



FY27 Q2 edition inside!

Live Better Bulletin

Walmart benefits to support you every step of the way.

For all **hourly** U.S. frontline and office-based Walmart associates and their families.

[Take me there](#)

For all **salaried** U.S. frontline and office-based Walmart associates and their families.

[Take me there](#)



Your path to better

Get the full picture of how your benefits support your mind, body, and wallet

This quarter we'll explore how:

- Focusing on your mental health can help you achieve total well-being for your mind, body, and wallet
- Our upcoming Associate Stock Purchase Plan (ASPP) move this summer will bring no trading fees to buy or sell your Walmart shares online, a streamlined experience, and more tools
- You can make the most of the exclusive savings available to associates

Sign up for paperless communications to receive benefit materials electronically and reminders via text.
Visit One.Walmart.com/Paperless

This is not a personalized communication. Some of the benefits information in this mailer may not apply to you.

Find details at One.Walmart.com/Wellbeing




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Available on Day One
as a Walmart associate



Eligibility rules apply



Part of most Walmart
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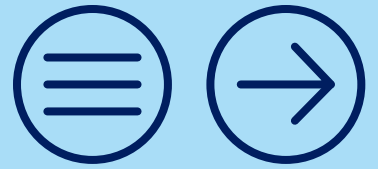
[Read her story](#)



Share your benefits story

Tell us how a Walmart benefit has helped you live better.

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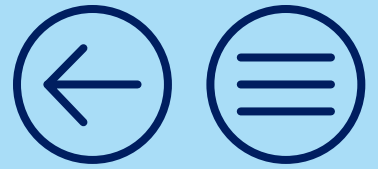
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Time off for the moments that matter to you

Your paid time off helps you live better—whether you use it for a holiday, such as Diwali, Labor Day, or Yom Kippur, your birthday, or a planned break to rest and recharge. With paid time off, you’ll earn more paid time away the longer you’re with Walmart.

Talk to your manager when you want to take PTO or PPTO.⁴ Schedule your time and view your available hours in the Global Time & Attendance Portal (GTA).

Regular PTO	Protected PTO (PPTO) ⁴
<p>Use for just about anything, as approved by your manager, for moments such as:</p>	<p>PPTO will authorize or approve your absence when you unexpectedly can’t work because of events like:</p>
<ul style="list-style-type: none"> • Celebrating a holiday • Spending time with family • Taking a vacation 	<ul style="list-style-type: none"> • Your illness or injury • Needing to care for a family member • Transportation issues

⁴ PPTO will authorize or approve your absence. OTR drivers do not earn PPTO. Hourly corporate/Home Office associates earn PPTO in work locations where required by law.



Convenient care, wherever your path leads

Find the support you need anytime, anywhere as long as you have an internet connection or cellular data.

For your mind

Find or give support in anonymous group chats with peers who relate to your struggles, available 24/7 through Supportiv.



Connect with a mental health coach or therapist by phone or video chat, through Lyra or your medical plan.⁵



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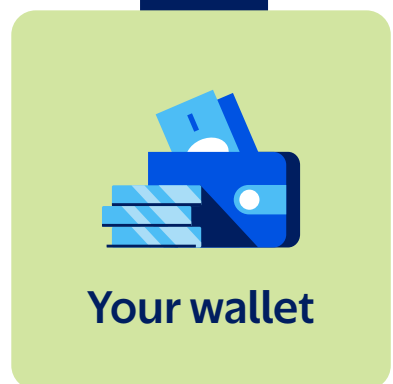
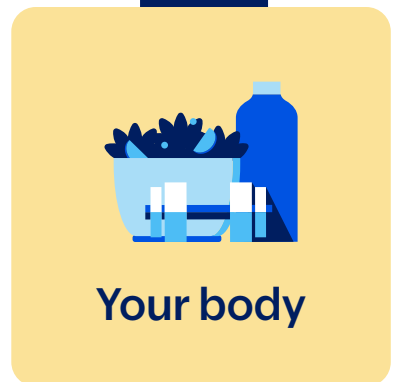
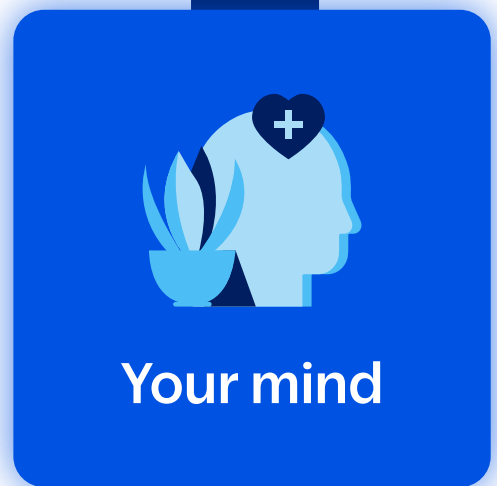
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- Mind
- Body
- Wallet






Time off to manage your life or rest



See a licensed therapist or certified mental health coach




Neurodiversity support

Your mind

Ways to reduce stress and refocus



Support to overcome substance use



Virtual medical and mental health care⁶



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4 ways to mental well-being



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Your path to connection and belonging >



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This communication provides information about certain Walmart benefits. Receipt of this communication does not automatically entitle you to the benefits described and these materials do not create an express or implied contract of employment or other contractual commitment. Every effort has been made to ensure the accuracy of this communication. However, if there are discrepancies between this communication and the official plan or program documents, the official plan or program document will control. For information about most health and welfare benefits, the 401(k) plan and the Associate Stock Purchase Plan, see the **2026 Associate Benefits Book**. For information about other benefits, see **One.Walmart.com/Me**.

Walmart, and where applicable, the plan's fiduciary, retains the discretion to interpret the terms and language used in this communication according to the provisions of the plan or program documents. Walmart also reserves the right to amend or terminate any benefit plan or policy in its sole discretion at any time for any reason.

Availability of Summary of Health Information: As an associate, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare options. The SBC is available on **One.Walmart.com/Health**. A paper copy is also available, free of charge, by calling **1-800-421-1362**.

Associates who work in Illinois and are eligible for a Walmart medical plan: Visit the Illinois Essential Health Benefit Comparison form at **One.Walmart.com/Notices** for a list of Walmart's medical plan benefits compared to those required of individual insurance policies regulated by Illinois.



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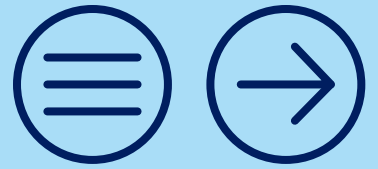
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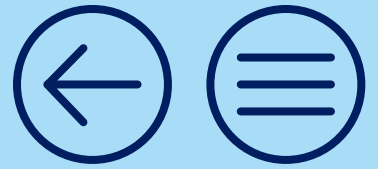
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Depending on your role, you could have Annual PTO or FlexTO.

Annual Paid Time Off (PTO)	Flex Time Off (FlexTO)
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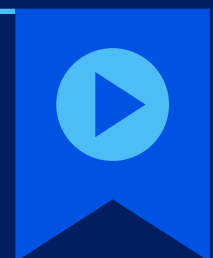


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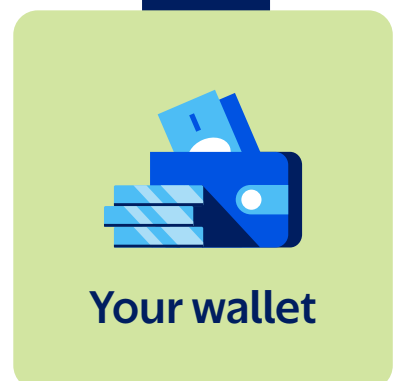
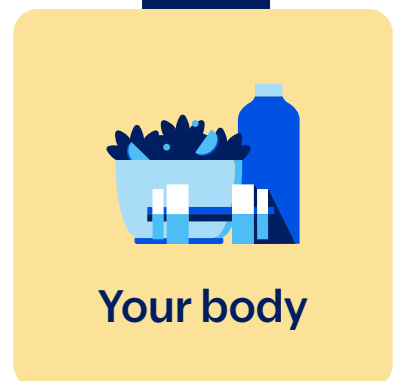
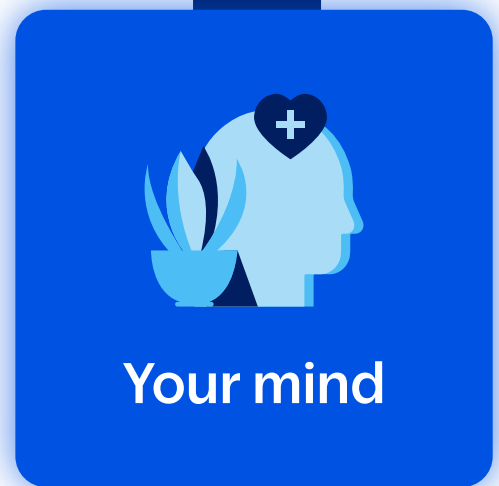
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Los servicios de interpretación están disponibles de manera gratuita. 1-800-421-1362

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Availability of Summary of Health Information: As an associate, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare options. The SBC is available on **One.Walmart.com/Health**. A paper copy is also available, free of charge, by calling **1-800-421-1362**.

Associates who work in Illinois and are eligible for a Walmart medical plan: Visit the Illinois Essential Health Benefit Comparison form at **One.Walmart.com/Notices** for a list of Walmart's medical plan benefits compared to those required of individual insurance policies regulated by Illinois.