



Rates and benefit reductions for life and AD&D insurance

To protect you and your family, AECOM offers basic life and accidental death and dismemberment (AD&D) insurance through The Hartford at no cost to you. If you want more coverage, you can purchase supplemental life and AD&D insurance for yourself, your spouse/domestic partner and your child(ren).

Supplemental life insurance rates increase as you get older.

Your cost to purchase supplemental life insurance is based on age and how much coverage you buy. When you have this coverage, your rates will automatically increase as you or your spouse/domestic partner enters a new age bracket. The AECOM Benefits Service Center will notify you of the increase one month before your or your spouse's/domestic partner's birthday. Your payroll contributions will increase automatically the month following that birthday.

Monthly rates for supplemental life insurance (per \$1,000 of coverage)		
Age	For You	For Your Spouse/Domestic Partner
< 25	\$0.045	\$0.041
25-29	\$0.046	\$0.042
30-34	\$0.048	\$0.044
35-39	\$0.059	\$0.055
40-44	\$0.082	\$0.076
45-49	\$0.122	\$0.114
50-54	\$0.195	\$0.181
55-59	\$0.329	\$0.305
60-64	\$0.427	\$0.397
65-69	\$0.574	\$0.533
70+	\$1.095	\$1.016

Child supplemental life insurance and optional AD&D insurance for you and your family are based on fixed rates.

- The monthly cost for **child supplemental life insurance** is \$1.16 for \$10,000 of coverage and covers all of your children.
- The monthly rates for **supplemental AD&D insurance** (per \$1,000 of coverage) are \$0.021 for you and \$0.025 for your family.

Life and AD&D insurance decreases at age 65 and age 70.

The original amount of your basic and supplemental life and AD&D insurance benefit will reduce by 35% when you turn 65. At age 70, the original benefit will reduce by 50%. All reduced amounts are rounded to the next higher \$1,000 if not already a multiple of \$1,000.

Electing or changing your coverage.

You can purchase supplemental coverage for yourself and your family at any time. However, evidence of insurability (EOI) may be required if you enroll after the initial eligibility period. You can decrease or cancel your supplemental insurance at any time.

If you need assistance, please call the **AECOM Benefits Service Center** at **844.779.9567** (+ 1 312.843.5091 outside the U.S.).