



# What's Happening in 2024

At Veolia, we are committed to maximizing the health and wellness of our people by providing the best possible benefits and programs. We recognize that physical, mental, financial and family wellness are critical to the experience of our employees. That's why we've harmonized our benefits to provide a wide array of market-leading, innovative programs.

## 2024 Benefits Annual Enrollment November 7 - 21, 2023

To make your elections, go to  
[YourVeoliaBenefits.com](https://YourVeoliaBenefits.com) > Eligibility/Enrollment >  
Annual Enrollment

When you log onto the Benefit Enrollment system, you will be able to see the per pay deductions for all the benefits.



**IMPORTANT:** You must make an active election by November 21, 2023, or you will not have healthcare coverage for 2024. Your 2023 coverage will not roll over to 2024.

If you are a new employee, you may need to complete two enrollments depending when you were hired: one for 2023 benefits and one during the Annual Enrollment for 2024 benefits.

### >> Ready to enroll?

- » Review your Veolia benefit options and rates.  
**Note:** For 2024 contribution rates, visit [YourVeoliaBenefits.com](https://YourVeoliaBenefits.com) > Eligibility/Enrollment > Annual Enrollment. New coverage and rates are effective January 1, 2024.
- » Navigate to [YourVeoliaBenefits.com](https://YourVeoliaBenefits.com) > Eligibility/Enrollment > Annual Enrollment to choose your 2024 benefits.  
**Important!** You must make an active election by November 21, 2023, or you will not have healthcare coverage for 2024.

### >> Questions?

- » Call the Veolia Benefits Center at 1-844-690-0918, Monday through Friday from 7:30 a.m. to 6:00 p.m. CST.
- » Email your question to [help@mybenefitexpress.com](mailto:help@mybenefitexpress.com).
- » Chat Online [YourVeoliaBenefits.com](https://YourVeoliaBenefits.com) > Eligibility/Enrollment > Annual Enrollment with a Service Specialist by clicking the Live Chat link on our enrollment website.

Learn more about your  
2024 benefits!

# Your harmonized benefits for 2024

You can expect more choices, expanded eligibility and programs to support your total wellbeing.

- » **UnitedHealthcare will be your health care provider starting January 1, 2024.** We care about your health. For this reason, we looked for a provider that offers the best combination of excellent service, innovation and proven performance. You will have several plan options including a Gold or Silver High Deductible Plan (HDHP), a Preferred Provider Organization (PPO) plan and an Exclusive Provider Organization (EPO) plan.  
**Note:** If you reside in California, you will still have the Kaiser HMO option. If you reside in Hawaii, you will only have HMSA options (HMO, PPO or CompMED).
- » **Increased Health Savings Account (HSA) IRS annual contribution limits.** If you enroll in the Gold or Silver High Deductible Plan (HDHP), you can set aside pre-tax dollars to help pay your out-of-pocket costs by electing an HSA through Fidelity. Your HSA contributions are yours to keep even if you leave Veolia. In 2024, the annual contribution limits for the HSA will increase to \$4,150 for an individual and \$8,300 for a family. Those 55 and over can contribute an additional \$1,000 as a catch-up contribution. Employees who enroll in the Gold HDHP are also eligible for a Veolia contribution to their HSA (\$750 for employee only coverage / \$1,500 for all-other coverage tiers).  
**Note:** If you currently have an HSA with Cigna, Fidelity will provide a streamlined process to transfer your funds from Cigna.
- » **No Evidence of Insurability (EOI) during Annual Enrollment.** You can elect coverage up to a combined basic and supplemental employee life insurance amount of \$750,000 without EOI. Any amount over \$750,000 would require EOI.
- » **Flexible Spending Account (FSA) moving to WEX.** With an FSA, you can set aside tax-free money to pay for eligible healthcare expenses. You can choose a Health Care FSA (for EPO and PPO plan participants only or if you decline Veolia health coverage), Limited Purpose FSA (for HDHP participants to reimburse eligible dental and vision expenses only) or a Dependent Care FSA.  
**Note:** 2024 annual maximum contribution amount for FSAs is expected to be \$3,200 (limit will be announced by IRS later in 2023). The annual maximum for a Dependent Care FSA is \$5,000.
- » **Two dental plan options for 2024.** You will have access to a Delta Dental PPO (offering an annual deductible of \$50 per person and \$150 per family). Employees living in certain zip codes will also have the choice to elect an Aetna DMO (no deductible or annual maximum, covers in-network services only).
- » **Vision plan through VSP.** You will have two vision plan options through VSP: Core and Buy-Up. Both plans offer low-cost eye exams and a frame + lens or contact lens allowance. The Core plan has lower premiums and requires the use of network providers; while the Buy-Up plan has more provider flexibility and a higher allowance for frames, lenses and contact.
- » **Short- (STD) and Long-term disability (LTD) through Lincoln Financial.** Veolia offers STD and Core LTD plans (at no cost to you). You will have the option to elect an LTD Buy-up plan (employee paid) which pays 66.67% of monthly covered earnings up to a \$20,000 maximum monthly benefit.
- » **Life and AD&D offered through MetLife.** Veolia offers Basic Term Life and AD&D equal to 2 times your salary at no cost to you. You will also have the option to purchase Employee Optional Term Life and AD&D coverage 1 to 6 times base annual salary (rounded up to the next \$1,000) or Supplemental Spouse Life coverage up to \$50,000 without EOI.
- » **401(k) through Fidelity.** A 401k Plan gives you the opportunity to build your financial future through pre-tax contributions, Company matching contributions and investment earnings. You will have access to both your 401(k) and HSA (if you enrolled in a HDHP) through NetBenefits®.

For more information about all the benefits Veolia offers, refer to the **2024 Benefits Guide**.

Note: If you are represented by a bargaining unit, you may not be eligible for the benefits described in this guide. You should refer to your union contract, which identifies any VNA benefits for which you may be eligible.