

**SUMMARY ANNUAL REPORT  
FOR  
VEOLIA NORTH AMERICA  
HEALTH AND WELFARE BENEFITS PLAN**

This is a summary of the annual report of the Veolia North America Health and Welfare Benefits Plan (Employer Identification Number 26-2756568, Plan Number 501) for the plan year January 1, 2023, through December 31, 2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Veolia North America, LLC. has committed itself to pay certain health, dental, and temporary disability claims incurred under the terms of the plan.

**Insurance Information**

The plan has insurance contracts with Ace American Insurance Company, Care Plus Dental Plans, Inc., Hawaii Medical Service Association, Metlife Legal Plans, Kaiser Foundation Health Plan Inc., Magellan Healthcare, Vision Service Plan, Lincoln National Life Insurance Company, Combined Insurance, Continental American Insurance Company, Metropolitan Life Insurance Company and Reliastar Life Insurance Company to pay all business travel accident, dental, health, prescription drug, legal, HMO contract, employee assistance program, vision, life insurance, accidental death and dismemberment, long-term disability, long term care, hospital indemnity, critical illness and group accident, claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2023, were \$15,223,521.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The item listed below is included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 53 State Street Floor 14, Boston, MA 02109, and phone number, 815-609-2043.

You also have the legally protected right to examine the annual report at the main office of the plan: 53 State Street Floor 14, Boston, MA 02109, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website [www.efast.dol.gov](http://www.efast.dol.gov).