



2019 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 5 – November 16, 2018**



Boston Employees
Covered Under IUOE Local #877

Welcome to 2019 Annual Enrollment

Now is the time to enroll!

Annual Enrollment is November 5 through November 16.

Log on to YourVeoliaBenefits.com > [Eligibility/Enrollment](#) > [Annual Enrollment](#) to review your current elections or make changes for your 2019 benefits. If you have any questions or wish to enroll by phone, please call the Veolia Benefits Center at 1-844-690-0918, Monday to Friday from 7:30 a.m. to 6:00 p.m. CST.

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>> Your flexible spending account elections **WILL NOT roll over to 2019.**

You are required to make a new election for FSAs during 2019 Annual Enrollment. See inside for more information.

Now is the time to enroll in your health care and dependent care flexible spending accounts for 2019.

Elections or changes will take effect January 1, 2019.

Changing your benefits outside of Annual Enrollment

You can only make changes outside of Annual Enrollment if you experience a qualified life event, and notify the Veolia Benefits Center within 31 calendar days of the event. Qualified life events include:

- » Marriage, divorce or establishment or dissolution of a same-gender 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.

>> What's changing for 2019

» Enhanced enrollment site and service center

Our new enrollment site will be easier to use, with enhanced resources and information to support your decisions. You'll also have a new phone number to call for your benefits questions.

» Additional benefits options

Veolia is offering you more choice with new benefits, including student loan assistance.

2019 Annual Enrollment is November 5 – November 16, 2018

>> New for 2019 — submit your life event online!

If you experience a qualified life event, you must submit the life event through the enrollment site (accessible at YourVeoliaBenefits.com > Eligibility/Enrollment > **Changing Your Benefits Outside of Annual Enrollment**) within 31 calendar days of the event in order to change your benefits elections.

You can also report a life event by contacting the Veolia Benefits Center at 1-844-690-0918, Monday to Friday from 7:30 a.m. to 6:00 p.m. CST.

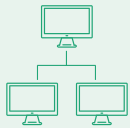


How to enroll in or make changes to your 2019 benefits

Welcome to your new online enrollment experience

Our new enrollment site will make it easy to learn about and compare your options to make your 2019 benefits elections. Visit [YourVeoliaBenefits.com](https://www.yourveoliabenefits.com) > **Eligibility/Enrollment** > **Annual Enrollment** to access the new enrollment site and make your elections.

How to Log In



From the Veolia network

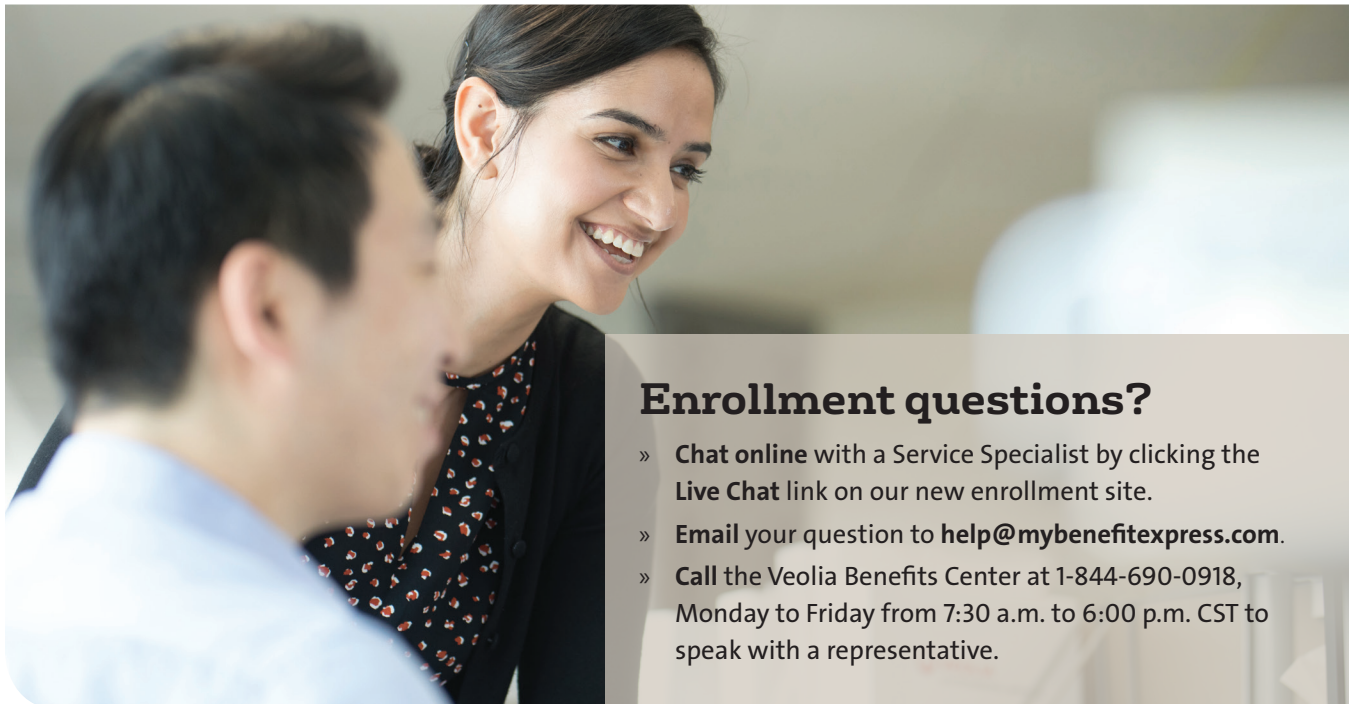
Automatic sign-on is available to the Benefits Enrollment System if you select the link at **OneHub > Human Resources > Enroll in Benefits (US)** or while logged in to your **@veolia.com** email.



From your home computer or mobile device

If you are logging in externally and are not connected to the Veolia network, visit **YourVeoliaBenefits.com > Eligibility/Enrollment > Annual Enrollment**. You will need to log in:

- » Your username is Veolia followed by your employee ID number (no spaces).
Example: Veolia10012345.
- » Your initial password is your full Date of Birth followed by the last four digits of your Social Security Number. *Example: if your birthday is 01/05/1975 and your social security number is 123456789, your default password will be 010519756789.*



Enrollment questions?

- » **Chat online** with a Service Specialist by clicking the **Live Chat** link on our new enrollment site.
- » **Email** your question to help@mybenefitexpress.com.
- » **Call** the Veolia Benefits Center at 1-844-690-0918, Monday to Friday from 7:30 a.m. to 6:00 p.m. CST to speak with a representative.

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 Lincoln Financial (formerly known as Liberty Mutual) and are conditional on approval by Lincoln Financial. Short-term disability (STD) benefit checks are issued through Veolia's payroll system.

Long-term disability

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

Your coverage includes:

Monthly benefit	Who pays?
66.67% of pre-disability base pay (a \$10,000 benefit maximum 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 Lincoln Financial. 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 (FSAs)

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 the IRS annual maximum of \$2,650 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.

»» 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 2019 FSA election. And, if you're currently participating in an FSA, make sure you incur expenses by December 31, 2018, to use the rest of your 2018 FSA funds.

You have until March 31, 2019, to submit reimbursement claims for your 2018 expenses. All reimbursement claims for 2018 expenses should be submitted to ConnectYourCare. Terminated employees have 90 days from their date of termination to submit eligible expenses for reimbursement.

»» Take action!

Your FSA elections will not carry over to 2019. If you want to continue to participate in any of the FSAs next year, you must take action and enroll by November 16!

Additional benefits

Veolia knows every family is different, so we want to offer additional benefits options to choose from to make sure you have the protection you need or additional opportunities to save.

CommonBond student loans

Repaying your student loans is a step toward better financial wellbeing. In 2018, Veolia began offering student loan support through CommonBond. CommonBond is there to help you properly evaluate your current federal and/or private student loan, including whether it's appropriate to consider refinancing or consolidation. Visit cbpartner.co/veolia for the information you'll need to get started (plus a \$200 cash bonus*).

**\$200 to be credited to your PayPal account or check to be mailed to the postal address in your loan application within 6 weeks of loan funding. Lending decisions are not impacted in any way by participation in this offer. Offer is non-transferable. No substitutions. Limit one offer per loan.*

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.



>> Employee discounts

Visit the Employee Discounts section of Veolia's One to One North America intranet site to see the many discounts available to you as a Veolia employee, including:

- » **Pet insurance** (visit www.embracepetinsurance.com/Partners/VeoliaNorthAmerica for more information)
- » **Home insurance**
- » **Auto insurance**

Contact Procurement Communications at us.vna.procurement.communications.mailbox@veolia.com with any questions.



Benefits provided at no cost to you

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, visit

MagellanHealth.com/member or call 1-800-324-8914.

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.



Contact your providers

Benefit	Website	Phone number
Benefits Information and Enrollment		
Veolia Benefits Center		1-844-690-0918
Enrollment Site	YourVeoliaBenefits.com > Eligibility/Enrollment	
FSA, HSA and Parking/Transit		
ConnectYourCare	ConnectYourCare.com/veolianorthamerica	1-844-609-1806
Short-Term Disability, Long-Term Disability and Family/Medical Leave		
Lincoln Financial (formerly known as Liberty Mutual)	www.MyLibertyConnection.com	1-844-247-4446
Life and AD&D Insurance		
Lincoln Financial (formerly known as Liberty Mutual)	www.MyLibertyConnection.com	1-888-787-2129
Employee Assistance Program		
Magellan Health	MagellanHealth.com/member	1-800-324-8914
Student Loan Assistance		
CommonBond	cbpartner.co/veolia	1-800-975-7812

Resourcing the world

Veolia North America

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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 1-844-690-0918.

This is a summary document intended to provide an overview of 2019 benefits at Veolia North America, provided under benefits 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 benefits 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.