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Veolia North America

2022 New Hire Benefits Orientation



ENVIRONMENTAL SOLUTIONS FOR BUSINESSES, INDUSTRY AND COMMUNITIES

AGENDA

- Benefit plan options
 - *More details on coverage level and rates are available on www.YourVeoliaBenefits.com or the benefit enrollment portal*
- New hire enrollment
 - *Coverage effective date and the enrollment process.*
- Dependent verification
 - *The documentation that is required to verify your dependents prior to enrolling them onto your benefit plans.*
- Qualifying life event (QLE)
 - *Understand what qualifies as a QLE and the timeline.*

Note: *Employees represented by a bargaining unit may not be eligible for all benefits described in this presentation and should refer to applicable union contracts.*

Benefit Plan Options & Features

2022 Benefits



ENVIRONMENTAL SOLUTIONS FOR BUSINESSES, INDUSTRY AND COMMUNITIES

2022 MEDICAL PLANS - BCBSIL or UHC

- ***Medical Plan Options***

- High Deductible Health Plan -Gold
- High Deductible Health Plan - Silver
- PPO
- EPO

- ***Employees Residing in California (additional option)***

- Kaiser HMO



- ***Employees Residing in Hawaii (only option)***

- HMSA HMO | HMSA PPO | HMSA CompMED



2022 MEDICAL PLANS - BCBSIL or UHC?

- The administrator of your medical plan will be determined based on home zip code. If you live in one of the following areas, your administrator will be **United Healthcare**:
 - State of Wisconsin
 - State of Colorado
 - Kansas City, KS
 - Cadet and St. Louis, MO
 - Zip codes 63001-63199
 - Alton, Belleville, and Woodlawn, IL
 - Zip codes 62002-62898
- If you do not live in one of the areas listed above, your medical plan administrator will be **Blue Cross Blue Shield of Illinois**.



2022 MEDICAL PLAN COMPARISON

Plan Feature	High Deductible Health Plan-Gold	High Deductible Health Plan-Silver	PPO	EPO
Deductible (In-Network)	\$1,500 Individual \$3,000 Family	\$2,800 Individual \$5,600 Family	\$750 Individual \$1,500 Family	\$500 Individual \$1,000 Family
Deductible (Out-of-Network)	\$3,000 Individual \$6,000 Family	\$5,400 Individual \$10,800 Family	\$1,500 Individual \$3,000 Family	Not covered
Out-of-Pocket Maximum (In-Network)	\$3,000 Individual \$6,000 Family	\$6,900 Individual \$13,800 Family	\$3,000 Individual \$6,000 Family	\$2,500 Individual \$5,000 Family
Out-of-Pocket Maximum (Out-of-Network)	\$6,000 Individual \$12,000 Family	\$13,500 Individual \$27,000 Family	\$6,000 Individual \$12,000 Family	Not covered

Visit yourveoliabenefits.com > Health Plans > Summaries of Benefits & Coverage (SBC) for complete Summaries of Benefits & Coverage for these medical plans.



BlueCross BlueShield
of Illinois

Experience. Wellness. Everywhere.™



2022 MEDICAL PLAN COMPARISON

Plan Feature	HSA Gold	HSA Silver	PPO	EPO
Preventive Care (In-Network)	No charge	No charge	No charge	No charge
Preventive Care (Out-of-Network)	50% co-insurance	50% co-insurance	50% co-insurance	Not covered
Primary Care Visit (In-Network)	20% co-insurance	30% co-insurance	20% co-insurance	10% co-insurance
Primary Care Visit (Out-of-Network)	50% co-insurance	50% co-insurance	50% co-insurance	Not covered
Specialist Visit (In-Network)	20% co-insurance	30% co-insurance	20% co-insurance	10% co-insurance
Specialist Visit (Out-of-Network)	50% co-insurance	50% co-insurance	50% co-insurance	Not covered

Visit yourveoliabenefits.com > Health Plans > Summaries of Benefits & Coverage (SBC) for complete Summaries of Benefits & Coverage for these medical plans.



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UnitedHealthcare
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2022 KAISER HMO PLAN FEATURES

(available to California employees only in addition to other medical plan options)

- **Deductible:**
 - None
- **Out-of-Pocket Maximum:**
 - \$1,500 Individual
 - \$3,000 Family
- **Preventive Care:**
 - No charge
- **Primary Care Visit:**
 - \$25 per visit
 - Out-of-Network not covered
- **Specialist Visit:**
 - \$25 per visit
 - Out-of-Network not covered
- Visit yourveoliabenefits.com > Health Plans > Summary of Benefits & Coverage (SBC) for a complete Summary of Benefits & Coverage for this plan.



2022 HMSA PLAN COMPARISON

(only option available to Hawaii employees)



Plan Feature	HMSA HMO	HMSO PPO	HMSA CompMED
Deductible (In-Network) (Out-of-Network)	\$0 No coverage	\$0 \$100 Individual, \$300 Family	\$0 \$0
Out-of-Pocket Maximum (In-Network) (Out-of-Network)	\$2,500 Individual, \$7,500 Family No coverage	\$2,500 Individual, \$7,500 Family \$2,500 Individual, \$7,500 Family	\$2,500 Individual, \$7,500 Family \$2,500 Individual, \$7,500 Family
Preventive Care (In-Network) (Out-of-Network)	No charge No Coverage	No charge 30% co-insurance	No charge No charge
Primary Care Visit (In-Network) (Out-of-Network)	\$20 co-pay per visit No Coverage	\$12 co-pay per visit 30% co-insurance	\$14 co-pay per visit \$14 co-pay per visit

Visit yourveoliabenefits.com > Health Plans > Summaries of Benefits & Coverage (SBC) for complete Summaries of Benefits & Coverage for these medical plans.

2022 PHARMACY PLAN - EXPRESS SCRIPTS

Coverage included with medical plan enrollments in HDHP, PPO & EPO plans



Retail (30-Day Supply)	High Deductible Health Plan-Gold	High Deductible Health Plan-Silver	PPO	EPO
Generic	20% after deductible	30% after deductible	\$10 co-pay	\$10 co-pay
Preferred Brand	20% after deductible	30% after deductible	25% (min \$30/max \$75)	25% (min \$30/max \$75)
Non-Preferred Brand	20% after deductible	30% after deductible	35% (min \$50/max \$110)	35% (min \$50/max \$110)
Maintenance Medications	100% of the retail cost (after second purchase); You pay 100% of the cost of the drug when you refill a maintenance medication at a retail pharmacy after the second purchase.	100% of the retail cost (after second purchase); You pay 100% of the cost of the drug when you refill a maintenance medication at a retail pharmacy after the second purchase.	100% of the retail cost (after second purchase); You pay 100% of the cost of the drug when you refill a maintenance medication at a retail pharmacy after the second purchase.	100% of the retail cost (after second purchase); You pay 100% of the cost of the drug when you refill a maintenance medication at a retail pharmacy after the second purchase.

Visit yourveoliabenefits.com > Health Plans > Prescription Drugs for complete Summaries of Benefits & Coverage.

2022 PHARMACY PLAN - EXPRESS SCRIPTS

Coverage included with medical plan enrollments in HDHP, PPO & EPO plans



Home Delivery (90-Day Supply)	High Deductible Health Plan-Gold	High Deductible Health Plan-Silver	PPO	EPO
Generic	20% after deductible	30% after deductible	\$25 co-pay	\$25 co-pay
Preferred Brand	20% after deductible	30% after deductible	25% (min \$75/max \$150)	25% (min \$75/max \$150)
Non-Preferred Brand	20% after deductible	30% after deductible	35% (min \$125/max \$225)	35% (min \$125/max \$225)

Visit yourveoliabenefits.com > Health Plans > Prescription Drugs for complete Summaries of Benefits & Coverage.

PREVENTIVE CARE

- All Veolia medical plans cover in-network preventive care services at 100% with no deductible
- Prescription drug options:
 - If you are enrolled in HDHP Plan, you may now fill prescriptions for preventive medications used to treat certain chronic conditions before satisfying the medical plan deductible
- Medications listed on the ACA Preventive Care drug list are not subject to the deductible
- Common preventive care services include:
 - Annual physical exam
 - Well-child visits and immunizations
 - Preventive care/screenings (e.g. pap exam, mammograms, colon cancer screening, and prostate cancer testing)
 - Vaccinations

VIRTUAL VISITS

- Attend doctor visits through your mobile device or computer 24/7
- Available if enrolled in any Veolia medical plan*
 - BCBS: www.mdlive.com/bcbsil, (888) 676-4204
 - UHC: AmWell, (844) SEE-DOCS
 - UHC: Doctor On Demand, (800) 997-6196
- Designed to access care instead of emergency room or urgent care for a non-emergency health condition when your doctor is not available or you become ill when traveling
 - *Examples:* Allergies, pink eye, sinus infection, severe cold, and flu
- You will be charged a nominal office visit rate
 - Considered in-network
 - Subject to deductible and co-insurance

***Services available may vary based on state regulatory requirements**

DENTAL - DELTA DENTAL of Illinois

- Annual deductible: \$50 per person, \$150 per family
- Annual maximum per person is \$2,000/year
- Preventive Services Covered at 100%
- Basic Services covered at 80% after deductible
- Major services covered at 50% after deductible
- Orthodontia covered at 50% up to \$2,500 lifetime maximum
- Enhanced Benefits Program: available to participants with specific health conditions that put them at risk for oral health disease
- Visit yourveoliabenefits.com > Health Plans > Delta Dental Plan for more information



VISION - VSP



- Two plan options: Basic and Buy-Up
- **Basic Plan:**
 - \$20 co-pay for annual eye exam
 - 20% discount from a VSP provider on glasses or prescription sunglasses within 12 months of annual eye exam
- **Buy-Up Plan:**
 - \$20 co-pay for annual eye exam
 - \$180 allowance for frames every other calendar year
 - \$130 allowance for contact lenses every calendar year in lieu of eyeglass lenses
- Visit yourveoliabenefits.com > Health Plans > VSP Vision Plans for more information

LIFE & AD&D INSURANCE - LINCOLN

- *Employee Basic Term Life and AD&D* - Coverage is equal to 2 times your base annual salary rounded up to the next \$1,000. This amount may not exceed \$1,500,000. Coverage is employer-paid.
- *Employee Optional Term Life and AD&D* - Coverage is equal to 1, 2, 3, 4, 5, or 6 times your base annual salary rounded up to the next \$1,000. This amount may not exceed \$1,500,000 (combined with Basic coverage). The monthly rate is based on amount selected and your age. Coverage is employee-paid.
- May also choose to cover dependents
- Visit yourveoliabenefits.com > Life/Disability > Group Life and Group AD&D Insurance for more information



PAID PARENTAL LEAVE

Employees who are not part of a collective bargaining agreement are eligible for **Paid Parental leave**. The plan allows you to take time off to bond with a newly born or newly adopted child. The plan will cover 100% of base pay according to years of service based on adjusted service date in OneHub:

Your years of service with Veolia	Number of weeks of leave
1 year	1 week
2 years	2 weeks
4 years	3 weeks
7 years	4 weeks
9 or more years	5 weeks

SHORT-TERM DISABILITY (STD) - LINCOLN

- Employees are eligible to receive STD on the first of the month following the hire date
- **Plan Features:**
 - Employer-paid
 - Pays a 100% of base pay for a period according to your years of service followed by a certain percentage of your weekly earnings for up to 26 weeks.
 - Benefits are payable due to a covered injury or illness after 7 calendar days
- Visit yourveoliabenefits.com > Life/Disability > Short-Term Disability (STD) for more information



LONG-TERM DISABILITY (LTD) - LINCOLN

- *Core LTD* - Employer-paid
 - Pays 60% of your monthly covered earnings
 - Maximum monthly benefit is \$10,000
- *Buy-Up LTD* - Employee-paid
 - Pays 66.67% of your monthly covered earnings
 - Maximum monthly benefit is \$20,000.
- Visit yourveoliabenefits.com > Life/Disability > Long-Term Disability (LTD) for more information



Flexible Spending Accounts - CONNECTYOURCARE

- **Flexible Spending Account (FSA):**

- 2022 annual maximum contribution amount is \$2,850
- *Health Care FSA* - EPO and PPO plan participants only
 - May be used to cover out-of-pocket medical, dental, and/or vision expenses
- *Limited Purpose FSA* - for High Deductible Health Plan plan participants only
 - May be used to cover only dental and/or vision expenses
- *Dependent Care FSA*
 - 2022 annual maximum contribution amount is \$5,000
 - May be used to cover the daycare expenses for an eligible dependent (either a child under age 13 or a dependent adult), such as nursery or daycare



HSA PLANS - FIDELITY INVESTMENTS

- **Health Savings Account (HSA):**
 - 2022 annual maximum contribution amount is \$3,650 for employee only coverage and \$7,300 for all other coverage tiers *additional \$1,000 available for those age 55 or more
 - Must be enrolled in a High Deductible Health Plan to participate
 - Must accept Fidelity's Terms and Conditions upon enrollment
 - Use the same user ID and password as 401(k) on Fidelity's Netbenefits site
 - In order to participate in an HSA, you cannot be covered by any other medical plan, including Medicare. To contribute to an HSA after age 65, you will need to call the Veolia Benefits Center to confirm you are not enrolled in Medicare.
 - Visit yourveoliabenefits.com > Health Plans for more information



HINGE HEALTH

- Employees and dependents* enrolled in a Veolia North America medical plan receive:
 - Digital physical therapy programs for back, knee, hip, neck and shoulder pain
 - Personalized exercise therapy
 - Unlimited one-on-one health coaching
- Enroll at www.hingehealth.com/veolia

***Note:** Must be 18 years old.



Omada

- Veolia medical plan participants suffering from either type 1 or type 2 diabetes can now participate in the Omada®—diabetes management program at no cost to them
 - A personalized program that surrounds you with the tools and support you need to reach your health goals, whether that's losing weight, controlling your diabetes or improving your overall health.
 - One-on-one coaching and support from a certified diabetes specialist
 - Scale, glucose meter and strips to keep you on track
 - Immediate feedback on glucose readings

- Enroll at omadahealth.com/veolia or contact (888) 409-8687

***Note:** Must be 18 years old or older.



SUPPLEMENTAL HEALTH - AFLAC



- **Hospital Indemnity:** helps pay costs associated with a covered hospital stay, including benefits for hospital confinement, hospital admission, hospital intensive care, and intermediate intensive care step-down unit
- **Critical Illness:** helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness, such as cancer (internal or invasive), heart attack, stroke, end-stage renal failure, or a major organ transplant
- **Accident Insurance:** helps pay costs that arise from covered accidents such as fractures, dislocations, and lacerations
- All supplemental health plans are portable
- Visit yourveoliabenefits.com > Other Benefits > Supplemental Benefits for more information

401(k) SAVINGS PLAN - Fidelity



- Auto enrollment at 3% within 30 days after you are hired
- Option to opt out, increase or decrease your contribution
- Employee contributions can be either pre-tax or Roth after-tax contributions
- Company matching contributions - 100% of up to 4% contribution, 50% of your next 2% contribution
- 2-year vesting schedule
- Additional information at yourveoliabenefits.com > Retirement > 401(k) Savings Plans
 - Fidelity at (800) 835-5095, Monday through Friday, 8:30am -12am EST or www.netbenefits.com
- If you are represented by a bargaining unit, your eligibility depends on your bargaining agreement

IMPORTANT ADDITIONAL BENEFITS



- **Employee Assistance Program (EAP):**

- Employees and their dependents automatically have access to this program, which is administered by Magellan Health
- EAP provides confidential assistance 24 hours/day all plan year
- Licensed counselors through EAP can assist with parenting, work-related situations, relationship problems, substance abuse, and both legal and financial services
- Additional information at yourveoliabenefits.com > Other Benefits > Employee Assistance Program (EAP)

- **Health Advocate:**

- A free service that assists our employees with managing their healthcare
- The program will assist with locating doctors, hospitals, dentists, and other providers, obtaining cost estimates for medical procedures, resolving insurance claim issues, and answer questions regarding test results, treatments, and medications as well as other additional free services
- Additional information at yourveoliabenefits.com > Other Benefits > Health Advocate



IMPORTANT ADDITIONAL BENEFITS

- **Purchasing Power:**

- www.veolia.purchasingpower.com
- Eligible employees work at Veolia for at least one year and...
 1. Can purchase products online
 2. Can receive their order at home
 3. Can pay over time from their paycheck with interest-free fixed payments
- Additional information at yourveoliabenefits.com > Other Benefits > Purchasing Power or Purchasing Power Customer Service at (888) 923-6236



- **Your Veolia Discount Marketplace:**

- www.veoliadiscounts.benefithub.com offers purchase of discounted products to Veolia employees (travel, tickets, pet insurance, etc.)
- First time registration referral code is **WNLSXI**
- Additional information at yourveoliabenefits.com > Other Benefits > Your Veolia Discount Marketplace





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New Hire Benefits Enrollment

2022 Benefits



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2022 NEW HIRE ENROLLMENT INFORMATION

- **Coverage Effective Date for New Hires:**
 - Health and Welfare - effective on the first of the month following date of hire (if hired on the 1st, coverage effective same day)
 - 401(k) - auto enroll 30 days after your hire date
- **Benefit Enrollment Process:**
 1. Online through the yourveoliabenefits.com > Eligibility/Enrollment > New Hires > Login link to enrollment system or
 2. Online through One Hub > Human Resources> Enroll in Benefits US
- **401k Enrollment Process**
 - Contact Fidelity at (800) 835-5095, Monday through Friday, 8:30am -12am EST or www.netbenefits.com

2022 NEW HIRE ENROLLMENT INFORMATION

- **Default Coverage:**

- You will be automatically defaulted into the High Deductible Health Plan Silver Employee only coverage, basic life and AD&D, STD, core LTD and EAP
- You must elect other coverage or waive coverage during your new hire enrollment window to change your default coverage.

- **Adding Dependents:**

- Eligible dependents may be added during the enrollment process.
- Substantiating documents will be required in order for your dependents to be covered.

- **For Enrollment Assistance:**

- Contact the Veolia Benefits Center at (844) 690-0918, Monday through Friday, 7:30am-6pm CST

2022 NEW HIRE ENROLLMENT INFORMATION

- **Adding a Beneficiary:**
 - Beneficiaries are required for the following plans and can be changed at any time.
- **Veolia Benefit Enrollment Center:**
 - Basic Life and AD&D
 - Supplemental Life and AD&D
- **Fidelity:**
 - 401k
 - Health Savings Account

2022 NEW HIRE TIMELINE

Deliverable	Timing
Review 2022 Benefits Information	Within 45 days of hire date
Enroll in 2022 Benefits	Within 45 days of hire date
Verify Dependents	Within 45 days of hire date
401(k) Auto-Enrollment	30 days after hire date
2022 Benefits Effective	First of the month following hire date

After you enroll...

You can only make changes if you experience a qualified life event (see QLE section) or during Annual Enrollment



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Beyond New Hire Enrollment

2022 Benefits



ENVIRONMENTAL SOLUTIONS FOR BUSINESSES, INDUSTRY AND COMMUNITIES

QUALIFYING LIFE EVENTS (QLEs)

- **Benefit Elections**

- You may change benefit elections within 31 days due to a substantiated QLE

- **Enrollment Process**

- Online at yourveoliabenefits.com > Eligibility/Enrollment > Qualifying Life Events > Login to enrollment system to process a life event
- Call the Veolia Benefits Center at (844) 690-0918, Monday through Friday, 7:30am-6pm CST

- **QLE Examples**

- Marriage
- Divorce
- Birth or adoption of a child
- Gain or loss of coverage

QUALIFYING LIFE EVENTS (QLEs)

- **QLE Timeframe:**
 - You have **31 days** from the date of your event to change your current elections
 - **DO NOT** wait for a newborn's birth certificate or SSN to add the child to coverage
 - You have **31 days** from the date of your event to provide substantiation
- **QLE Substantiation:**
 - You must provide valid documentation for each QLE
 - Documentation to substantiate your dependent may also be needed
 - Your event and enrollments are pended until substantiation is provided
 - Failure to provide this information will result in the cancelation of your new benefit elections
 - A list of substantiation documents can be found at yourveoliabenefits.com > Eligibility/Enrollment > Qualifying Life Events
 - Contact the Veolia Benefits Center at (844) 690-0918, Monday through Friday, 7:30am-6pm CST for assistance

QLE TIMELINE

Deliverable	Timing
Change/Enroll in 2022 Benefits	Within 31 days of life event
Substantiate QLE	Within 31 days of life event
Verify Dependents	Within 31 days of life event
New Benefits Effective	On event date

After you process your QLE-related benefits changes...

You can make future changes if you experience another qualified event or during Annual Enrollment



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2022 Enrollment Recap

2022 Benefits



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2022 NEW HIRE IMPORTANT REMINDERS

- **Enrollment Period:**

- Within 45 days of date of hire for Health and Welfare, auto-enrolled in 401(k) 30 days after hire
- Online at yourveoliabenefits.com > Eligibility/Enrollment > New Hires > Login link to enrollment system
- Call the Veolia Benefits Center (844) 690-0918, Monday through Friday, 7:30am-6pm CST

- **Dependent Verification:**

- If adding a dependent to benefits, you must verify the dependent within 45 days of hire date
- Please review the documentation you must submit for dependent verification at yourveoliabenefits.com > Enrollment/Eligibility > New Hires
- Submit verification documentation at yourveoliabenefits.com > Enrollment/Eligibility > New Hires > Login link to enrollment system

2022 QLE IMPORTANT REMINDERS

- **QLEs:**

- Outside of Annual Enrollment or new hire enrollment, the only time you may change your benefits if you experience a QLE
- You must make any desired changes to benefits within 31 days of the life event date
- Benefits will go into effect the date of the event.
- You must provide valid documentation to substantiate your QLE
 - Failure to provide this information will result in the cancelation of your new benefit elections
 - A list of substantiation documents can be found at yourveoliabenefits.com > Eligibility/Enrollment > Qualifying Life Events
 - You may process your benefits changes under your QLE at Online at yourveoliabenefits.com > Eligibility/Enrollment > Qualifying Life Events > Login link to enrollment system to process your life event



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**Questions may be directed to the Veolia
Benefit Center at 844-690-0918**



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