



VEOLIA NORTH AMERICA BENEFITS PROGRAM SUMMARY

The benefits below apply to non-collectively bargained employees regularly scheduled to work 30 or more hours each week unless governed by state law. For specific details, consult the governing Summary Plan Descriptions. Except where otherwise indicated, benefits begin on the first of the month following or coincident with date of hire.

<p>MEDICAL (includes prescription drug coverage) <i>Employee/Employer cost share</i></p>	<p>Four different plan designs offered: a Preferred Provider Organization (PPO), an Exclusive Provider Organization (EPO), and two High Deductible Health Plans (HDHP) with a Health Savings Account (HSA). One HDHP includes an employer contribution to the HSA. Plans are administered by and use the PPO network of either Blue Cross Blue Shield of Illinois or UnitedHealthcare depending on the zip code of your home residence. Prescription drug benefits provided through Express Scripts network of pharmacies or their home delivery program. Kaiser Permanente HMO is also offered to employees residing in California.</p>
<p>DENTAL <i>Employee/Employer cost share</i></p>	<p>Benefits provided through Delta Dental of Illinois and include coverage for preventive care, basic services, and major services. Orthodontia benefits provided for dependent children up to age 19.</p>
<p>VISION <i>Basic: Company Paid</i> <i>Buy-up: Employee Paid</i></p>	<p>Benefits provided through Vision Service Plan (VSP). Basic plan includes an in-network eye exam and a discount on lenses and frames, contact lens fitting and evaluation. The buy-up plan provides more comprehensive coverage, both in- and out-of-network, for lenses, frames, and contacts.</p>
<p>LIFE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE <i>Basic: Company Paid</i> <i>Supplemental: Employee Paid</i></p>	<p>Basic life and AD&D insurance of 2x annual base salary. Supplemental life may be purchased from 1x to 6x annual base salary. Basic and supplemental life insurance cannot exceed \$1.5M. Supplemental AD&D may be purchased from 1x to 6x annual base salary to a limit of \$1.5M (combined with Basic AD&D). Supplemental life and AD&D are available for spouse and dependent child(ren). Evidence of insurability is required for employee coverage exceeding \$750,000 and spouse coverage over \$50,000.</p>
<p>SHORT-TERM DISABILITY <i>Company Paid</i></p>	<p>The short-term disability benefit provides income continuation in the event of a non-work related illness or injury for up to 26 weeks of disability.</p>
<p>LONG-TERM DISABILITY <i>Core: Company Paid</i> <i>Buy-up: Employee Paid</i></p>	<p>Core long-term disability provides a monthly benefit of 60% of pre-disability base earnings up to a maximum of \$10,000/month if continually unable to work for more than 26 weeks due to illness or injury. Buy-up long-term disability provides a total monthly benefit of 66.67% of pre-disability base earnings up to a maximum of \$15,000 per month.</p>
<p>FLEXIBLE SPENDING ACCOUNTS (FSAs) & HEALTH SAVINGS ACCOUNTS (HSAs)</p>	<p>Health Care FSA, Limited Purpose FSA, and Dependent Care FSA are offered. Employees enrolled in one of the HSA medical plan options may also contribute to their HSA. The High Deductible Health Plan - HSA Gold option includes employer funding.</p>
<p>VOLUNTARY GROUP LEGAL <i>Employee Paid</i></p>	<p>This program offers access to legal advice and services for issues such as consumer protection, court appearances, divorce, property collection, wills, trusts, real estate matters, tax advice, and many other legal concerns.</p>
<p>EMPLOYEE ASSISTANCE PROGRAM (EAP) <i>Company Paid</i></p>	<p>Confidential resources and programs available to assist you and your family members with personal issues such as legal problems, financial planning, child, and elder care.</p>
<p>HEALTH CARE ASSISTANCE <i>Company Paid</i></p>	<p>To help manage your health care, Veolia has partnered with HealthAdvocate which offers services including assistance to resolve claim issues, transfer medical records, x-rays and/or lab results, find the right providers and secure second opinions.</p>
<p>COMMUTER BENEFITS <i>Employee Paid</i></p>	<p>A program to help you save money through pre-tax payroll deductions on certain work-related transportation and parking expenses.</p>
<p>STUDENT LOAN REFINANCING</p>	<p>Student loan evaluation, refinancing and consolidation through CommonBond.</p>



IDENTITY THEFT PROTECTION <i>Employee Paid</i>	Preventive monitoring and ID theft restoration in the event of an identity breach.
401(k) RETIREMENT SAVINGS PLAN	Employees are eligible on the first day of employment if 18 years or older. Employees may contribute up to 60% of eligible compensation on a pre-tax basis or to a Roth 401(k) account on an after-tax basis in the 401(k) plan. Catch-up contributions are also permissible for those age 50+. The company matches employee contributions \$1 for \$1 on the first 1% of eligible compensation and \$.50 for each \$1 on the next 5% of eligible compensation the employee contributes.
PAID TIME OFF	Time off benefits may include vacation, sick leave, holidays, and floating holidays.
EMPLOYEE DISCOUNT PROGRAM	Discounts available to employees at a variety of vendors including automotive, car rentals, electronics, mobile phones, pet insurance and home/auto insurance.
SUPPLEMENTAL MEDICAL	Supplements employees' medical plans by helping to pay for services and out-of-pocket expenses that medical insurance may not cover (or may not fully cover). Accident insurance helps pay costs that arise from covered accidents, such as fractures, dislocations, and lacerations. Critical illness insurance helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness, such as cancer, heart attack, stroke, end-stage renal failure, or a major organ transplant. Hospital indemnity insurance helps pay the costs associated with a covered hospital stay, including benefits for hospital confinement, hospital admission, hospital intensive care, and intermediate intensive care step-down unit.
LONG-TERM CARE	Provides a face amount of life insurance with the ability to access a portion of the face amount in the event of a long-term care event. There are a variety of options available to tailor a plan that may suit our employees' needs.
PET INSURANCE	This benefit assists employees with protecting their pets. Employees may enroll in this benefit at any time during the year.
PURCHASING POWER	This program permits employees to purchase products, receive their order up front, and pay the product over time via fixed, easy payments from their paycheck with 0% interest.
YOUR VEOLIA DISCOUNT MARKETPLACE	This benefit offers discounts on exciting products ranging from museum passes to travel to auto and/or home insurance.
HINGE HEALTH	This benefit assists employees with back, knee, or hip pain through digital programs that permit physical therapy from home.