

Veolia North America Summary of Benefits

Short-Term Disability (STD) Plan

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, can be devastating.

While health insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue. Veolia North America’s short-term disability plan provides partial income replacement if you are unable to work due to a qualifying illness or injury.

Eligibility	All legacy Veolia Energy North America plan employees and legacy Veolia Water North America Municipal employees working a minimum of 30 regularly scheduled hours per week.														
Waiting Period	You are eligible on the first of the month coinciding with or next following your date of hire.														
Benefit	<p>STD coverage is employer-paid. If you become disabled (as defined in the plan) and remain disabled through the elimination period, the plan benefit pays a weekly benefit based on years of service as outlined below:</p> <table><thead><tr><th>Years of Service</th><th>Benefit Percentage</th></tr></thead><tbody><tr><td>Less than 1 year</td><td>100%: 1 week, 60%: 25 weeks</td></tr><tr><td>1-2 years</td><td>100%: 5 weeks, 60%: 21 weeks</td></tr><tr><td>3-4 Years</td><td>100%: 12 weeks, 60%: 14 weeks</td></tr><tr><td>5-7 Years</td><td>100%: 18 weeks, 60%: 8 weeks</td></tr><tr><td>8-9 Years</td><td>100%: 22 weeks, 60%: 4 weeks</td></tr><tr><td>10+ Years</td><td>100%: 26 weeks</td></tr></tbody></table> <p>The amount of your STD benefit will be reduced by the amount of benefits you are eligible to receive from other sources, such as federal Social Security disability benefits or state disability benefits. See your plan booklet for details.</p>	Years of Service	Benefit Percentage	Less than 1 year	100%: 1 week, 60%: 25 weeks	1-2 years	100%: 5 weeks, 60%: 21 weeks	3-4 Years	100%: 12 weeks, 60%: 14 weeks	5-7 Years	100%: 18 weeks, 60%: 8 weeks	8-9 Years	100%: 22 weeks, 60%: 4 weeks	10+ Years	100%: 26 weeks
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Elimination Period	Benefits are payable after a period of seven calendar days due to injury or sickness.														
Maximum Duration	Short-term disability benefits will end at either the end of the disability or the end of the 26th week of disability, whichever comes first.														
Definition of Disability	You will be considered disabled if you are unable to perform the duties of your “own job.” Refer to your plan for definitions of “own job” and “any job.”														
Partial Disability Benefits	Partial disability benefits can be payable if your earnings are between 20% and 80% of your pre-disability earnings.														
Successive Disability	If you become disabled for the same condition within 30 days following your prior disability, your benefits will continue under the same claim.														

Please see your Human Resources department or Benefits department for additional information.