



AECOM Open Enrollment: Introducing an Active Health Exchange

2020 Hermes Awards

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Summary

Effective January 1, 2019, in an unprecedented move, AECOM moved more than 30,000 U.S. employees onto Aon's Active Health Exchange. The move from self-funded benefits to an exchange presented a significant savings for AECOM but also a substantial change for employees: They went from approximately five medical/dental plan options to nearly 40 options in some regions, all with different health care providers than they currently had and varying costs. AECOM had been making significant changes to its benefits program for several years, none of which were perceived as positive by employees. As a result, they knew the knee-jerk reaction from employees would be negative when they heard about the move to Aon's Active Health Exchange. In addition, choosing health care benefits can be confusing even with a handful of choices; so, while more choice can be a positive, it can also be overwhelming and frustrating. As a result, it was crucial to launch a robust, creative communications campaign to address AECOM's reason for the change, reduce fear and confusion, help employees navigate the increased choice and variety to choose the best options for them, and maintain high employee morale.





Leader Communications

AECOM knew that to have a successful Open Enrollment, they needed the buy-in and support of leaders across the U.S.

Leader Guide and FAQs

2019 U.S. Benefits Open Enrollment

Resource Guide for AECOM Leaders

Employees look to you for information, guidance and help when faced with change and when making important decisions. We're providing you with this guide to ensure you're informed about the upcoming benefits changes and prepared when employees come to you with questions.

We don't expect you to know all the details of our benefits program. If employees have questions about their 2019 benefits, please direct them to [AECOMbenefits.com](https://aecombenefits.com) and the **AECOM Benefits Service Center** at 844.779.9567.

Thank you for your assistance and support.

Benefits Open Enrollment is October 29 – November 16, 2018.

- Talking Points
- Communications Calendar/ Resources
- FAQs
- 2019 What's Changing Guide
- 2019 Benefits Guide

Main Guide 10/18

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Talking points for 2019 changes

For most U.S. employees:

- Many employees have asked for **more choice and flexibility in selecting their health care coverage**, so we are embracing a new approach.
 - You will have a **new selection of medical, dental and vision plans**, available through a **variety of insurance companies** and at **different price points**, giving you more flexibility to choose coverage based on what's most important to you and your family.
- Anthem has opted not to participate as one of the medical carriers, but **more than 96% of the Anthem providers are in the networks that will be available to you**, so chances are very good that you can continue to use your current provider(s).
- Due to restrictions under this approach, **AECOM can no longer make contributions to a Health Savings Account (HSA)**. We have factored the amount AECOM was contributing to our employees' HSAs into the amount AECOM will contribute toward employees' medical coverage in 2019.
- We are introducing **Help Me Choose**, a **tool that makes it easy** to select your health plan options.
- You will **see the full plan cost, AECOM's contribution and your contribution** when you make your elections.
- Long-term disability (LTD) rates will increase.
- To bring you competitive rates and new features, we are **offering enhanced voluntary benefits**.
- You'll have **two new voluntary benefits** to help you save money — international vacation medical insurance and bill negotiation services — that can be used anytime you need them.
- Wellness at AECOM, wellness discounts and the working spouse surcharge** (for spouses and domestic partners) will continue.
- Starting in early October, you can learn about your 2019 benefits at [AECOMbenefits.com](https://aecombenefits.com).
- Because there are all new health care options and other changes, **everyone MUST enroll October 29 - November 16 to have coverage in 2019**.

For most employees whose benefits may differ due to a union plan, collective bargaining agreement or other contract:

- Current benefits will continue next year.
- CVS Caremark will replace Express Scripts (ES) as the prescription drug administrator in the Anthem medical plan options.
- LiveHealth Online, Anthem's telemedicine service, will replace MDLIVE for Anthem plan participants (\$49/visit).
- Long-term disability (LTD) rates will increase.
- No need to enroll except to update elections or contribute to an HSA or FSA. It's a good idea to review your benefits elections every year to ensure they continue to provide the coverage you and your family need.

For Puerto Rico employees:

- Current benefits will continue next year.
- Long-term disability (LTD) rates will increase.
- No need to enroll except to update elections or contribute to an FSA. It's a good idea to review your benefits elections every year to ensure they continue to provide the coverage you and your family need.

For all employees:

To make it easier and more convenient for you to manage your accounts and focus more holistically on your financial well-being, we are moving Health Savings Account (HSA) and Flexible Spending Account (FSA) administration to Bank of America Merrill Lynch (BAML), our current retirement and equity plans administrator.

2 If you or your employees have questions about benefits eligibility, please contact your Human Resources team member.

Print

2019 Benefits Open Enrollment

Frequently Asked Questions

If you have a specific question, see if it's in the list below and click on the link to be taken to the page where you can find that FAQ.

Everyone must make new benefits elections	3	Your costs	6
• Why do I have to make new benefits elections for 2019?	3	• How many plans can I compare at once?	6
• What happens if I don't make new elections?	3	• How will my 2019 health care costs compare to my current health care costs?	6
• How do I make my elections?	3	• When and where can I see my 2019 costs?	6
• Why can't I make my elections by phone?	3	• What is the amount of the 2019 wellness discount?	7
• When I'm making my elections online, can I save my choices and come back later to finish the enrollment process?	3	• Will my paycheck deductions for the cost of health care coverage continue to be made pre-tax?	7
• I'm a new employee. Will my new hire benefits elections continue in 2019?	4	• Will I receive a credit if I waive AECOM medical coverage?	7
• Do I have to verify my dependent's eligibility for 2019 benefits?	4	Your medical plan options	7
• Do I have to choose the same medical plan design level (e.g., Bronze, Silver, Gold, Platinum) or the same insurance carrier for my medical, dental and vision coverage?	4	• What types of medical options will be available?	7
Tools to help you choose	4	• What types of coverage will be available?	7
• How do I access Help Me Choose?	4	• Will I be able to keep my current Anthem doctor(s)?	7
• How can the Help Me Choose tool help me?	4	• Which medical insurance carriers can I choose from?	7
• What questions does Help Me Choose ask to determine my medical plan needs and preferences?	5	• How can I check an insurance carrier's network?	7
• Will my information be shared with anyone?	5	• What are the actual plan/network names?	8
• Does the information I share have any impact on the costs of the plan options available to me?	5	• How should I identify myself when I call the carriers?	8
• Why does the Help Me Choose tool ask me if I want to share my answers with the medical plan carrier I choose?	5	• How will I know if any regional insurance carriers will be available to me?	8
• Do I have to share my answers?	5	• I live in California. How are my medical options different?	8
• When I review and compare my medical plan options, can I model different scenarios for who I want to include in my coverage?	5	• I live in Hawaii. How are my medical options different?	8
• Do I have to answer the Help Me Choose questions?	5	• I am on an international assignment. How do the new medical plan options impact me?	8
• Are there any other tools available to help me choose my health care plans?	5	• How many plans can I compare at once?	8
• How can I learn more about the insurance carriers?	6	• I'm a part-time, variable or temporary/seasonal employee. What health plan benefits are available to me?	8

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Continued ➔





HR and People Manager Communications

It was important for Human Resources to be completely up-to-speed on our efforts, so they could answer questions and help spread the word about the exchange.

Presentations



2019 Benefits Open Enrollment Communications

Early October	Mid October	Late October	Early November	Mid November
Leader Guide with Talking Points, FAQs	Benefits Days (virtual and onsite)			
	Open Enrollment October 29-November 16			
HR Informs		Open Enrollment Launch E-card and Text	HR Informs	Open Enrollment Reminder E-card and Text
AECOMbenefits.com (with robust information and tools)*		What You Need to Know for people managers		Benefits TO Dos e-Newsletter
What's Changing Guide mailed home*				
Monthly Benefits e-Newsletter				

*Most employees subject to union or collective bargaining agreement will receive a postcard and will find their 2019 benefits details online when they enroll.


ENABLE SUPPORT

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U.S. Benefits Open Enrollment

- Employee engagement is high
- As expected, we are receiving a lot of feedback and questions in the enrollment sessions, on Chatter and by email
 - Our communications anticipated most questions and potential feedback
 - We have updated our robust online resources, including FAQs, as new employee questions and issues come up



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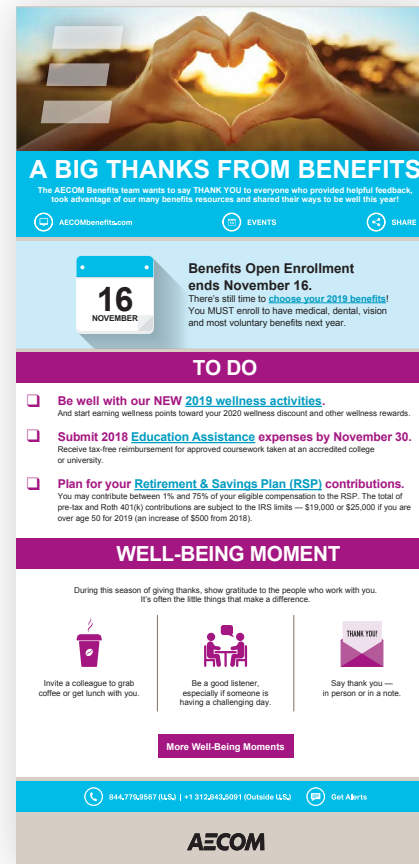
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Employee Communications

Communication to employees was at the heart of the overall campaign. The communication elements were approachable and consistent.

Monthly eNewsletters





Open Enrollment Poster

Posters were hung in common locations as a reminder of dates and active enrollment.



**2019 Benefits
Open Enrollment**

All new health care options.
More carriers and cost variety.
New tools to make choosing easy.

Delivered to you and your family during
Benefits Open Enrollment, October 29-November 16.

You must enroll to have coverage next year.

AECOMbenefits.com

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Open Enrollment Launch eCard with Embedded Video

This eCard launched communications to employees.



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2019 Benefits Open Enrollment starts today

All new health care options.
More carriers and cost variety.
New tools to make choosing easy.

Delivered to you and your family during
Benefits Open Enrollment, October 29 – November 16.



Watch a short video about 2019
Benefits Open Enrollment.

[Watch Now ▶](#)

You must enroll to have coverage next year.

[Get Started ▶](#)

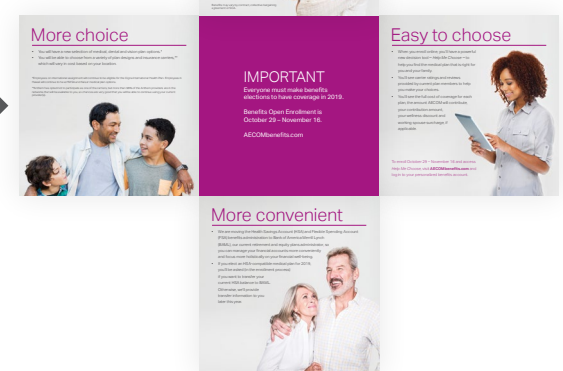
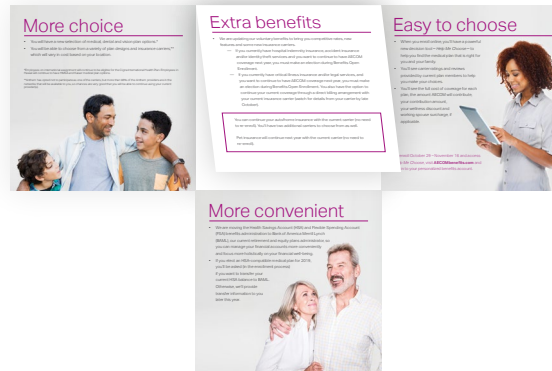
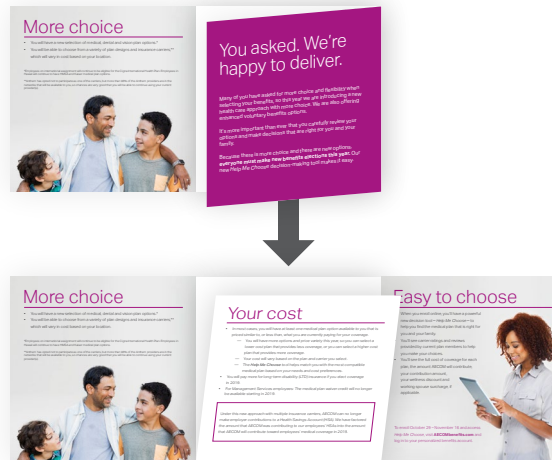


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What's Changing Guide

This piece clearly and concisely showed what was changing for 2019.



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Main Benefits Guide

The Open Enrollment guide for mainland employees offered details about the options for 2019.



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Benefits Days Promotion

On-site benefits meetings allowed employees to ask questions face-to-face.

Attend a Benefits Open Enrollment session.

Benefit team members will be on-site to discuss 2019 benefits and answer questions you may have.

No need to sign up. Just drop in for a quick chat.
We hope to see you there!

Date:	
Time:	
Location:	

Benefits Open Enrollment is October 29 – November 16.

You must enroll to have coverage next year.

AECOMbenefits.com

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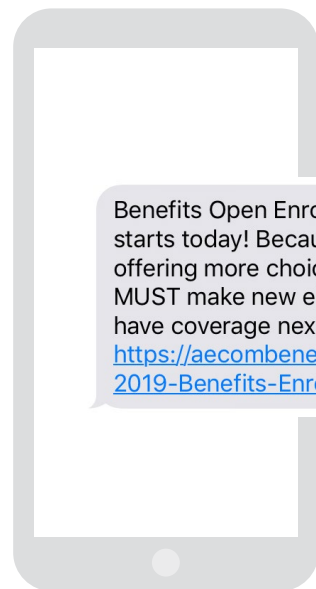


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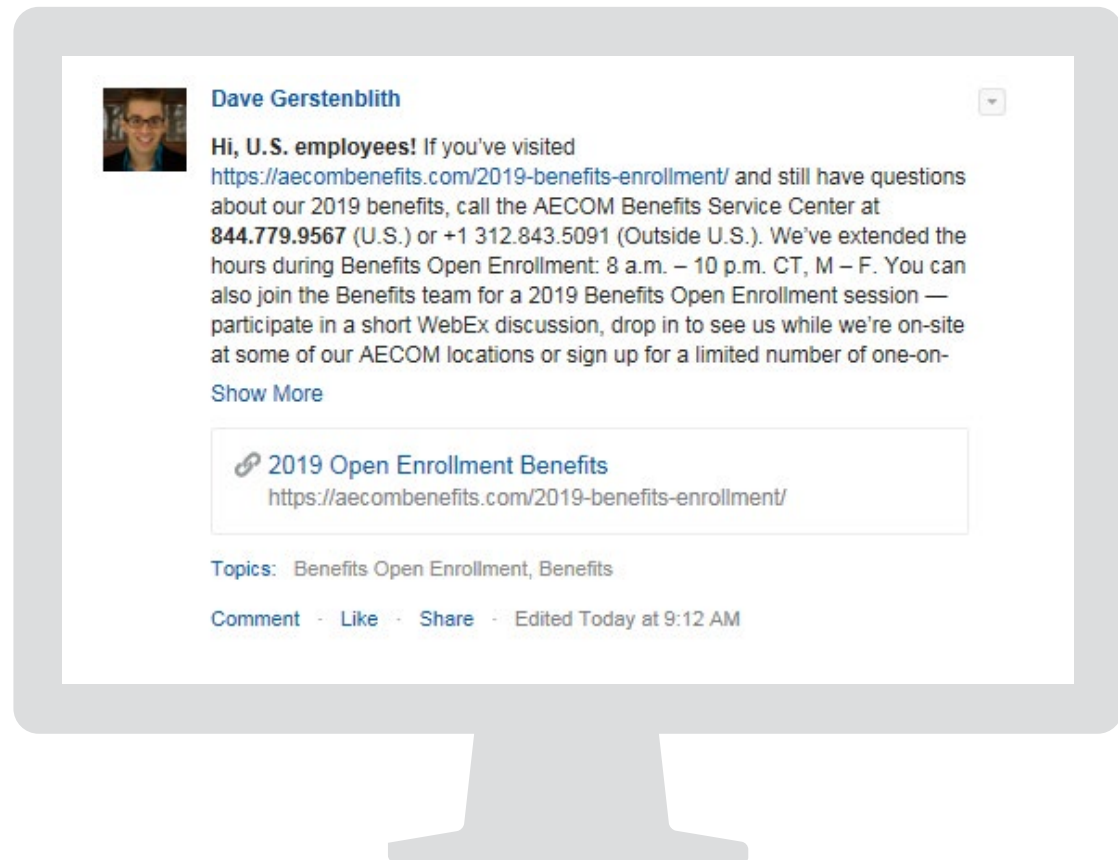


Text Messages and Chatter Posts

Text messages were sent, and timely messages were posted online.



Benefits Open Enrollment starts today! Because we are offering more choices, you **MUST** make new elections to have coverage next year.
<https://aecombenefits.com/2019-Benefits-Enrollment/>



Dave Gerstenblith

Hi, U.S. employees! If you've visited <https://aecombenefits.com/2019-benefits-enrollment/> and still have questions about our 2019 benefits, call the AECOM Benefits Service Center at **844.779.9567** (U.S.) or +1 312.843.5091 (Outside U.S.). We've extended the hours during Benefits Open Enrollment: 8 a.m. – 10 p.m. CT, M – F. You can also join the Benefits team for a 2019 Benefits Open Enrollment session — participate in a short WebEx discussion, drop in to see us while we're on-site at some of our AECOM locations or sign up for a limited number of one-on-

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2019 Open Enrollment Benefits

<https://aecombenefits.com/2019-benefits-enrollment/>

Topics: Benefits Open Enrollment, Benefits

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Tips for Finding In-Network Providers

Some employees needed to find new health care providers, and this communication offered helpful tips.

Tips for Finding In-Network Providers


There are a variety of ways to find out if your doctors and other preferred health care providers are in a particular plan's network.

- **Help Me Choose:** When you make your benefits elections online, enter your provider name and contact information into *Help Me Choose*, which is in the medical/Rx section, to see which of the plans specifically available to you include your provider(s) in-network.
- **Carrier Preview Websites:** Search the network on the [carrier preview websites](#), which are customized specifically for plans in the Aon Active Health Exchange. Or [call the carrier](#) and identify yourself as an AECOM employee eligible for the Aon Active Health Exchange.
- **AECOM Benefits Service Center/Advocacy Service:** Call the AECOM Benefits Service Center at **844.779.9567** (U.S.), +1 312.843.5091 (Outside U.S.).

Please keep in mind that network participation can change periodically. Confirm your doctor's participation with the insurance carrier before you seek health care services.

Network Names

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Network Names

If you are eligible for a carrier based on your home zip code, the specific network available to you may depend on where you live within the carrier's service area and, in some cases, the metallic level you choose.

National Carriers	Regional Carriers
Aetna <ul style="list-style-type: none">• See which network applies to you: Aetna Open Access Managed Choice POS or Aetna Premier Care Network (APCN)	Dean/Prevea 360 <ul style="list-style-type: none">• Green Bay: Prevea 360 POS network• Madison: Dean Health Plan POS
Cigna <ul style="list-style-type: none">• See which network applies to you: Cigna LocalPlus network or Cigna Open Access Plus (OAP) network	Geisinger <ul style="list-style-type: none">• All service area locations: Geisinger Choice PPO network
UnitedHealthcare <ul style="list-style-type: none">• California: UnitedHealthcare Core• Illinois: UnitedHealthcare Core• All other states: UnitedHealthcare Choice Plus	HealthNet <ul style="list-style-type: none">• Northern California: HealthNet PureCare Health Service Plan network• Southern California for Bronze, Bronze Plus and Silver: HealthNet PPO network• Southern California for Gold II and Platinum: HealthNet Smart Care network• Oregon: HealthNet Full PPO network
	Kaiser <ul style="list-style-type: none">• California: Kaiser HMO network• Colorado for Bronze, Bronze Plus, Silver and Gold: Kaiser POS network<ul style="list-style-type: none">— Colorado for Platinum: Kaiser HMO network• Mid-Atlantic (DC/Maryland/Virginia) for Bronze, Bronze Plus, Silver and Gold: Kaiser POS network• Mid-Atlantic (DC/Maryland/Virginia) for Platinum: Kaiser HMO network• Southwest Washington for Bronze, Bronze Plus, Silver and Gold: Kaiser POS network• Southwest Washington for Platinum: Kaiser HMO network• Washington (except Southwest): Kaiser Elect PPO network
	Medical Mutual <ul style="list-style-type: none">• All service area locations: Medical Mutual SuperMed PPO network
	UMPC <ul style="list-style-type: none">• All service area locations: UPMC Premium network





Postcard for Puerto Rico

Communications were also sent to other employee groups, such as those in Puerto Rico.



Your 2019 Benefits Open Enrollment Checklist

☐ Review your 2019 Benefits Guide on [AECOMbenefits.com](https://www.aecombenefits.com).

☐ Log in to [myAECOMbenefits.com](https://www.aecombenefits.com) between October 29 – November 16, 2019, to:

- See your 2019 plan details and costs.
- Update your benefits elections, if needed.
- Choose your Flexible Spending Account (FSA) contributions.*
- Attest that you have other medical coverage (if you waive AECOM coverage).

☐ If you choose FSA contributions for 2019, watch for information from Bank of America Merrill Lynch (BAML) later this year.

- To make it easier and more convenient for you to manage your accounts in one place and focus more holistically on your financial well-being, we are moving FSA administration to BAML, our Retirement & Savings Plan (RSP) and Employee Stock Purchase Plan (ESPP) partner.

Need assistance?

Please call the **AECOM Benefits Service Center** at **844.779.9567** (+ 1 312.843.5091 outside the U.S.), 8 a.m. - 8 p.m. (extended to 10 p.m. during Open Enrollment) Central Time, Monday – Friday.

Legal notices related to your 2019 benefits are available on your Benefits page on Ecosystem. You can request a hard copy by calling the AECOM Benefits Service Center.

*Other benefits elections will continue automatically as long as your current plan continues to be available and your covered dependents continue to be eligible.

PR OE Postcard 2019

Printed on recycled paper with vegetable-based ink

FSC logo
placeholder

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300 S Grand Ave.
11th Floor
Los Angeles, CA 90071

Presorted
First-Class Mail
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Voluntary Benefits Clickable PDF

Other important voluntary benefits were introduced at the same time as the exchange.

2019 Voluntary Benefits

Voluntary benefits are those "extra" benefits designed to complement your health and group coverage and provide additional protection for you and your family.

Enhanced Voluntary Benefits for 2019

We are updating some of our voluntary benefits to bring you competitive rates, some new features and some new carriers. If you are currently enrolled in these benefits, your current coverage will end December 31, 2018. Click below to learn how the new coverage compares to the current coverage and what you need to do to receive coverage next year.

[Hospital Indemnity Insurance](#)[Critical Illness Insurance](#)[Accident Insurance](#)[Legal Services](#)[Identity Theft Services](#)

New Voluntary and Continuing Benefits for 2019

To help you save money, we are introducing two new voluntary benefits — International Vacation Medical Insurance and Bill Negotiation Services. You can learn more about them in the **2019 Benefits Guide**.

Auto/home insurance and pet insurance will continue in 2019. If you are already enrolled, there is no need to re-enroll. For 2019, you'll have two new carriers for auto/home insurance: Travelers and Liberty Mutual. You'll be able to request quotes for these new carriers later this year, for policies effective on or after January 1.



[Hospital Indemnity Insurance](#)[Critical Illness Insurance](#)[Accident Insurance](#)[Legal Services](#)[Identity Theft Services](#)

Hospital Indemnity Insurance


Hospital indemnity insurance pays a benefit if you or a covered family member is hospitalized.

How the current and new benefits compare

The text in orange shows specific enhancements in the new benefit.

	2018 Benefit	2019 Benefit
Carrier	MetLife	Allstate*
How it works	Pays a lump-sum benefit to use as necessary. Payable benefits are reduced by 25% if you're age 65 – 69 and reduced by 50% if you're age 70+.	Pays benefits to you for a covered hospital stay, with no reduction due to your age .
Hospital Admission	\$1,000	\$1,100 admission per incident
Hospital Stay	\$100/day, up to 365 days/covered person	\$100 per day, ten days per visit (no maximum number of incidents)
Hospital Intensive Care Unit Stay	\$200/day, up to 31 days/covered person	\$100 per day, ten days per visit —pays in addition to hospital stay
Substance Abuse Hospital Stay	Not offered	\$100 per day, ten days per visit (no maximum number of incidents)
Your Cost**	Varies depending on the coverage level you elect	You will save \$16 - \$37 in 2019 depending on the coverage level you elect
For More Information	https://aecombenefits.com/hospital-indemnity-insurance/ 800.438.6388	http://allstatevoluntary.com/AECOM 888.282.2550

*Allstate Benefits (AB) is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation.
**You can find specific costs when you enroll.



If you currently have hospital indemnity coverage

- Your current coverage will end December 31.
- If you want coverage in 2019, you must elect the new benefit during Benefits Open Enrollment, October 29 - November 16. To make your elections, log in to your **personalized benefits account**.

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