



Choose Well, Live Well: 2016 Benefits Enrollment Guide



Veolia North America
Boston Employees Covered Under IUOE Local #877
Annual Enrollment: November 2 - November 18, 2015

Welcome to your Veolia North America benefits

Changing your benefits outside of annual enrollment

You will not be allowed to make changes to any of your benefit elections outside of annual enrollment unless you experience a qualified life event, such as:

- ❖ Marriage, divorce or establishment or dissolution of a domestic partnership;
- ❖ Birth or adoption of a child; or
- ❖ Loss or gain of other coverage through your spouse's or domestic partner's employment.

If you experience a qualified life event, you must notify the Veolia Benefits Center within 31 calendar days of the event in order to change your benefit elections. You can reach the Veolia Benefits Center Monday through Friday, 8 am to 5 pm (CST), at **1-888-892-6564**.

MAKE YOUR ELECTIONS FOR 2016

During annual enrollment, which runs from November 2 through November 18, 2015, you must make a new election in order to participate in a flexible spending account. The benefits you elect during annual enrollment will take effect on January 1, 2016. Review this Overview for more information about your options.



Legal notices and disclosures

There are several important benefits-related legal notices and disclosures posted on YourVeoliaBenefits.com. These include required notifications about breast reconstruction and mastectomy-related benefits under the Women's Health and Cancer Rights Act; potential subsidies to help you pay for health insurance for you and/or your child under the Children's Health Insurance Program (CHIP); and protection of your personal health information under the Health Insurance Portability and Accountability Act (HIPAA).

You can download these notices from the "Legal Notices and Disclosures" link in the lower left corner of the YourVeoliaBenefits.com website. Or, you may request them by calling the Veolia Benefits Center at 1-888-892-6564.

Disability

Short-term disability

Short-term disability (STD) coverage provides a benefit for up to 13 weeks of disability. You are eligible to receive 100% of your base pay beginning on the eighth calendar day of an eligible illness or injury. To be eligible for this benefit, you must have completed six months of employment and be regularly scheduled to work 30 hours or more a week.

Long-term disability

Veolia's long-term disability (LTD) plan, provided by Reliance Standard, provides a benefit for a disability that extends beyond 13 weeks. Benefits are conditional on approval by Reliance Standard. You will receive 66.67% monthly benefit of your pre-disability base earnings to a maximum of \$10,000 per month.

Life and accidental death & dismemberment (AD&D) insurance

Basic life and basic AD&D insurance

Once eligible, you will automatically be enrolled for company-paid **basic life insurance and basic accidental death & dismemberment (AD&D) insurance** through Reliance Standard. Life insurance pays a benefit to your beneficiary in the event of your death, while AD&D insurance provides an additional benefit to you or your beneficiary in the event of certain accidental losses or death. Each of these benefits is equal to two times (2x) your annual base earnings, up to a coverage limit of \$500,000.

REMINDER: BENEFICIARY DESIGNATION

You can update your life and AD&D beneficiaries at any time throughout the year. We encourage you to use annual enrollment as an opportunity to review your current beneficiaries.





Flexible spending accounts (FSAs)

With an FSA, you can set aside tax-free money to pay for eligible expenses. Veolia offers the following FSA options through PayFlex:

- ❖ Health Care FSA
- ❖ Dependent Care FSA

When you participate in an FSA, you decide how much you want to contribute each plan year (January 1 through December 31) up to IRS annual limits. The amount you elect to contribute is deducted from each paycheck before taxes are taken out — this lowers your taxable income, which means lower taxes and more take-home pay for you!

Health Care FSA

You can contribute up to \$2,550 to your Health Care FSA each year. The money can be used to cover many expenses that aren't covered by your health care plans, including:

- ❖ Copays, deductibles and coinsurance for health care, prescription drugs, dental and vision expenses
- ❖ Over-the-counter items that are **not** a drug or medicine, such as bandages, reading glasses or contact lens solution
- ❖ Vision care not covered by your plan, including contact lens solution and LASIK surgery

Additional information regarding eligible expenses that can be reimbursed from an FSA can be found at [HealthHub.com](https://www.healthhub.com) or in IRS Publication 502 at www.irs.gov/pub/irs-pdf/p502.pdf.

Dependent Care FSA

You can contribute up to \$5,000 per family to the Dependent Care FSA each year. This FSA can be used to cover expenses for the care of an eligible dependent (a child or a dependent adult), such as nursery or day care costs, so you and your spouse (if you're married) can work. **Dependent care funds may not be used to pay for health care expenses of eligible dependents.**

Additional information regarding eligible expenses can be found at [HealthHub.com](https://www.healthhub.com) or in IRS Publication 503 at www.irs.gov/pub/irs-pdf/p503.pdf.



USE IT OR LOSE IT!

FSA balances do not roll over from year to year — meaning you lose any unused money at the end of the year. So be sure to budget carefully when making your 2016 FSA election. And, if you're currently participating in an FSA, make sure you incur expenses by December 31, 2015, to use the rest of your 2015 FSA funds. You have until March 31, 2016, to submit reimbursement claims for your 2015 expenses. Terminated employees have 90 days from their date of termination to submit eligible expenses.

401(k) savings plan

To help employees save for retirement, Veolia offers the Veolia North America 401(k) Savings Plan for Collectively Bargained Employees (for union employees).

The plan offers you the ability to make contributions in the form of regular pre-tax or Roth after-tax contributions. In addition, regular pre-tax or Roth after-tax catch-up contributions are offered for those age 50 and above. For more information, visit YourVeoliaBenefits.com or Vanguard.com/RetirementPlans.

Transit benefits

Veolia offers transit benefits through PayFlex, allowing you to set aside pre-tax money from your paycheck to purchase commuter transit and parking passes. PayFlex offers a self-service online portal with more than 500 participating transit authorities and 9,000 parking locations. For more information, visit PayFlex's HealthHub website at HealthHub.com.

Employee Assistance Program (EAP)

You and your dependents automatically have access to the EAP, provided by Magellan Behavioral Health. The EAP provides confidential assistance 24 hours a day, 365 days a year. When you contact the EAP, you will speak to a specialist who will help identify the issue and determine a course of action. You'll also have access to licensed counselors who can help with issues, such as:

- ❖ Parenting
- ❖ Work-life balance
- ❖ Relationship problems
- ❖ Substance abuse
- ❖ Legal and financial services

For more information, call **1-800-324-8914** or visit MagellanHealth.com/member. In order to access the website, you will need to enter the toll-free phone number above and then create a user name and password.



How to enroll for your 2016 benefits

You have two easy ways to enroll for your 2016 benefits:

One:

Enroll online through **YourVeoliaBenefits.com**.

- ❖ Click on **Enroll in your 2016 Benefits**.
- ❖ In the **Log In** box on the right side of the screen, enter your 8-digit ADP Vantage Employee ID number.
- ❖ Your 4-digit PIN is the month and day you were born (MMDD). For example, if you were born on May 1, you would enter 0501.
- ❖ Click **Continue**.
- ❖ Review or enter your beneficiary designations.
- ❖ Confirm your 2016 benefit elections (otherwise, they will not be saved or recorded).
- ❖ Write down your confirmation number and print your Confirmation Statement for your records.
- ❖ Review your Confirmation Statement and ensure your elections are accurate. If not, you will need to log in again and make corrections before the enrollment deadline.

Two:

Enroll by phone by contacting the Veolia Benefits Center Monday through Friday, 7 am to 7 pm (CST) during annual enrollment, at **1-888-892-6564**.

Important!

Your elections will not roll over automatically. **If you want a Health Care or Dependent Care Flexible Spending Account in 2016, you must re-enroll.**

QUESTIONS?

Call the Veolia Benefits Center at 1-888-892-6564, Monday through Friday, 7 am to 7 pm (CST) during the November 2–18 annual enrollment period; and then from 8 am to 5 pm (CST) once annual enrollment ends.

Contact your providers

Benefit	Phone number	Website
General		
Veolia Benefits Center	1-888-892-6564	YourVeoliaBenefits.com
FSA and Transit		
PayFlex	1-800-284-4885	HealthHub.com
Short-Term Disability and Family/Medical Leave		
Matrix	1-877-202-0055	MatruxeServices.com
Long-Term Disability, Life and AD&D		
Reliance Standard	1-800-351-7500	RelianceStandard.com
Employee Assistance Program		
Magellan Health Services	1-800-324-8914	MagellanHealth.com/member
401(k)		
Vanguard	1-800-523-1188	Vanguard.com/RetirementPlans

This is a summary document intended to provide an overview of 2016 benefits at Veolia North America, provided under benefit plans sponsored by Veolia North America, LLC (collectively "Veolia"). It is not a comprehensive description of the benefits offered under these plans, nor does it supersede or replace any other document.

The benefits described are subject to eligibility requirements and other plan provisions. In the event of conflict between this document and the legal

and/or plan documents governing the benefits described, such legal and/or plan documents will prevail in all cases. Veolia and its affiliated entities reserve the right to change, modify or terminate the benefit plans at any time. This guide is not a contract for purposes of employment or payment of benefits.

Some benefits in this enrollment guide may or may not apply to you if you are a bargained employee; it depends on the terms of your collective bargaining agreement.

Resourcing the world

Veolia North America

200 E. Randolph Street • Ste 7900

Chicago • IL 60601

tel. (312) 552 2800

www.veolianorthamerica.com