



2024 VEOLIA UNITED STATES BENEFITS PROGRAM SUMMARY

The benefits below apply to non-collectively bargained employees in the US who are regularly scheduled to work 20 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 your date of hire.

Benefit Type	Description	When to enroll?
401(k) RETIREMENT SAVINGS PLAN <i>Employee/Employer Contributions</i>	You may contribute eligible compensation to a 401(k) plan with a company match on some of your contributions to help you save for retirement. You are eligible on the first day of employment if you are 18 years or older. Catch-up contributions are also permissible if you are age 50+. You can access your 401(k) account with Fidelity online at NetBenefits.com.	Enroll anytime
MEDICAL & PRESCRIPTION DRUG COVERAGE <i>Employee/Employer cost share</i>	Four different plan designs offered through UnitedHealthcare: <ul style="list-style-type: none"> • Exclusive Provider Organization (EPO) • Preferred Provider Organization (PPO) • Gold High Deductible Health Plans (HDHP) with a Health Savings Account (HSA) <ul style="list-style-type: none"> ◦ Includes a company contribution to your HSA • Silver High Deductible Health Plans (HDHP) with a Health Savings Account (HSA) 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. Employees in Hawaii will only have access to Hawaii Medical Service Association (HMSA).	Within 31 days of hire or during Annual Enrollment
DENTAL <i>Employee/Employer cost share</i>	Benefits provided through Delta Dental and include coverage for preventive care, basic services, and major services. Orthodontia benefits provided for dependent children up to age 19. A DMO plan option through Aetna is available in certain locations (only in-network services are covered).	Within 31 days of hire or during Annual Enrollment
VISION <i>Basic: Company Paid Buy-up: Employee Paid</i>	<i>The basic plan through Vision Service Plan (VSP) 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.</i>	Within 31 days of hire or during Annual Enrollment
MENTAL & BEHAVIORAL HEALTH <i>Company paid up to 8 sessions/year</i>	<i>Coaching and therapy are available through Headspace Care to manage stress, depression and sleep disorders. You get unlimited access to text-based chats, self-care activities, and access to their app, plus up to 8 video sessions with therapists and psychiatrists per year at no cost to you. An additional 8 sessions per year are available to your spouse, domestic partner, and dependents over the age of 18.</i>	Enroll anytime
EMPLOYEE ASSISTANCE PROGRAM (EAP) <i>Company Paid</i>	<i>Confidential resources and programs available through Magellan Health to assist you and your family members with personal issues such as relationship issues, legal problems, financial planning, child care, elder care, and coaching on work-related situations.</i>	Enroll anytime
HEALTH CARE ASSISTANCE <i>Company Paid</i>	<i>To help manage your health care, Veolia has partnered with Health Advocate which assists with locating doctors, hospitals, dentists, and other providers, obtaining cost estimates for medical procedures, resolving insurance claim issues, and answering questions about test results, treatments, and medications - all at no cost to you.</i>	No enrollment required - contact anytime
VIRTUAL PHYSICAL THERAPY <i>Company Paid</i>	<i>Personalized exercise therapy through a virtual app by Hinge Health guided by wearable motion sensors. Get unlimited access to your health coach and personalized educational content to help reduce back, knee, hip, neck and shoulder pain.</i>	Enroll anytime
DIABETES & HYPERTENSION <i>Company Paid</i>	<i>Receive support for pre-diabetes, type 1 or 2 diabetes, high blood pressure, and/or hypertension. Omada nurses can help you lose weight, review your nutrition, and/or help you monitor your blood pressure. Omada can also provide a blood glucose meter, test strips, and/or digital scale. Plus, there is a mobile app with education to support healthy choices.</i>	Enroll anytime



<p>LIFE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE <i>Basic: Company Paid Supplemental: Employee Paid</i></p>	<p><i>Basic life and AD&D insurance of 2x annual base salary is provided through MetLife. 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 spouses and dependent child(ren). Evidence of insurability is required for coverage exceeding \$750,000 and spouse coverage over \$50,000.</i></p>	<p>Within 31 days of hire or during Annual Enrollment</p>
<p>VOLUNTARY INSURANCE <i>Employee Paid</i></p>	<p><i>Accident, Critical illness and Hospital indemnity insurance are provided through Aflac. Basic and enhanced options are available for you, your spouse and your dependent children.</i></p>	<p>Within 31 days of hire or during Annual Enrollment</p>
<p>LONG-TERM CARE <i>Employee Paid</i></p>	<p><i>Life insurance with long-term care benefits is provided through Chubb.</i></p>	<p>Enroll anytime</p>
<p>SHORT-TERM DISABILITY <i>Company Paid</i></p>	<p><i>The short-term disability benefit through Lincoln Financial provides income continuation in the event of a non-work related illness or injury for up to 26 weeks of disability: 100% of eligible pay for the first 13 weeks, followed by 60% for the remaining 13 weeks.</i></p>	<p>Within 31 days of hire or during Annual Enrollment</p>
<p>LONG-TERM DISABILITY <i>Core: Company Paid Buy-up: Employee Paid</i></p>	<p><i>Core long-term disability through Lincoln Financial provides a monthly benefit of 60% of pre-disability base earnings up to \$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 \$20,000 per month.</i></p>	<p>Within 31 days of hire or during Annual Enrollment</p>
<p>FLEXIBLE SPENDING ACCOUNTS (FSAs) <i>Employee Pre-tax Contributions</i></p>	<p><i>Health Care FSA and Limited Purpose FSA are offered and administered through WEX. Set aside pre-tax dollars through a Health Care FSA to spend on doctor's visits, prescription medications, co-pays and deductibles, as well as other healthcare-related costs for dental and vision. Limited Purpose FSAs can be used for those on a High Deductible Health Plan to cover eligible vision and dental expenses, as well as post deductible medical expenses.</i></p> <p><i>Dependent Care FSA is also administered through Wex. Set aside pre-tax dollars to pay for eligible child and dependent care.</i></p> <p><i>These are "use-it-or-lose-it" accounts, so be sure to budget for the year accordingly. Any unused funds remaining at the end of the year will be forfeited.</i></p>	<p>Within 31 days of hire or during Annual Enrollment</p>
<p>HEALTH SAVINGS ACCOUNTS (HSAs) <i>Employee/Employer Contributions</i></p>	<p><i>If you are enrolled in one of the HDHP medical plans, you may also contribute pre-tax dollars to an HSA, managed through Fidelity. The Gold HDHP option includes an employer contribution to your HSA. This account rolls over from year to year. Use your funds for qualifying expenses now or save them for retirement. Investment options available.</i></p>	<p>Must be enrolled in a HDHP - elect or adjust contributions during the year</p>
<p>HOME, PET & AUTO INSURANCE <i>Employee Paid</i></p>	<p><i>Home and auto insurance is available through Farmer's. Pet insurance is offered through Metlife.</i></p>	<p>Enroll anytime</p>
<p>VOLUNTARY GROUP LEGAL <i>Employee Paid</i></p>	<p><i>This program offered through MetLife, provides 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.</i></p>	<p>Within 31 days of hire or during Annual Enrollment</p>
<p>IDENTITY THEFT PROTECTION <i>Employee Paid</i></p>	<p><i>Preventive monitoring and ID theft restoration in the event of an identity breach is provided through Allstate.</i></p>	<p>Within 31 days of hire or during Annual Enrollment</p>
<p>COMMUTER BENEFITS <i>Employee Paid</i></p>	<p><i>A program to help you save money through pre-tax payroll deductions on certain work-related transportation and parking expenses.</i></p>	<p>Enroll anytime</p>
<p>EMPLOYEE DISCOUNT & PURCHASING PROGRAMS</p>	<p><i>Discounts available through the Veolia Discount Market Place including automotive, car rentals, electronics, mobile phones, pet insurance and home/auto insurance. Be sure to use the code WNLSX1 - you can share this code with family and friends! You can also use Purchasing Power to pay for larger-ticket items over time from your paycheck interest-free.</i></p>	<p>Enroll anytime</p>
<p>TIME AWAY FROM WORK</p>	<p><i>Paid time off benefits may include vacation and sick days (nonexempt employees) or Flexible Time Off (exempt employees), plus an annual volunteer day, holidays, and floating holidays. Veolia also provides Parental Leave and unpaid time off for caregiving for eligible employees.</i></p>	