



# Veolia My Benefits

**Your guide to Veolia's 2017  
flexible benefits scheme**

**[veolia.tbs.aon.com](http://veolia.tbs.aon.com)**

# Welcome to your 2017 guide to Veolia My Benefits

Veolia My Benefits is Veolia's online benefits portal, designed to make choosing your flexible benefits a simple and straightforward process. My Benefits gives you the opportunity to create a custom benefits package that suits you and your family's needs.

**The main election window takes place from 5 January to 18 January 2017. During this time you can visit [veolia.tbs.aon.com](http://veolia.tbs.aon.com) and make your choices for 2017.**

## Changes

This year we are offering you a brand new site, Aon Plus. Aon Plus offers you unique discounts that you can't find on the high street including lifestyle discounts such as cinema tickets, shopping vouchers and hotel discounts, as well as savings that improve your financial wellbeing such as insurance and savings schemes. Aon Plus is intuitive and simple to use, making finding the discounts that are relevant to you easier than ever before.


### Discount Platform

Enjoy the latest lifestyle and financial offers both online and on the high street with our brand new rewards site, Aon Plus.

[aon.com/aonplus](http://aon.com/aonplus)

NEW

## Rollover benefits

There are some benefits, such as Childcare Vouchers and Pension, which do not need to be selected each enrolment. Known as Rollover benefits, these will automatically continue each year unless you choose otherwise. We have highlighted these benefits in the guide with this symbol: 

## Lifestyle events

Lifestyle events are significant changes to your personal circumstances which mean you may want to change your benefits quickly – for example getting married or becoming a parent.

If you experience a lifestyle event, you should log in to Veolia My Benefits and activate the lifestyle event process by clicking the 'Life event' tile. You will then be able to temporarily reopen the enrolment window and make any necessary changes.

# Voluntary benefits

These benefits are optional. If you wish to select any of these benefits, they will be paid for from your reference salary – via Salary Exchange.

## Buy/Sell Annual Leave

Buy up to five or sell up to three additional days of holiday with the flexible annual leave scheme.



## Childcare Vouchers

Get a helping hand with the cost of childcare, including after school clubs and childminders, with the Government's tax efficient voucher scheme.



## Computer Scheme

Choose from the latest technology and spread the cost over 12 months with our computer scheme.



## Critical illness NEW

Critical Illness cover provides a one-off tax-free lump sum if you are first diagnosed with or undergo any one of a number of specified illnesses such as heart attack, stroke and multiple sclerosis or certain surgical procedures, and you meet the required conditions.



## Cycle to Work

Get fit, go green and get to work with the Government's cycle scheme. Choose a brand new bike and accessories and save tax and National Insurance too.



## Dental Insurance

Take the (financial) sting out of a trip to the dentist with our dental reimbursement plan.



## Give As You Earn

Make your generosity go even further with tax-efficient donations to your favourite charities.



## Health Cash Plan

Receive cash back on the cost of every day healthcare and treatment including dental care and physiotherapy.



## Health Screening

Check you're in tip-top condition and receive personalised health and diet advice with our comprehensive health screening.



# Voluntary benefits

## Travel Insurance

If your travel plans go awry, we've got you covered. Choose from European or Worldwide cover, with or without winter sports and add your partner and family.



## Partner health screening NEW

A Health Assessment is designed to check key health areas, help your partner monitor their health and identify areas of your partner's lifestyle, which may contribute to future health risks. Following the assessment, your partner will be provided with a personalised action plan to help improve or maintain a healthy lifestyle.



## Partner life assurance NEW

This benefit provides you with a tax-free cash lump sum if your partner dies whilst you are employed by us.

Through Veolia My Benefits, you can purchase cover of up to £250,000 in units of £10,000.



## Vehicle Breakdown

Receive 24 hour breakdown assistance, 365 days a year with our annual insurance policy.

## Virgin Experience Days NEW

Swap your funds for fun! Inject some fun into the everyday by swapping part of your monthly salary for fun exciting experience days, treats and short breaks from our extensive range whilst making National Insurance savings, better still don't forget you can save 20% on the RRP prices.



### Key



Save Income Tax



Save National Insurance



Only available during Annual Enrolment



This benefit can be selected at any point during the year



Cover available for your partner



Cover available for your family



Benefit will automatically rollover until next year

# Core benefits

There are some benefits which we feel are so important that we automatically provide these as core benefits. These benefits, make up a key part of your rewards package. During enrolment, you may increase the level of or where applicable, add your family to these benefits.

## Life Assurance

Look after your family if the worst happens with a lump sum. The Company provides core cover of between 2 and 8 x your reference salary, your level of cover is linked to standard or enhanced pension scheme membership and when joined the pension scheme.



## Group Income Protection

After 12 months service, receive a percentage of your salary if you are unable to work due to illness or incapacity for six months or more (subject to medical evidence accepted by the insurer). The Company provides a rate of 75% of your reference salary.



## Pension

Pay into the Company pension scheme and receive a contribution from Veolia. The company's contribution will be dependent on your age and contribution level.



## Private Medical Insurance

Select to receive private medical care for yourself after 12 months service. At an additional cost to you, you can add your partner and dependents (up to the age of 21) with the benefit of the corporate rate. Please be aware that this is a benefit in kind and the full cost of the benefit will be reported on your P11D statement.



# How to select your Veolia My Benefits

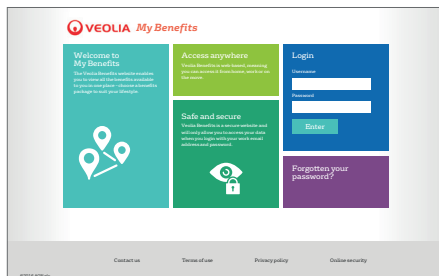
Choosing your benefits is a simple three step process.

## STEP 1: LOG IN

During the enrolment window, you can log into the Veolia My Benefits site and choose your benefits at:

**veolia.tbs.aon.com**

When you login from work, all it takes is a single click. If accessing from outside work a username and password will be available to login. You will receive your password and username details by email.



## STEP 2: CREATE YOUR BENEFITS PACKAGE

Once logged in, you can review your current benefit selections, see detailed information about each benefit and choose your benefits for 2017.

You can also use the site to update your dependant details.

## STEP 3: REVIEW AND SUBMIT YOUR CHOICES


Once you have chosen your benefits, you must agree to the terms and conditions for each benefit and click 'submit' to confirm your choices.

### WHAT HAPPENS NEXT?

You will receive a confirmation email summarising your benefit selections for 2017. You will then receive any relevant policy documents and membership packs to your home address once the enrolment period has ended.

### NEED A HELPING HAND?

If you have any questions about Veolia My Benefits, the enrolment process or your benefits in general, you can get in touch with the helpdesk using the following details:

 **0333 207 9357**

 **veoliamybenefits@aon.com**

**Webchat:** Try the online webchat facility for your general queries. Simply click on the 'Need assistance?' tab located on the top right hand side.

Webchat and helpdesk is available between 9am and 5pm, Monday to Friday.