, IN.

## Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (877) 236-7564
- Visit <https://presents.voya.com/EBRC/AECOM>

**Don't miss this opportunity to enroll in these options for the coming year.  
More information about how to enroll will be provided by your employer.**

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Accident Insurance Policy Form #RL-ACC3-POL-16; Critical Illness Insurance Policy Form #RL-CI4-POL-16; Hospital Confinement Indemnity Insurance Policy Form #RL-HI2-POL-18. Form numbers, provisions and availability may vary by state and your employer's plan.