



2024 US Annual Enrollment

November 2023



AGENDA

- 2024 Annual Enrollment Dates
- Key Communication Events
- 2024 Benefits
- Benefits Beyond Annual Enrollment
- Q&A

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





2024 ANNUAL ENROLLMENT DATES

- **What are the dates for 2024 Annual Enrollment?**
 - November 7 through November 21, 2023
- **How can I enroll in benefits during Annual Enrollment?**
 - Online through the yourveoliabenefits.com > Eligibility/Enrollment > Annual Enrollment > Login link to enrollment system.
 - Online through One Hub > Enroll in Benefits US.
 - Call the **Veolia Benefits Center** at **(844) 690-0918**, Monday through Friday, 7:30am-6pm CST.

NOTE: If you previously used the Benefitsolver platform to enroll in benefits, you MUST use Your Veolia Benefits site to make 2024 elections



2024 ANNUAL ENROLLMENT - How to Enroll



To log in to the **Benefits Enrollment System**, click the applicable link below.

[I'm on the Veolia Intranet I'd like to view with one click](#)

[I'm on my home computer or mobile device](#)

Instructions for Logging In:

- Step 1: Your username is Veolia followed by your employee ID number (no spaces).
 - Example: Veolia10012345
- Step 2: Your initial password is your full date of birth followed by the last four digits of your social security number.
 - Example: if your birthday is 01/05/1975 and your social security number is 123456789, your default password will be 010519756789.
- Step 3: Click LOGIN

You should be able to locate your Employee ID on your HRIS profile.

If you have any issues contact the Veolia Benefits Center at 844-690-0918.

(Monday through Friday, 7:30am-6pm CST)





2024 ANNUAL ENROLLMENT PROCESS

- **Do I need to make new benefit elections for 2024?**
 - YES! 2024 will be an ACTIVE Annual Enrollment.
- **What is an ACTIVE enrollment?**
 - Your current benefit elections will NOT automatically rollover as your 2024 elections
 - If you do not enroll in benefits, you will not have benefits in 2024, unless you experience a Qualified Life Event.
 - ALL employees MUST actively enroll by November 21st to have benefits for 2024.
 - If you plan to waive all benefits, it is still important to go onto the portal to review your beneficiary information.
- **When are my new enrollments made during 2024 Annual Enrollment effective?**
 - January 1, 2024



2024 Eligibility for Benefits

Who is eligible for benefits?

- All active employees (full-time, part-time, temporary*, intern, etc.) regularly scheduled to work at least 20 hours per week
- Your spouse or domestic partner**
- Your children, stepchildren, children of your domestic partner or children in your guardianship up to age 26***
- Adult children, stepchildren, children of your domestic partner or children in your guardianship of any age who are disabled

*Only Medical and Basic Life Insurance

**You will need to provide the Domestic Partner Affidavit to verify the eligibility of your Common Law Spouse or Domestic Partner.

***Dependent children can be covered under Veolia benefits until the age of 26. Their medical, dental, and vision coverage ends at the end of the month of the dependent's 26th birthday.



2024 Annual Enrollment (AE) Communications Timeline



Deliverable	Timing
2024 AE Guides Mailed to Homes	Mailed October 31, 2023
2024 AE Information on YourVeoliaBenefits.com	October 28, 2023
Annual Enrollment	November 7 - November 21, 2023
2024 Confirmation Statements Mailed to Homes	Early December
Member ID Cards	Late December

After you Receive Your Confirmation Statement

If you find that you need to make a correction, call the Veolia Benefits Center at (844) 690-0918, Monday through Friday, 7:30am-6pm CST **before 3pm CST on Friday, December 15, 2023.**





Resourcing the world

Medical / Dental / Vision Plan Options and Features

2024 Benefits



ENVIRONMENTAL SOLUTIONS FOR BUSINESSES, INDUSTRY AND COMMUNITIES

All employees MUST actively enroll to have benefits for 2024.
Annual Enrollment: November 7 – November 21



2024 Medical Plan Options

- **Medical Plan Options - United Healthcare**
 - High Deductible Health Plan - Gold
 - High Deductible Health Plan - Silver
 - Preferred Provider Organization - PPO
 - Exclusive Provider Organization - EPO
- **Gum Springs Union Employees (only option)**
 - Gum Springs UHC PPO
- **Milwaukee Union Employees (additional option)**
 - Milwaukee Union UHC EPO
- **Employees Residing in California (additional option)**
 - Kaiser HMO
- **Employees Residing in Hawaii (only option)**
 - HMSA PPO Plan A | HMSA HMO | HMSA CompMED



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



2024 Medical Plan Options

How do I confirm my doctor is in network?


Visit [whyUHC.com/veolia](https://www.whyUHC.com/veolia)

Phone Number: 1-866-747-1020


- Click 'Search for Provider'
- Select a plan to find a doctor or facility that's in the UHC network.




EPO Plan

Search the provider network 


HSA Silver Plan

Search the provider network 

HSA Gold Plan

Search the provider network 

PPO Plan (Choice Plus network)

Search the provider network 

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



2024 MEDICAL PLANS – UNITED HEALTHCARE



Plan Design (In-Network)	PPO	HDHPs		EPO
Plan Name	PPO	Silver HDHP (Low)	Gold HDHP (High)	EPO
Vendor	United Healthcare (UHC)			
Plan Sponsor HSA Funding (EE/ Fam)	n/a	n/a	\$750 / \$1,500	n/a
Deductible (EE/ Fam)	\$750 / \$1,500	\$3,000 / \$6,000	\$1,750 / \$3,500	\$500 / \$1,000
Deductible Accumulation (Fam)	Embedded	Embedded (Ind. \$3,200)	Aggregate	Embedded
Deductible Application	Medical Only	Medical / Rx	Medical / Rx	Medical Only
Coinsurance (EE Pays)	20%	30%	20%	10%
Out-of-Pocket Max (EE/Fam) ¹	\$3,250 / \$6,500	\$6,000 / \$12,000	\$3,500 / \$7,000	\$2,500 / \$5,000
Out-of-Pocket Max Accumulation (Fam)	Embedded	Embedded	Aggregate	Embedded
Out-of-Pocket Max Application	Medical / Rx	Medical / Rx		Medical / Rx
Preventive Services	Covered 100%	Covered 100%		Covered 100%
Office Visit (PCP / SPC)	\$25 / \$40	Acute/Wellness: Covered 100% PCP / SPC: 30% AD	Acute/Wellness: Covered 100% PCP / SPC: 20% AD	10% AD
Virtual Care / Telemedicine	Acute/Wellness: Covered 100% PCP: \$25 / SPC: \$40	30% AD	20% AD	10% AD
Urgent Care	\$50	30% AD	20% AD	10% AD
Emergency Room	\$175	30% AD	20% AD	10% AD
Inpatient Hospital	20% AD	30% AD	20% AD	10% AD

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



Additional Programs for those enrolled in any UHC medical plan

- **Hinge Health:**



- You and your dependents (over age 18) can receive:
 - Digital physical therapy programs for back, knee, hip, neck and shoulder pain
 - Personalized exercise therapy
 - Unlimited one-on-one health coaching
- Find out more and register any time at hingehealth.com/veolia

- **Omada:**



- Omada nurses can help you lose weight, review nutrition, and/or help 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.
- Find out more and register any time at omadahealth.com/veolia

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

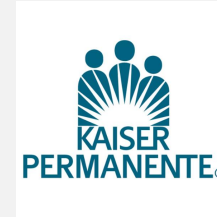


2024 Medical Plan - KAISER



Kaiser HMO - (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



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



2024 Medical Plan - HMSA



HMSA	PPO PLAN A	HMO PLAN	COMP MED
Preventive	If in-network, covered at 100% with no out-of-pocket cost to employee. If out-of-network, subject to Out-of-network deductible and coinsurance, if applicable.		
Deductible In-network Individual/family	\$0	\$0	\$0
Deductible Out-of-network Individual/family	\$100/\$300	No coverage	\$0
Coinsurance: you pay In-network Out-of-network	10% 30%	10% No coverage	20% 20%
Out-of-pocket maximum (combined in and out of network) Individual/family	\$2,500/\$7,500	\$2,500/\$7,500 (no coverage out of network)	\$2,500/\$7,500
Office visit Primary care physician/specialist	\$12 copay	\$20 copay	\$14 copay
Hospital (In-network) Inpatient Outpatient Surgical Services > Cutting > Non-cutting	10% 10% 10% 20%	10% \$20 copay \$20 copay \$20 copay	20% 20% 20% 20%
Emergency room	20%	\$100 copay	20%

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



2024 PHARMACY PLANS – EXPRESS SCRIPTS

(For UHC Enrollees Only)

Retail (30-Day Supply)	PPO	High Deductible Health Plan-Gold	High Deductible Health Plan-Silver	EPO
Generic	\$10 co-pay	20% after deductible	20% after deductible	\$10 co-pay
Preferred Brand	25% (min \$30/max \$75)	30% after deductible	30% after deductible	25% (min \$30/max \$75)
Non-Preferred Brand	35% (min \$50/max \$110)	40% after deductible	40% after deductible	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.

Express Scripts Customer Service Number: 1-888-792-7276

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





2024 DENTAL PLAN - Delta Dental and Aetna

Delta Dental - deltadentalil.com

Plan type	Dental PPO
Deductible	\$50 single/\$150 family
Calendar year maximum per covered person	\$2,000
Preventive care <i>Exams, cleanings, X-rays, fluoride, sealants</i>	Covered at 100% with no deductible
Basic services <i>Fillings, simple extractions, root canal therapy</i>	Covered at 80% after deductible
Major services <i>Inlays/onlays, crowns, bridges, dentures, implants</i>	Covered at 50% after deductible
Orthodontia <i>Eligible adults and children up to age 26</i>	Covered at 50% up to a \$2,500 lifetime maximum benefit Deductible does not apply

Aetna DMO - MyAetnaWebsite.com

Plan type	DMO
Deductible	None
Calendar year maximum per covered person	None
Preventive care <i>Exams, cleanings, X-rays, fluoride, sealants</i>	Covered at 100%
Basic services <i>Fillings, simple extractions, root canal therapy</i>	Covered at 100%
Major services <i>Inlays/onlays, crowns, bridges, dentures, implants</i>	Covered at 60%
Orthodontia <i>Dependent children up to age 26, no age limit for employee or spouse</i>	Adults and children covered at 50% no maximum

Delta Dental Customer Service: 1-800-323-1743

NOTE: Aetna DMO is only available in certain geographies. If available in your zip code, you will see this option in the enrollment site.





2024 VISION PLAN - VSP

Vision Highlights		
	CORE	BUY-UP
In-Network		
Eye exam <i>Once every calendar year</i>	Essential examination \$20 copay; comprehensive examination \$25 copay	\$10
Frames <i>Discounts apply on complete pair of prescription glasses or sunglasses</i>	\$150 allowance (\$80 at Costco); 20% off over allowance on glasses from a VSP doctor <i>Once every other calendar year</i>	\$200 allowance (\$110 at Costco); 20% off over allowance on glasses from a VSP doctor <i>Once every calendar year</i>
Eye glass lenses <i>(clear, standard, glass or plastic; anti-scratch/anti-reflective coating, progressive, polycarbonate)</i> <i>Single vision, bifocal or trifocal</i>	\$25 (combined with eye exam)	\$10 (combined with eye exam)
Contact lenses <i>Once every calendar year in lieu of eye glass lenses</i>	Up to \$60 copay for fitting and evaluation; \$175 allowance, plus 15% off on amount over allowance	Up to \$60 copay for fitting and evaluation; \$225 allowance, plus 15% off on amount over allowance
Laser vision correction	5% off promotional price or average 15% off regular price (contracted facilities only)	

VSP Customer Service Number: (800) 877-7195

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





Flexible Spending Accounts (FSA) - WEX

- 2024 annual maximum contribution amount is **projected** to increase to \$3,200
- *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*
 - 2024 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
- If you have 2023 expenses to submit, you have until March 31, 2024. Send these to your current administrator (Cigna or Optum)

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





Health Savings Accounts (HSA) - Fidelity

- 2024 annual maximum contribution amount is \$4,150 for employee only coverage and \$8,300 for all other coverage tiers. (An additional \$1,000 can be contributed by those age 55+).
 - If you are enrolled in the **HDHP Gold plan**, Veolia contributes to your HSA - \$750 for employee only coverage or \$1,500 per year for all other tiers
- 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.com](https://www.netbenefits.com) 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.
- If you currently have an HSA with Cigna, you will receive rollover instructions. You can choose to leave your funds with Cigna, however you will begin paying the monthly fee (usually \$4-5/month).

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





Resourcing the world

Life Insurance and Disability Plans

2024 Benefits



ENVIRONMENTAL SOLUTIONS FOR BUSINESSES, INDUSTRY AND COMMUNITIES

All employees MUST actively enroll to have benefits for 2024.

Annual Enrollment: November 7 – November 21



Life Insurance and AD&D - MetLife

- Veolia provides coverage at two times your annual base salary, up to \$1,500,000.
- You can select supplemental coverage from 1 to 6 times, with a limit of \$1,500,000 (combined with basic coverage).
 - You can elect coverage up to a combined basic and supplemental employee life insurance amount of \$750,000 without Evidence of Insurability (EOI) **during Annual Enrollment**. Any amount over \$750,000 would require EOI.
- You can cover your spouse or domestic partner in \$10,000 increments up to \$250,000 (not to exceed 50% of your supplemental life coverage).
- Dependent children can be covered at a flat \$25,000.

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



Short-term and Long Term Disability - Lincoln

- You will automatically be enrolled in these company-paid benefits through Lincoln Financial.
- Short-term disability (STD):
 - You are eligible for benefit starting on your date of hire.
 - Benefits are provided for up to 26 weeks, with the first 13 weeks paid at 100% of eligible pay, followed by 60% for the remaining 13 weeks.
- Long term disability (LTD):
 - LTD extends beyond the 26 weeks of STD, if you are approved for coverage
 - The Core plan pays 60% of eligible pay (up to a max of \$15,000 per month)
 - Buy-up coverage pays 66.67% of eligible pay (up to a max of \$20,000)

- **ENROLLMENT REQUIRED! You can elect buy-up during Annual Enrollment and pay for coverage through payroll deductions**

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





Resourcing the world

Supplemental Insurance and Other Benefits

2024 Benefits



ENVIRONMENTAL SOLUTIONS FOR BUSINESSES, INDUSTRY AND COMMUNITIES

All employees MUST actively enroll to have benefits for 2024.

Annual Enrollment: November 7 – November 21



Supplemental Insurance



- Hospital Indemnity
- Critical Illness
- Accident Insurance



- Long-term Care



- Legal Insurance



- Identity Theft Protection

Visit yourveoliabenefits.com > Other Benefits > Supplemental Benefits for more information





Resourcing the world

SUPPORT & RESOURCES



ENVIRONMENTAL SOLUTIONS FOR BUSINESSES, INDUSTRY AND COMMUNITIES

SUPPORT & RESOURCES

BENEFITS INFORMATION & ENROLLMENT

CONTACT

Enrollment Site

YourVeoliaBenefits.com >
Eligibility/Enrollment > Annual Enrollment

Veolia Benefits Center

Call 1-844-690-0918
Monday through Friday, 7:30am-6pm CST

Chat online through Live Chat
on the Enrollment Site

Email help@mybenefitexpress.com
(48 business hours turnaround time)

Note: If you have previously contacted the HR Employee Service Center (HRESC), please contact Veolia Benefits Center going forward for assistance.





Resourcing the world

Beyond Annual Enrollment

Qualifying Life Events



ENVIRONMENTAL SOLUTIONS FOR BUSINESSES, INDUSTRY AND COMMUNITIES

Qualifying Life Events (QLE)

- **Benefit Elections**
 - You may change benefit elections due to a substantiated QLE.
- **Enrollment Process**
 - Online: yourveoliabenefits.com > Eligibility/Enrollment > Qualifying Life Events
 - Login to enrollment system to declare a life event
 - By phone: Veolia Benefits Center at (844) 690-0918, Monday through Friday, 7:30 a.m. - 6 p.m. CST
- **QLE Examples**
 - Marriage, Divorce, Birth or Adoption of a Child, Gain or Loss of Coverage
- **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 to add the child to coverage.
 - You have **31 days** from the date of your event to provide substantiation.



REMINDER:

This is an **ACTIVE** enrollment!!

- Your current benefit elections will NOT automatically rollover as your 2024 elections.
- If you do not enroll in benefits, you will not have benefits in 2024, unless you experience a Qualified Life Event.
- ALL employees **MUST** actively enroll by November 21st to have benefits for 2024.



Provider Contacts:

Benefit Vendors:	CONTACT
United Healthcare	whyUHC.com/veolia 1-866-747-1020
Express Scripts	1-888-792-7276
Delta Dental	1-800-323-1743
Veolia Benefits Center	1-844-690-0918

Additional Provider Contacts go to [YourVeoliaBenefits.com](https://www.YourVeoliaBenefits.com) >
Enrollment/Eligibility > Provider Contacts





Resourcing the world

Thank you for listening!
Questions?



ENVIRONMENTAL SOLUTIONS FOR BUSINESSES, INDUSTRY AND COMMUNITIES

All employees MUST actively enroll to have benefits for 2024.
Annual Enrollment: November 7 – November 21