



2018 Benefits Guide

Your Flexible Spending Account (FSA) elections do not roll over. You must make a new election during annual enrollment.

Veolia North America | **Annual Enrollment: November 1 - November 15, 2017**

Boston Employees Covered Under
IUOE Local #877



Welcome to 2018 Annual Enrollment

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Your flexible spending account elections will not roll over to 2018.

You are required to make a new election for FSA during the 2018 annual enrollment. **See inside for more information.**

Now is the time to enroll!

You must log on to the enrollment site through YourVeoliaBenefits.com or call the **Veolia Benefits Center** from November 1 through November 15, 2017 to review your current elections and make changes for your 2018 benefits.

Now is the time to enroll in your health care and dependent care flexible spending accounts for 2018.

Elections or changes will take effect January 1, 2018.

If you experience a qualified life event, you must contact the Veolia Benefits Center within 31 calendar days of the event in order to change your benefit elections. Do not wait to call the Veolia Benefits Center until you have a Social Security number or other documentation (such as a birth certificate or marriage certificate).

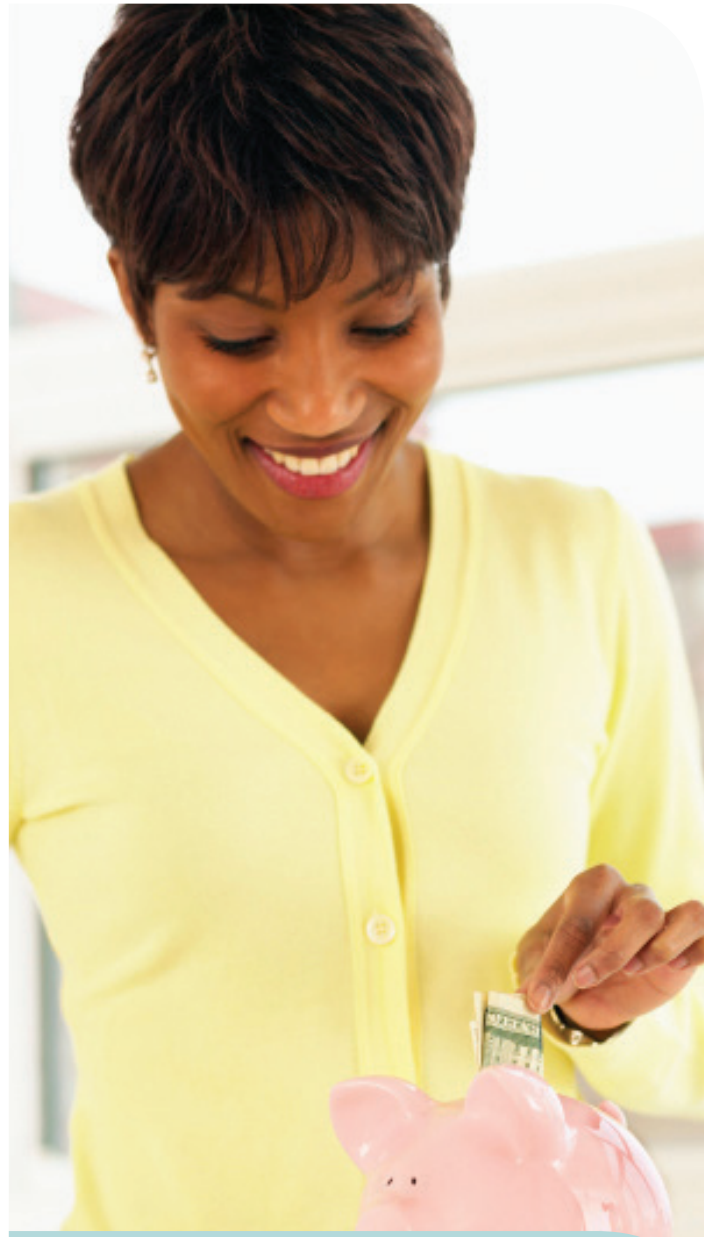
You can reach the Veolia Benefits Center Monday through Friday, 8 A.M. to 5 P.M. (CST) at **1-888-892-6564**.

Changing Your Benefits Outside of Annual Enrollment

You can only make changes outside of annual enrollment if 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 same-gender domestic partner's employment.

**2018 Annual Enrollment is
November 1 – November 15, 2017**



What's Changing for 2018

New FSA and Parking/Transit Benefits Vendor

These benefits will now be administered by ConnectYourCare. To learn more about ConnectYourCare, visit

ConnectYourCare.com/veolianorthamerica.

How to enroll in or make changes to your 2018 benefits

You have two easy ways to enroll in or make changes to your 2018 benefits:



1. YourVeoliaBenefits.com.

- ❖ Click on **Enroll in your 2018 Benefits**.
- ❖ In the **Log In** box, enter your 8-digit ADP 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 **Enter**.
- ❖ Click **Enroll Now**.
- ❖ Click **Start New Enrollment** to begin the enrollment process.
- ❖ Confirm your 2018 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 or call the Veolia Benefits Center to make corrections before the enrollment deadline.

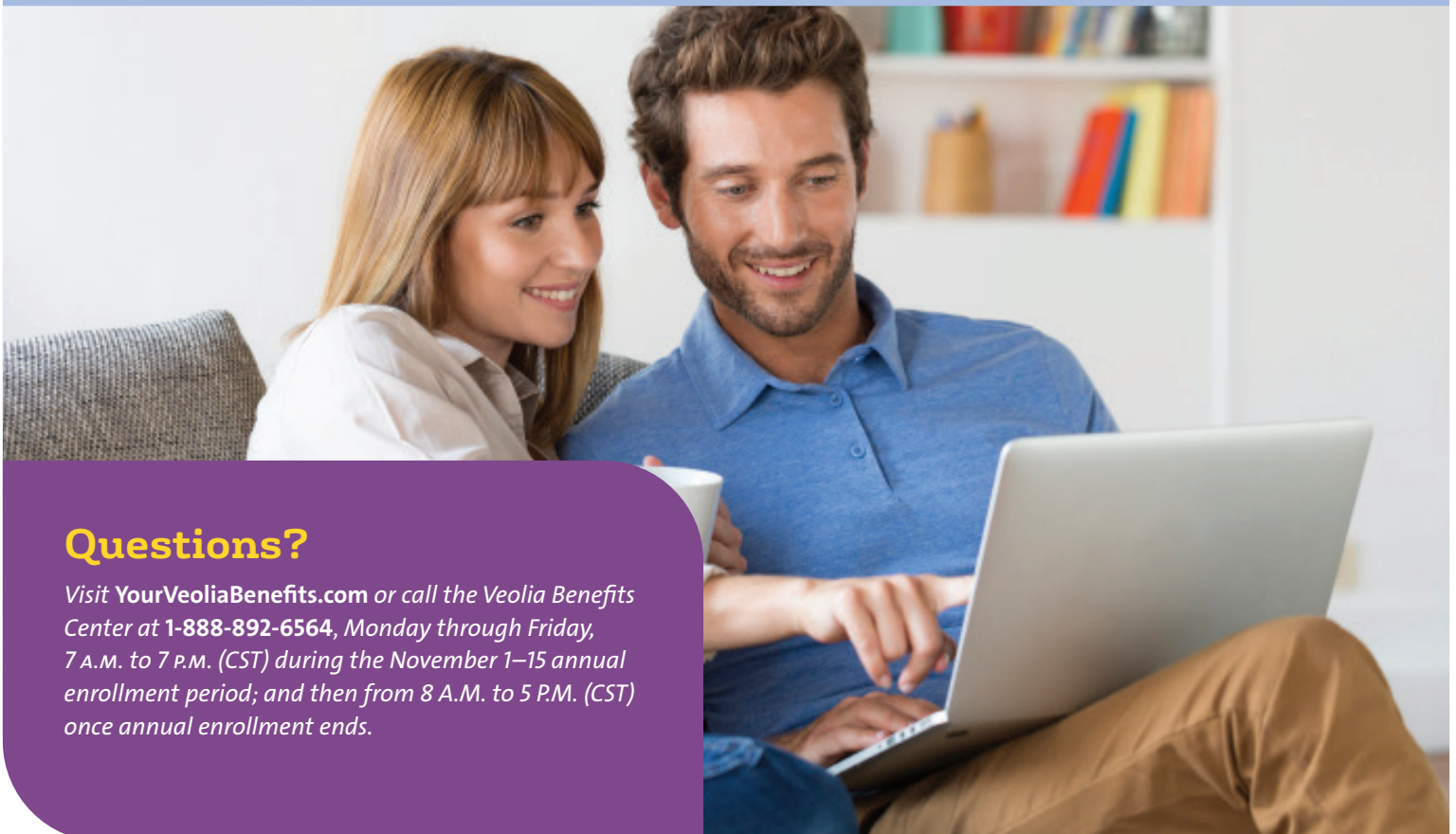


2. Veolia Benefits Center

Call **1-888-892-6564, Monday – Friday, 7 A.M. to 7 P.M. CST** during annual enrollment.

IMPORTANT!

Your elections will not roll over automatically. If you want to contribute to a Health Care or Dependent Care Flexible Spending Account in 2018, you must actively enroll.



Questions?

Visit YourVeoliaBenefits.com or call the Veolia Benefits Center at **1-888-892-6564**, Monday through Friday, 7 A.M. to 7 P.M. (CST) during the November 1–15 annual enrollment period; and then from 8 A.M. to 5 P.M. (CST) once annual enrollment ends.

Disability

Short-term disability

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. You are eligible to receive 100% of your base pay beginning on the eighth calendar day of an eligible illness or injury for up to 13 weeks of a disability.

Benefits are administered by Liberty Mutual and are conditional on approval by Liberty Mutual. STD benefit checks are issued through VNA's payroll system.

Long-term disability

Administered by Liberty Mutual, long-term disability (LTD) provides a benefit for a disability that extends beyond 13 weeks. Benefits are conditional on approval by Liberty Mutual.

Your coverage includes:

Monthly Benefit	Who pays?
66.67% of pre-disability base pay (up to \$10,000 per month)	Veolia

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

Basic life and basic AD&D insurance

Once eligible, you will automatically be enrolled for coverage administered by Liberty Mutual. 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.

Basic coverage	Limit
2x annual base salary	Up to \$500,000

Designate your beneficiaries!

Annual enrollment is the perfect time to review and update your current beneficiaries!

Flexible spending accounts (FSA)

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

- ❖ 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

Contribute up to \$2,600 to cover eligible health care expenses, such as:

- ❖ 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

Find the full list of eligible expenses at **ConnectYourCare.com/veolianorthamerica** 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 only 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.**

Find the full list of eligible expenses at **ConnectYourCare.com/veolianorthamerica** or in IRS Publication 503 at www.irs.gov/pub/irs-pdf/p503.pdf.

New for 2018 – FSA and Parking/ Transit Benefits through ConnectYourCare

Your FSA and parking/transit accounts will now be provided through ConnectYourCare. Visit ConnectYourCare.com/veolianorthamerica to learn more.

Use It or Lose It!

Your 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 2018 FSA election. And, if you're currently participating in an FSA, make sure you incur expenses by December 31, 2017, to use the rest of your 2017 FSA funds. You have until March 31, 2018, to submit reimbursement claims for your 2017 expenses. All reimbursement claims for 2017 expenses should be submitted to PayFlex. Terminated employees have 90 days from their date of termination to submit eligible expenses for reimbursement.



Employee Assistance Program (EAP)

Access licensed counselors from Magellan Health 24 hours a day, 365 days a year to get 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.

Parking and transit benefits

Veolia offers pre-tax parking and transit benefits through ConnectYourCare, allowing you to purchase your commuter transit and/or parking passes and pay for it as a pre-tax deduction from your paycheck up to the IRS limit. ConnectYourCare offers a self-service online portal to help simplify the ordering process from hundreds of vendors. For more information, visit ConnectYourCare's website at **ConnectYourCare.com/veolianorthamerica**.

Contact your providers

Benefit	Phone number	Website
General		
Veolia Benefits Center	1-888-892-6564	YourVeoliaBenefits.com
FSA and Parking/Transit		
ConnectYourCare	1-844-609-1806	ConnectYourCare.com/veolianorthamerica
Short-Term Disability, Long-Term Disability and Family/Medical Leave		
Liberty Mutual	1-844-247-4446	www.MyLibertyConnection.com
Life and AD&D Insurance		
Liberty Mutual	1-888-787-2129	www.MyLibertyConnection.com
Employee Assistance Program		
Magellan Health	1-800-324-8914	MagellanHealth.com/member

Resourcing the world

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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 access these notices from the "Legal Notices and Disclosures" section under the "Eligibility/ Enrollment" tab on the YourVeoliaBenefits.com website. Or, you may request them by calling the Veolia Benefits Center at 1-888-892-6564.

This is a summary document intended to provide an overview of 2018 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.