



Family Building FAQs

What is the fertility benefit?

Effective on November 1, 2022, Walmart launched a new Centers of Excellence (COE) program that provides services specific to fertility, including in vitro fertilization (IVF), intrauterine insemination (IUI), and egg/sperm freezing or cryopreservation. These services are subject to a \$20,000 individual lifetime maximum benefit amount. This amount is subject to the participant's annual deductible and out-of-pocket maximum, and medical claims are processed by the participant's medical administrator.

Why are we offering this?

We have always been committed to providing our associates with quality, competitive and accessible health care that truly supports them. We have heard from our associates that family-building support like this is important to them, and we are excited to be able to offer equitable access to exceptional family-building care that aligns so well with our values as a company.

What are Centers of Excellence?

Walmart's Centers of Excellence program gives associates and their families access to some of the best specialists and facilities in the country. The program covers heart and spine surgeries, knee and hip replacements, treatment for many types of cancer, transplants, weight loss surgery, and as of November 1, 2022, fertility treatment. Treatment for many conditions comes at no cost to the associate with most medical plans. This includes travel and lodging for the patient and a caregiver.

Who is Kindbody?

Kindbody is a leading fertility clinic network and family-building benefits provider for employers offering comprehensive virtual and in-person care. Their clinically managed program includes fertility assessments and education, fertility preservation, genetic testing, IVF, donor and surrogacy services, and adoption.

Why was Kindbody selected as the new COE for fertility?

Kindbody is a leading fertility clinic network and family-building benefits provider for employers. They are the only fertility benefits provider that is in the provision of care, which allows them to provide a seamless continuum of care, improve patient experience and deliver better health outcomes. They have more than 30 state-of-the-art signature clinics nationwide, giving our associates access to high-quality care throughout the U.S.

Where are Kindbody's clinics?

Kindbody signature clinics are located in: Atlanta, GA; Aurora, IL; Austin, TX; Century City, CA; Chicago, IL; Crest Hill, IL; Dallas, TX; Denver, CO; Glenview, IL; Geneva, IL; Hoffman Estates, IL; Houston, TX; Minneapolis, MN; New York City, NY; O'Fallon, MO; Orlando, FL; Princeton, NJ; San Francisco, CA; Rogers, AR; Santa Monica, CA; Silicon Valley, CA; Southfield, MI; St. Louis, MO; Swansea, IL; Vancouver, WA; Washington, D.C.; and Wauwatosa, WI.

What are the adoption and surrogacy benefits?

Effective January 1, 2023, Walmart added surrogacy reimbursement benefits to the current adoption benefit, while increasing financial support for adoptions from \$5,000 per child to a \$20,000 lifetime benefit reimbursement for both surrogacy and adoption combined.

What is the eligibility for these benefits?

Fertility - Walmart associates, their spouse/partner, and adult dependent children, who are enrolled in a Walmart-sponsored medical plan are eligible for the fertility Centers of Excellence benefit. Eligible medical plans include the Premier Plan, Contribution Plan, Saver Plan, Banner Local Plan, and Mercy Arkansas Local Plan.

Surrogacy and Adoption - Salaried associates as of date of hire, and full-time hourly associates after 12 months of employment, are eligible for the surrogacy and adoption reimbursement benefit, even if not enrolled in a medical plan option through Walmart.