

2026 Benefits New Hire Orientation



U.S. Employees Only
(excluding Puerto Rico based employees)



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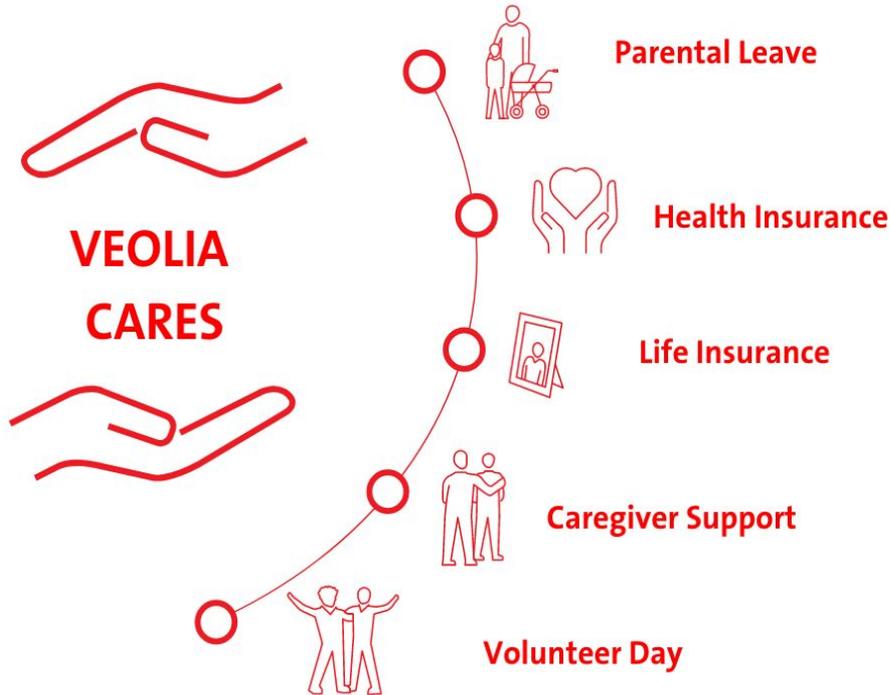
Support and
Resources

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Veolia Cares: employee benefits for all Resourcers



Veolia Cares



What is Veolia Cares?

“A common base level of protection at certain key life moments, including in those countries where nothing is required by law.”

Estelle Brachlianoff



For more information, scan this QR code or click here: bit.ly/vnaveoliacares

MEDICAL, DENTAL, VISION PLAN OPTIONS AND FEATURES

2026 Benefits

Key Terms to Know

Deductible – You pay for expenses incurred up to your annual deductible before the plan begins to pay.

Embedded deductible – When covering one or more dependents, each covered person must meet the individual deductible before the plan covers expenses for that person. Or, a combination of family members must meet the family deductible before the plan covers eligible expenses for the family.

Aggregate deductible – When covering one or more dependents, the total family deductible must be met before the plan covers eligible expenses, including prescription drugs.

Coinsurance – You pay a portion of expenses incurred through coinsurance. This means you and Veolia share the cost of covered non-preventive services after you meet your deductible.

Out-of-pocket maximum – You are protected from catastrophic costs in a given year through the annual out-of-pocket maximum. If you meet the out-of-pocket maximum, the plan pays 100% of covered services for the remainder of the plan year.

Embedded out-of-pocket maximum – A family member must meet the individual out-of-pocket maximum before the plan covers eligible expenses. Or a combination of family members can meet the family out-of-pocket maximum before the plan covers eligible expenses.

Aggregate out-of-pocket maximum – The total family out-of-pocket maximum must be met before eligible expenses are covered by the plan for all coverage tiers other than employee only.

Preventive care – In-network preventive services are covered at 100% with no deductible, so you pay nothing.

2026 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 (additional 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



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2026 Medical Plan Options

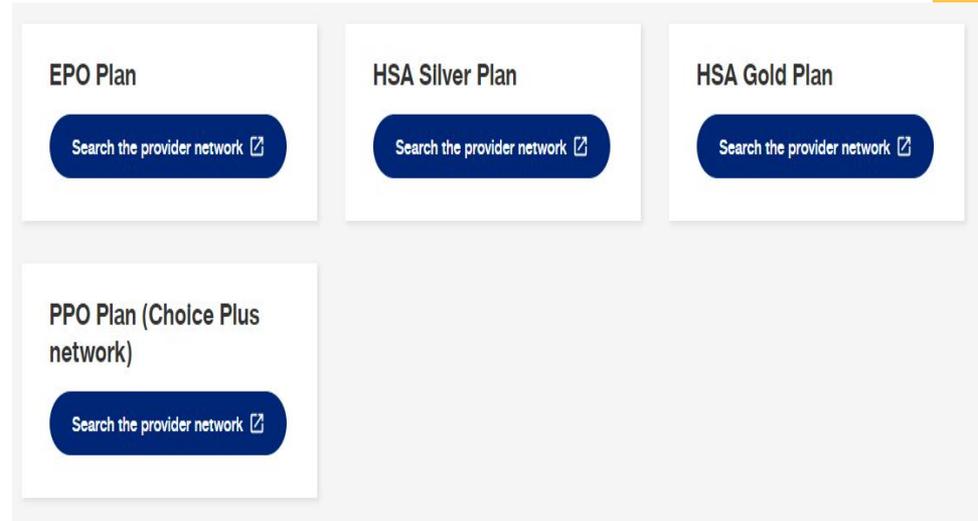


How do I confirm my doctor is in network?

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.



2026 Medical Plans - United Healthcare

Plan Design (In-Network)	High Deductible Health Plan (HDHPs)		PPO	EPO
Plan Name	Gold HDHP (High)	Silver HDHP (Low)	PPO	EPO
Vendor	United Healthcare (UHC)			
Plan Sponsor HSA Funding (EE/ Fam)	\$750 / \$1,500	n/a	n/a	n/a
Deductible (EE/ Fam)	\$1,750 / \$3,500	\$3,000 / \$6,000	\$750 / \$1,500	\$500 / \$1,000
Deductible Accumulation (Fam)	Aggregate	Embedded (Ind. \$3,400)	Embedded	Embedded
Deductible Application	Medical / Rx	Medical / Rx	Medical Only	Medical Only
Coinsurance (EE Pays)	20%	30%	20%	10%
Out-of-Pocket Max (EE/Fam)	\$3,500 / \$7,000	\$6,000 / \$12,000	\$3,250 / \$6,500	\$2,500 / \$5,000
Out-of-Pocket Max Accumulation (Fam)	Aggregate	Embedded	Embedded	Embedded
Out-of-Pocket Max Application	Medical / Rx		Medical / Rx	Medical / Rx
Preventive Services	Covered 100%		Covered 100%	Covered 100%
Office Visit (PCP / SPC)	Acute/Wellness: Covered 100% PCP / SPC: 20% AD	Acute/Wellness: Covered 100% PCP / SPC: 30% AD	\$25 / \$40	10% AD
Virtual Care / Telemedicine	20%	30%	Acute/Wellness: Covered 100% PCP: \$25 / SPC: \$40	10% AD
Urgent Care	20% AD	30% AD	\$50	10% AD
Emergency Room	20% AD	30% AD	\$175	10% AD
Inpatient Hospital	20% AD	30% AD	20% AD	10% AD

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Additional Programs for those enrolled in any UHC medical plan



Hinge Health:

- Hinge Health provides Physical Therapy to help you overcome muscle and joint pain in all areas of your body and Women's Pelvic Health Program right from your home
- You and your dependents (over age 18) can receive:
 - Digital physical therapy program for chronic pain in all areas of your body
 - Personalized exercise therapy
 - Unlimited one-on-one health coaching
- Find out more and register any time at YourVeoliaBenefits.com > Other Benefits > [Hinge Health](#)

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 YourVeoliaBenefits.com > Other Benefits > [Omada](#)



2026 Medical Plans - Kaiser HMO

Only available to California employees 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

Kaiser Customer Service number: 1-800-464-4000

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2026 Medical Plans - HMSA

HMSA is only available to employees that live in Hawaii.

HMSA	PPO Plan
Preventative	If in-network, coverage 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
Deductible Out-of-network Individual/Family	\$100/\$300
Coinsurance: you pay In-network Out-of-network	10% 30%
Out of pocket Maximum (combined in and out-of-network) Individual/Family	\$2500/ \$7,500
Office Visit Primary care physicians / specialist	\$12 copay
Hospital (In-network) Inpatient Outpatient Surgical Services >Cutting >Non-cutting	10% 10% 10% 20%
Emergency room	20%

HMSA Customer Service number: 1-800-776-4672

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2026 Pharmacy Plans - Express Scripts (For UHC Enrollees Only)



Retail (30-Day Supply)	High Deductible Health Plan-Gold*	High Deductible Health Plan-Silver*	PPO	EPO
Generic	20%, min: none/max \$100 after deductible	20%, min: none/max \$100 after deductible	\$10 co-pay	\$10 co-pay
Preferred Brand	30%, min: none/max \$100 after deductible	30%, min: none/max \$100 after deductible	25% (min \$30/max \$75)	25% (min \$30/max \$75)
Non-Preferred Brand	40%, min: none/max \$100 after deductible	40%, min: none/max \$100 after deductible	35% (min \$50/max \$110)	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.

*If enrolled in the High Deductible Health Plans (Gold and Silver), you will pay full price for prescriptions (except Preventive medications on the ACA or Express Scripts preventive drug list, or those listed medications prescribed for chronic conditions), until you meet your medical deductible.

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

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2026 Dental Plans - Delta Dental



Network	Gold Dental Plan	Silver Dental Plan		
	All	PPO Network	Premier Network	Non-Network
Plan Type	Dental PPO	Dental PPO		
Deductible	\$50 single / \$150 family	\$0 single / \$0 family	\$50 single / \$150 family	
Calendar Year Maximum	\$2,000	\$1,000		
Preventative Coinsurance	Covered at 100% with no deductible	Covered at 100% with no deductible	Covered at 90% after deductible	Covered at 80% after deductible
Basic Coinsurance	Covered at 80% after deductible	Covered at 100% with no deductible	Covered at 60% after deductible	Covered at 50% after deductible
Major Restorative	Covered at 50% after deductible	Covered at 60% with no deductible	Covered at 50% after deductible	Covered at 50% after deductible
Orthodontic Services	Covered at 50% up to \$2,500 lifetime maximum benefit. Deductible does not apply	N/A		

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

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2026 Vision Plans - VSP



	Gold Vision Plan	Silver Vision Plan
In-Network		
Eye Exam Once every calendar year	\$10	Essential examination \$20 copay; comprehensive examination \$25 copay
Frames Discounts apply on completed pair of prescription glasses	\$200 allowance (\$110 at Costco); 20% off over allowance on glasses from a VSP doctor Once every calendar year	\$150 allowance (\$80 at Costco); 20% off over allowance on glasses from a VSP doctor Once every other calendar year
Eye glass lenses (clear, standard, glass or plastic; anti-scratch/anti-reflective coating, progressive, polycarbonate) Single vision, bifocal or trifocal	\$10 (combined with eye exam)	\$25 (combined with eye exam)
Contact lenses Once every calendar year in lieu of eyeglass lenses	Up to \$60 copay for fitting and evaluation; \$225 allowance, plus 15% off on amount over allowance	Up to \$60 copay for fitting and evaluation; \$175 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: 1-800- 877-7195

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2026 Flexible Spending Accounts (FSA) - WEX

Health Care FSA

- For EPO and PPO plan participants only
- May be used to cover out-of-pocket medical, dental, and/or vision expenses
- [Link to eligible FSA expenses](#)
- **2026 IRS Max:** \$3,400 annually

Limited Purpose FSA

- For High Deductible Health Plan plan participants only
- May be used to cover only dental and/or vision expenses
- **2026 IRS Max:** \$3,400 annually

Dependent Care FSA

- 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
- **2026 IRS Max:** \$7,500 annually

Commuter FSA

- Set aside pre-tax funds up to certain monthly limits to order transit and parking passes or vouchers through their local transit authorities, paying with pre-tax dollars up to the limit
- **2026 IRS Max:** \$340 monthly

Wex Debit Cards will be mailed out only for new enrollments and can be used for all spending accounts.

Wex Customer Service number: 1-844-690-0918

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2026 Health Savings Accounts (HSA) - Fidelity

- **Eligibility Requirements:**
 - Must be enrolled in Veolia's High Deductible Health Plan (Gold or Silver)
 - Cannot be covered by any other medical plan, including Medicare
 - Age 65+: Must confirm with Veolia Benefits Center that you're not enrolled in Medicare
- **2026 Contribution Limits**
 - Employee Only Coverage: \$4,400
 - All other coverage tiers: \$8,750
 - Age 55+ Catch-up: Additional \$1,000
- **Veolia's HSA Contribution (HDHP Gold Plan Only)**
 - **Employee Only:** \$750
 - **All Other Tiers:** \$1,500/year
 - Contributions are prorated based on coverage start date
- **Additional Information**
 - Must accept Fidelity's Terms and Conditions upon enrollment
 - Use the same user ID and password as 401(k) on Fidelity's nb.fidelity.com site

Fidelity HSA Customer Service number: 1-800-835-5095

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Life Insurance and Disability Plans

2026 BENEFITS

2026 Life Insurance and AD&D - Metlife



Basic Life (Veolia Cares) and AD&D Insurance:

- Veolia provides coverage at two times your annual base salary, up to \$1,500,000.

Supplemental Employee Life and AD&D Insurance:

- 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 your new hire enrollment.
- Any amount over \$750,000 would require EOI.

Spouse Life Insurance:

- 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).
- An Evidence of Insurability is required if the amount of the increase is greater than \$50,000.

Dependent Children Life Insurance:

- Covered at a flat \$25,000.

Metlife Customer Service number: 1-800-438-6388

2026 Short Term and Long Term Disability - Lincoln

Short-term disability (STD):

- You will automatically be enrolled in this company-paid benefit through Lincoln Financial
- 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):

- You will automatically be enrolled in this company-paid benefit through Lincoln Financial
- 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 New Hire Enrollment and pay for coverage through payroll deductions***

If you have any questions or need to file a claim, contact Lincoln Financial Group at 1-844-247-4446 or online at [MyLincolnPortal.com](https://www.lincolnfinancial.com). Company Code: VEOLIA

2026 Paid Parental Leave



Overview:

The company offers paid parental leave plan for all USA employees who regularly work 20 hours or more per week (except temporary or staffing contract employees).

- The plan allows employees to take time off to bond with a newly born or newly adopted child.
- Initial eligibility will occur upon date of hire.
- Eligible employees will be entitled to up to 10 weeks of parental leave in any 12-month rolling period paid at 100% of regular straight-time weekly pay.
- Paid Parental Leave may be offset by amounts that the employee is eligible to receive from any other sources (e.g., state or local leave laws) so that the employee will not receive more than 100% of their regular straight-time weekly pay

How to file:

- Contact Lincoln Financial
 - Call (844)- 247-4446 or
 - Submit the leave claim online at www.MyLincolnPortal.com
 - If they have not registered online before, they will need to register as a new user. Our company code is: **VEOLIA**

For more information, please visit [Paid Parental Leave](#)

2026 Caregiver Leave

Overview:

- In order to assist employees with family caregiving responsibilities, Veolia has established Caregiver Leave Policy to provide up to **12 weeks of unpaid leave** within any 12-month rolling period to eligible employees for family caregiving purposes.
- A serious health condition definition is aligned with FMLA
- This policy provides unpaid leave for certain relationships not covered by FMLA
 - Qualified Family Members (QFM) include:
 - Spouse or domestic partner, son or daughter, parent (including in-law), sibling, grandparent, grandchild
- Unlike FMLA, employees are eligible for Caregiver Leave policy as of **day 1 of employment**

How to file:

- Contact Lincoln Financial
 - Call (844)- 247-4446 or
 - Submit the leave claim online at www.MyLincolnPortal.com
 - If they have not registered online before, they will need to register as a new user. Our company code is: **VEOLIA**

For more information, please visit [Caregiver Leave](#)

Well-being Resources

2026 Benefits

Well-being Resources



HeadSpace:

- Headspace provides preventive mental health support for everyday stressors before they become bigger problems. You don't need to have it all figured out to reach out for help. Whether you could use a quick check-in with a coach, regular treatment for deeper challenges, or self-care strategies to practice on your own time, Headspace provides convenient, affordable, and private mental healthcare for every moment.

What's Included?

- You get unlimited access to text-based chats, self-care activities, and access to the Headspace app, plus up to 8 video sessions with therapies 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 13. *Please note, parents/guardians have to refer their child to access care. Unlike adult dependents, adolescents cannot enroll on their own and must be invited by their adult.*
- For additional information go to YourVeoliaBenefits.com > Other Benefits > [Mental and Behavioral Health \(Headspace\)](#)

Well-being Resources



Employee Assistance Program (EAP):

- Employees and their dependents automatically have access to this program, which is administered by Magellan Health
- EAP provides confidential assistance 24 hours/day all plan year
- Licensed counselors through EAP can assist with parenting, work-related situations, relationship problems, substance abuse, and both legal and financial services
- **For additional information go to YourVeoliaBenefits.com > Other Benefits > [Employee Assistance Program \(EAP\) – \(Magellan\)](#)**

EAP Phone Number: 1-800-324-8914

Health Advocate:

- A free service that assists our employees with managing their healthcare
- The program will assist with locating doctors, hospitals, dentists, and other providers, obtaining cost estimates for medical procedures, resolving insurance claim issues, and answer questions regarding test results, treatments, and medications as well as other additional free services
- **For additional information go to YourVeoliaBenefits.com > Other Benefits > [Health & Claims Support \(Health Advocate\)](#)**

Health Advocate Phone Number: 1-866-695-8622



Retirement Program

2026 Benefits



The Veolia North America 401(k) Plan



- **You Contribute**
 - Pre-Tax or Roth (after tax) - up to 60% of your pay through payroll deductions
 - 2026 Limit = \$24,500 (\$32,500 if you are age 50 or older, \$35,750 if you are ages 60-63)
- **Veolia Contributes ***
 - **Match - Dollar For Dollar up to 5% of pay on a payroll by payroll basis**
 - Veolia matches on Pre-Tax and Roth (total, not separate)
 - True Up Contributions - after year end, Veolia will confirm that you received the full match
- Investments include Fidelity Freedom Funds, mutual funds or a brokerage account

* **Note:** Employees represented by a collective bargaining agreement or part of the Regulated business unit or select employees hired before 2010 may not be eligible for all benefits described in this presentation and should refer to applicable union contracts &/or plan documents. If there's discrepancy between this presentation and plan documents, plan documents will prevail. This presentation is for informational purpose only & does not provide medical, or financial advice.



The Veolia North America 401(k) Plan



- **Automatic Enrollment**
 - You will be automatically enrolled at 3% after 30 days if you don't enroll or opt-out
 - If automatically enrolled, your contributions will increase 1% per year until at 6%
 - Your default investment will be the Fidelity Freedom Fund with a year closest to age 65

- **Opting Out of Automatic Enrollment**
 - Call Fidelity at (800) 835-5095
 - If you are automatically enrolled, you have 30 days to unwind your contribution and have it returned - no return available after the unwind period until you are eligible for a distribution.

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401(k) Program



- **Other Considerations:**

- Beneficiary - go online or call Fidelity to confirm your beneficiary!
- You may schedule time with a Fidelity professional to discuss your financial plan
 - Call Fidelity and discuss via phone
 - Visit a Fidelity Investor Center and meet face to face

- **How to access your Fidelity information:**

- Call at (800) 835-5095
- <https://nb.fidelity.com>
- Download the free Netbenefits app from the Apple Store or Google Play Store



- **401k Questions:**

- Contact Fidelity at (800) 835-5095, Monday through Friday, 8:30am -12am ET

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Supplemental Insurance and Other Benefits

2026 BENEFITS

2026 Supplemental Insurance



- Hospital Indemnity
- Critical Illness
- Accident Insurance



- Legal Insurance

CHUBB

Long Term Care + Life Insurance

- One-time opportunity to enroll in this plan offered through Chubb.
- Contact Chubb directly for enrollment and making payments.
 - www.getitci.com/veolia
 - Call: 844-733-0283



- Identity Theft Protection

For additional information go to YourVeoliaBenefits.com > Other Benefits > Supplemental Benefits

Important Additional Benefits



Your Veolia Discount Marketplace:

- www.veoliadiscounts.benefithub.com offers purchase of discounted products to Veolia employees (travel, tickets, pet insurance, etc.)
- First time registration referral code is **WNLSXI**
- For additional information go to YourVeoliaBenefits.com > Other Benefits > [Your Veolia Discount Marketplace](#)

BenefitHub Customer Care at 1-866-664-4621

Purchasing Power:

- www.veolia.purchasingpower.com
- Eligible employees work at Veolia for at least one year and...
 2. Can purchase products online
 3. Can receive their order at home
 4. Can pay over time from their paycheck with interest-free fixed payments
- For additional information go to YourVeoliaBenefits.com > Other Benefits > [Purchasing Power](#)



Purchasing Power Customer Service at 1-888-923-6236

Important Additional Benefits

Pet Insurance:

MetLife offers a variety of insurance plans designed to fit your pet's specific needs. Plus, there are no exclusions on breed and no age limits. That means whether you have a ten-year-old tabby or a Pekingese puppy, you can rest assured they're eligible for coverage.

MetLife Pet Insurance offers flexible coverage plans and potential discounts designed to fit your pet—and your pocketbook.

Have questions or want to enroll?
Call 1-800-GET-MET8 (1-800-438-6388)

Home and Auto Insurance:

You have access to auto and home insurance from MetLife Auto & Home. This program provides you with special savings, outstanding customer service and a full suite of products to meet your diverse insurance needs. In addition to auto and homeowners insurance, we offer a variety of other policies including:

- Condo/renters
- Personal excess liability
- Boat
- Motorcycle
- RV
- Personal property

You may apply for group auto and home insurance at any time.

For additional information go to YourVeoliaBenefits.com >
Other Benefits > [Pet, Home & Auto Insurance](#)

Learn more about additional benefits (YourVeoliaBenefits.com > Other Benefits)

yourveoliabenefits.com

YOUR VEOLIA BENEFITS

Search



ELIGIBILITY/ENROLLMENT ▾

HEALTH PLANS ▾

LIFE/LOA/DISABILITY ▾

RETIREMENT ▾

OTHER BENEFITS ▾



Welcome to "Your Veolia Benefits"

At Veolia North America, we are proud to offer a comprehensive, healthy and secure. Our program is also competitive. This is the destination for benefits information, news and

METLIFE LEGAL PLANS

PARKING & TRANSIT BENEFITS

BUSINESS TRAVEL ACCIDENT INSURANCE

ALLSTATE IDENTITY PROTECTION

HINGE HEALTH

LONG-TERM CARE (LTC)

SEQUOIA EMPLOYEE STOCK PURCHASE PLAN

PET, HOME & AUTO INSURANCE

YOUR VEOLIA DISCOUNT MARKETPLACE

EMPLOYEE ASSISTANCE PROGRAM (EAP)

TUITION REIMBURSEMENT/EDUCATIONAL ASSISTANCE

AFLAC SUPPLEMENTAL BENEFITS

HEALTH ADVOCATE

MENTAL AND BEHAVIORAL HEALTH (HEADSPACE CARE)

SERVICE AWARD PROGRAM

OMADA HEALTH

PURCHASING POWER

VEOLIA NORTH AMERICA RECOGNIZED HOLIDAYS

Your Veolia Benefits Site Overview

- This site is your single destination for benefits information, news and communications.
- 3 ways to access Your Veolia Benefits Site
 - Enter www.YourVeoliaBenefits.com on your Home Computer, Work Laptop or Mobile Device (no username / password needed)
 - Go to [One Intranet](#) > Click Employee Hub > Benefits > Benefits Resources icon
 - Go to [SuccessFactor](#) > Click Human Resources > “My Veolia Benefits (US)”
- Home Page provides quick links to the Benefit Enrollment site for you to view current benefit elections, beneficiaries, and to verify dependents. Also, the home page provides a quick link to view benefit enrollment information for [New Hires](#) and if you’re experiencing a [Qualifying Life Event](#).
- Organized tabs by different categories: Enrollments/Eligibility, Health Plans, Life/LOA/Disability, Retirement and Other Benefits.
- You will also be able to review the [Benefit Guides](#) and [Rates Sheets](#) on the Your Veolia Benefits site.

2026 NEW HIRE ENROLLMENT INFORMATION

2026 Eligibility for Benefits

Who is eligible for benefits?

- All active and temporary (*paid by Veolia*)* employees 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, step children, children of your domestic partner or children in your guardianship of any age who are disabled

Coverage Restrictions:

- Employees cannot be covered as both an employee and a dependent
 - Applies to medical, dental, vision, life, and AD&D insurance
- When both parents of a dependent are Veolia employees
 - Only one parent may enroll the dependent for coverage

*Only eligible for 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. COBRA continuation coverage is offered for these benefits. Also, life insurance ends on the dependent's 26th birthday and conversion is offered by Lincoln Financial Group.

2026 New Hire Enrollment

- **Coverage Effective Date for New Hires:**
 - Health and Welfare - effective as of date of hire
 - If a Temporary status employee- Health and Welfare - effective immediately following 60 days from Date of hire
 - 401(k) - You are auto-enroll 30 days after your hire date
- **Default Coverage:**
 - If eligible, you will be automatically defaulted into the following benefits:
 - Basic Life Insurance, Basic AD&D Insurance, Short Term Disability, Core Long Term Disability and Employee Assistance Program
- Employee's will receive a **"Your New Hire Benefits Enrollment is now open"** email from **Veolia Benefits Center (noreply@mybenefitexpress.com)** within 3-7 business days from date of hire.

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. If there's discrepancy between this presentation and plan documents, plan documents will prevail. This presentation is for informational purpose only & does not provide medical, financial advice.

2026 New Hire Benefits Enrollment Process

Review Benefits Information

- Review Benefit options and materials on [YourVeoliaBenefits.com](https://www.yourveoliabenefits.com) site.

Receive Benefit Enrollment Email

- Receive a “**Your New Hire Benefits Enrollment is now open**” email from **Veolia Benefits Center** (noreply@mybenefitexpress.com) within 3-7 business days from date of hire.
- Receive an “**It’s time to enroll in your retirement savings plan**” email from **Your Benefits Center (Fidelity)** 2-5 days after your first paycheck.

Enroll or Waive benefits

- Log into the Benefit Enrollment System
- Enroll or waive benefits (**you have 45 days from Date of hire to enroll or waive benefits**)
- Click “**Finish Enrollment**” and review your Benefit Confirmation Statement.
- Confirmation statement will be emailed to you within 48 hours after enrollment.

Complete Dependent Verification

- Complete the Dependent Verification Process, if applicable.
- If you do not complete the verification process, your dependents will not be enrolled in the benefit plans.

**Questions?
Call Veolia Benefits Center at 844-690-0918 or Fidelity (401(k) & HSA) at 800-835-5099 (option 1)**

Benefit Deductions and Benefit ID Cards

- Benefit deductions will begin the paycheck after you complete your benefit enrollments.
- 401(k) deductions will begin the first full pay cycle after enrolling.
- You will receive your Medical, Dental and/or Vision ID cards within 7-10 business days after enrollment.

2026 New Hire 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 (MMDDYYYY) 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)**

2026 New Hire Enrollment - Dependent Verification

Important Information About Adding Dependents:

- **Documentation Requirement:**
 - You must provide valid documentation for each dependent you wish to add to your benefits.
 - This documentation must be submitted within **45 days** of your hire date.
 - Click [HERE](#) for a list of acceptable documents
- **Pending Status:**
 - Dependent coverage will be pending until valid documentation is received
- **Consequences of failing to provide documentation:**
 - If you don't submit the required documentation within the 45-day window, you will not be able to enroll your dependents in benefit plans.
 - You'll have to wait until the next Annual Enrollment period or until you experience a Qualifying Life Event to add dependents.
- **Documentation Submission:**
 - Suggestion: Have documents available electronically (e.g., photo of marriage certificate)
 - Upload documentation while making enrollment selections

2026 New Hire Enrollment - Timeline

Deliverable	Timing
Review 2026 Benefits Information	Within 45 days of hire date
Enroll in 2026 Benefits	Within 45 days of hire date
Verify Dependents	Within 45 days of hire date
2026 Benefits Effective	On Date of hire

After you enroll...

You can only make changes if you experience a qualified life event (see QLE section) or during Annual Enrollment

Beyond Annual Enrollment

Qualifying Life Events (QLE)

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.

SUPPORT AND RESOURCES

2026 Benefits

Provider Contacts

Benefit Vendors:	CONTACT
United Healthcare	1-866-747-1020
Express Scripts	1-888-792-7276
Delta Dental	1-800-323-1743
Veolia Benefits Center	1-844-690-0918
HealthAdvocate	1-866-695-8622
Fidelity 401(k)	1-800-835-5099

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

2026 New Hire Enrollment - Communication Timeline

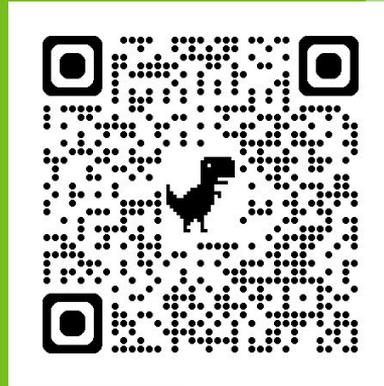
Deliverable	Timing
2026 New Hire Benefit Enrollment - Welcome Email	Emailed to your work email address (within 3-7 business days from Date of Hire)
2026 New Hire Benefit Enrollment Information	Located on YourVeoliaBenefits.com > Eligibility / Enrollment > New Hires
2026 Benefit Confirmation Statements	Emailed to your work email address within 48 hours after completing benefit enrollment
Member ID Cards	Medical, Prescription and Dental ID cards will be mailed to your home address 7-10 business days after you enroll in benefits.

Support and Resources

BENEFITS INFORMATION & ENROLLMENT	CONTACT
<p>Benefits Overview Portal</p> <ul style="list-style-type: none">• Benefits Guide• Rate Sheets• And more	<p>YourVeoliaBenefits.com</p>
<p>Benefit Enrollment Site</p>	<p>YourVeoliaBenefits.com > Eligibility/Enrollment > New Hire</p>
<p>Veolia Benefits Center</p> <ul style="list-style-type: none">• Questions on benefit plans and coverage• Declaring qualifying life events• Flexible Spending Account (FSA)• Dependent care account• Direct bill• COBRA	<p>Call 1-844-690-0918 Monday through Friday, 7:30am-6pm CST</p> <p>Chat online through Live Chat on the Enrollment Site</p> <p>Email help@mybenefitexpress.com (48 business hours turnaround time)</p>

Thank you!

Scan the QR Code to be directed to YourVeoliaBenefits.com site



Questions? Call Veolia Benefits Center
Phone: 844-690-0918 M-F (7:30 a.m. - 6 p.m. CST)
Email: help@mybenefitexpress.com

