

Questions from Veolia OE meetings 11/6 and 11/9:

Medical

Can you explain embedded and aggregate Deductible Accumulation?

An embedded deductible is an individual amount within a family contract. Under a high deductible plan, if you are in family contract you have to satisfy the entire family deductible before accessing the coinsurance coverage. In the Silver Plan, there is an embedded deductible amount built in as the maximum deductible that any one family member will need to satisfy in a given year.

For the PPO plan, do the copays count towards the deductible?

The copays do not count towards the deductible for the PPO plan, but they do count towards the out of pocket maximum.

What is an EPO plan? Is that HMO?

The EPO functions like an HMO in that it has rich in network benefits but no out of network benefits

What is the advantage of the High Deductible Plan?

The advantage of a High Deductible Plan is that you are able to set aside funds on a tax advantaged basis to pay for medical expenses now or in the future. There are maximum amounts that the IRS will allow you to contribute to this account each year based on your coverage tier, including the amount Veolia contributes on your behalf. If you don't use that account it will roll over to the next year and continue to grow tax free and is yours to keep if you should leave the company.

Do we know if the list of eligible providers changed between the Silver and Gold Plans?

The providers are the same for the Gold and Silver plans.

Where can we find the list of doctors and facilities?

Please visit <https://www.whyuhc.com/veolia> and click "Search for Provider."

Are the in-network doctors and facilities the same for PPO, EPO and High deductible plans?

The networks are mostly the same for all plans, but there may be some slight differences for the EPO. Please visit <https://www.whyuhc.com/veolia> and click "Search for Provider"

If traveling internationally, what international coverage does UHC provide, if any?

If you are traveling internationally, you will be covered for urgent or emergent care similar to how you would be covered in the US. In many cases, you may be required to pay at time of service and get reimbursed when you return back home.

Hinge benefits - is that an additional charge or is it included in UHC premiums?

It is included within UHC premiums.

Health Savings Account (HSA)

If you decide not to enroll in a high deductible plan, what happens to the money still in the account with CIGNA?

You can roll your account into a Fidelity HSA account but will not be able to contribute to it in 2024. You can also leave it with HSA Bank but will incur an expense to maintain the account on a monthly basis.

Will we be notified about a roll over with Cigna?

You will receive an email in the upcoming week regarding the HSA roll over to Fidelity

Will Gold company HSA contributions be paid on 1/1/2024 or quarterly?

Contributions are made throughout the year and will be prorated based on the start date of your HDHP - Gold plan coverage and when your HSA account is ready for funding at Fidelity.

Do both the silver and gold HDHP have employer contributions to HSA?

No, just the gold plan has a Veolia contribution.

How much is the monthly fee with Cigna if we don't register for the Gold HDHP and need to keep the HSA funds.

The monthly fee at HSA bank is \$3 if you decide to keep the funds there. You can move at any time to Fidelity after the bulk transfer should you want to do so at a later time.

Can we enroll in the HSA if you waive health coverage benefits because we have a spouse's health coverage?

You cannot enroll in an HDHP with HSA coverage if you waive health benefits to enroll in a spouse's plan. If you have an existing HSA account you can keep it open but cannot contribute to it.

Dental

Are there enhanced benefits for Dental?

Yes, there is an Enhanced Benefit Program that offers additional coverage for individuals who have specific health conditions that can be affected by additional oral health care.

Regarding the Dental, the employee needs to decide between Delta Dental PPO and Aetna DMO. Can that be confirmed?

Yes, depending on where you live you will have an option between the Delta Dental PPO or the Aetna DMO. If you are eligible for the Aetna DMO you will have it as an option on the enrollment website.

Vision

Does VSP provide a list of facilities for laser vision correction?

Yes, you can find more information at <https://www.vsp.com/offers/special-offers/lasik>

Disability and Leave

Will Lincoln Financial Group continue to manage Veolia's parental leave?

Yes, LFG will continue to manage parental leave.

LTD - It states if Lincoln Financial Approves Coverage. What is a situation in which an employee would not be covered for LTD?

For those individuals interested in the buy up coverage, there may be certain circumstances where you will be required to provide evidence of insurability and answer some health questions. In those instances, you may be denied the buy up coverage based on your health history. If you are required to provide evidence of insurability Lincoln Financial will reach out to you directly.

What is the advantage for opting for the LTD buy up?

The advantage of opting for the LTD buy up is that if you do end up on disability in the future you will receive a higher level of benefit at time of claim. If you are out on disability now it is likely that you will not be able to pass the health questions to be approved at this time.

Life Insurance

Evidence of Insurability (EOI) - how / when do you provide this and to whom for increased coverage?

You will be notified by MetLife if you are required to provide Evidence of Insurability for supplemental life insurance after open enrollment is processed through the WEX benefit administration system.

Do we still receive \$5,000 life insurance after retirement?

Please contact Jessica Reed for questions related to retirement.

Retirement Plan

Is there any company matching for 401K?

Yes, please contact the HR service center to get information on your specific matching situation.

Are there changes to the 401k program or any actions needed from Veolia employees?

Please contact HR Service Center for information regarding your 401k plan.

Employee Contributions

Where can I find the cost per for each benefit?

You can find costs and rates here: <https://yourveoliabenefits.com/index.php/rate-sheets/>

Do the rates for HSA GOLD include money going into the HSA account?

It includes the employer contribution but not what you as the employee may want to include through payroll deductions.

How much is the Gold HSA contribution cost per week and can you add money through payroll each week?

Employee contribution information on the plan options is available at the above link, and you can add money through payroll deductions to your HSA account.

What is the main difference between VWT with or without wellness on rate sheet?

Please see your HR Business Partner for information on this request.

Enrollment

Do people who do not want the Veolia benefits need to go on and decline the benefits to make sure they are not automatically enrolled in the employee only plan?

If you do not actively enroll in benefits that you have to pay for you will not have coverage in 2024 for those coverages.

If you move previously covered family members off of Veolia plans to a spouse's plan do you need to notify Veolia or Cigna? Or just not enroll them?

You just need to exclude them in your enrollment for this year. No further notification required.

My spouse and I work full time for Veolia. Can we both add each other to our benefits?

No, you cannot be covered as an employee and dependent on the Veolia benefits program. You could either enroll as one family unit or could elect separately as individuals.

If someone is turning 26 during the 2024 calendar year how far in advance should they enroll?

If someone turns 26 during the calendar year, their coverage ends at the end of the month that they turn 26. They would then be eligible for coverage under COBRA and will receive a separate outreach to enroll in those options should they wish to do so.

How do you log in from home to Benefits?

Your username is Veolia followed by your Employee ID number (no spaces). If you have any issues contact the Veolia Benefits Center at 844-690-0918. See password details below.

What's the PASSWORD from home?

Your initial password is your full date of birth followed by the last four digits of your social security number. **(MMDDYYYY+Last 4 digits of your SSN)**

Can we complete the enrollment over the phone?

Yes, you can call the Veolia Benefits Center at **(844) 690-0918**, Monday through Friday, 7:30am-6pm CST

Flexible Spending Accounts

If we elect a gold HDHP can we also have a limited purpose FSA?

Yes, you may have a limited purpose FSA for vision and dental expenses only

What are the salary limits for dependent care flexible spending account?

There are not any salary limits, but you are limited to a max of \$5,000 per couple that are married filing jointly based on discrimination testing for highly compensated individuals which may reduce that amount.

Are there any company contributions to the FSA?

No, there are no company contributions to the FSA.

Miscellaneous

What benefits were removed?

Please review your prior years enrollment confirmation and we can discuss on an individual case if there are any benefits you were previously in that you do not believe are offered this year.