

Explore more. Your Walmart benefits.



Looking for ways to live better? Check out these benefits and programs for your mind, body, and wallet.



Own your future

Once you're eligible, Walmart's 401(k) Plan matches each dollar you contribute, up to 6% of your eligible pay. You can also share in the company's success with the Associate Stock Purchase Program.

Eligibility conditions apply.



Take your time

Take time away from work for the things that matter most with available paid time off or a leave of absence.



Your education, paid by Walmart

From high school completion, to skills certificates, to college degrees, Walmart's Live Better U (LBU) program offers no-cost support for your education journey.

Eligibility conditions apply.



Get covered

Get coverage that works for you with medical, dental, vision, life insurance, long-term disability, and more.

Eligibility conditions apply.



Do good with us

From disaster relief to volunteer hours, Walmart supports the communities we're a part of.



Live better

Get easy access to more programs, perks, and resources for your mind, body, and wallet.



See all your options and learn who's eligible at One.Walmart.com/BenefitsGuide.

Still have questions? Chat with People Services at One.Walmart.com/BenefitsChat or call at [1-800-421-1362](tel:1-800-421-1362).



Explore even more ways to live better.



Scan the code to see your options and check eligibility at

One.Walmart.com/BenefitsGuide.



Connect with a provider **virtually** for primary care, urgent care, and mental health needs, plus digital digestive health support and physical therapy.*

Eligibility conditions apply.



Find a **quality provider** with transparent ratings based on provider history of proper care procedures and better patient outcomes.*



Options for **growing your family** include benefits for fertility treatment,* surrogacy, and adoption.

Eligibility conditions apply.



Medical plans include **pharmacy coverage**, and many generic prescriptions start at **just \$4** at Walmart and Sam's Club pharmacies.*

Eligibility conditions apply.



The Centers of Excellence program gives you access to specialists in some of the **best facilities** in the country for many conditions, often at no cost to you.*

Eligibility conditions apply.



Get fit wherever you work, live, or travel for as little as \$5 per pay period with the Fitness Pass.



Protect your income **when you can't work** with short and long-term disability coverage.

Eligibility conditions apply.



Get exclusive savings with the **Associate Discount Card** or a **Sam's Club membership** plus a free **Walmart+ membership**.

Eligibility conditions apply.



Use **ONE@Work** to automatically save part of your paycheck and earn interest on your savings when you bank through One Cash.**

Eligibility conditions apply.



Get support from people who know your struggle through anonymous peer-to-peer **small group chats** with Supportiv that are professionally monitored in real time.



Connect with **confidential** mental health resources, such as digital self-care tools, in-person or virtual counseling, and virtual mental health coaching sessions through Lyra Health.



Eat better, manage stress, move more, and **think positively** with Fresh Tri, a mindset and habit-building app built on brain science.

*Available through most medical plans.

**One is a financial technology company, not a bank. Banking services provided by Coastal Community Bank, Member FDIC. You may not be eligible for all features based on your job or location.

Eligibility and program details

Eligibility for all benefits described in this overview depends on your job classification and benefits and is subject to specific plan or program terms. Free counseling is available to all associates immediately upon hire. For more information about your benefits options, please see the **Associate Benefits Book** at One.Walmart.com/BenefitsBook. For programs not covered in this document, you'll find more information on One.Walmart.com, or you can call People Services at 1-800-421-1362 or chat at One.Walmart.com/BenefitsChat.





Walmart Marketplace Notice

Enclosed is a copy of the Health Insurance Marketplace Notice which Walmart is required to provide to all new associates to comply with requirements under the Affordable Care Act (ACA).

IF YOU ALREADY HAVE EMPLOYER-PROVIDED INSURANCE (OR OTHER QUALIFIED INSURANCE), NO FURTHER ACTION IS REQUIRED.

NOTE: Even if you have employer-provided insurance, you may still want to research what your options are on the Marketplace. If you have questions about the Marketplace or this notice, please call **HealthCompare** at [877-260-1824](tel:877-260-1824). HealthCompare representatives are available Monday through Friday from 8 a.m.–6 p.m. Central Time.

IF YOU DON'T CURRENTLY HAVE INSURANCE and would like to see what options are available to you through the Marketplace, or have questions about this notice, please call **HealthCompare** at [877-260-1824](tel:877-260-1824). HealthCompare representatives are available Monday through Friday from 8 a.m.–6 p.m. Central Time.

Health Insurance Marketplace Coverage Options and Your Health Coverage

General Information

When key parts of the health care law took effect in 2014, a new way to buy health insurance was introduced: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by your employer.

What Is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplaces typically runs from Nov. 1 to Dec. 15, for coverage starting Jan. 1.

Can I Save Money on My Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.



Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 8.39% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

NOTE: Health coverage under the Walmart Associates' Health and Welfare Plan currently meets the "minimum value" standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.¹ Even though this coverage is intended to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount.

NOTE: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact **HealthCompare** at [877-260-1824](tel:877-260-1824).

HealthCompare can also help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost.

Or you can visit [HealthCare.gov](https://www.healthcare.gov) for more information.

¹An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60% of such costs.



A few more things...

Here are some important legal documents that let you know about your rights as a Plan participant.

You should also share these notices with any family members who are covered under your Plan. If they live in a different household, you can ask for these notices to be sent to a different address. You and your family members can also ask for a free paper copy of these notices by calling People Services at **800-421-1362**.

Valued Plan Participant

THE ASSOCIATES' HEALTH AND WELFARE PLAN (AHWP) RESPECTS THE DIGNITY OF EACH INDIVIDUAL WHO PARTICIPATES IN THE PLAN.

The Associates' Health and Welfare Plan (AHWP) does not discriminate on the basis of race, color, national origin, sex, age, or disability and strictly prohibits retaliation against any person making a complaint of discrimination. Additionally, we gladly provide our participants with language assistance, auxiliary aids and services at no cost. We value you as our participant and your satisfaction is important to us.

If you need such assistance or have concerns with your Plan services, please call the number on the back of your plan ID card. If you have any questions or concerns, please use one of the methods below so that we can better serve you.

For assistance, call the number on the back of your plan ID card.

To learn about or use our grievance process, contact People Services at **1-800-421-1362**

To file a complaint of discrimination, contact the U.S. Department of Health and Human Services, Office of Civil Rights:

- **Phone:** 1-800-368-1019 or 1-800-537-7697 (TDD)
- **Website:** https://ocrportal.hhs.gov/ocr/cp/wizard_cp.jsf
- **Email:** OCRComplaint@hhs.gov

Interpreter Services are available at no cost. **1-800-421-1362**

عربية (Arabic)
ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم هاتف الصم والبكم: 1-800-421-1362

မြန်မာစာ (Burmese)
သတိပြုရန် - အကယုၤၤ သဒ္ဓညု ဂျမနာကေား ကို ဝေဟပါက တာသာကေား အကူအညီ၊ အခမဲ့၊ သဒ္ဓုအကြံ က စီစဉ်ဆောင်ရွက်ပေးပါမည့်။ ဖုန်းနံပါတ် 1-800-421-1362 သို့မဟုတ် ဝေဒနာပို့ပါ။

美語廣東話 (Cantonese)
請指出您的語言。翻譯服務免費提供 1-800-421-1362.

فارسی (Farsi)
توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-421-1362 تماس بگیرید.

Français (French)
ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. 1-800-421-1362.

Kreyòl Ayisyen (French Creole)
ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-421-1362.

日本語 (Japanese)
注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-421-1362. まで、お電話にてご連絡ください。

한국어 (Korean)
주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-421-1362. 번으로 전화해 주십시오.

汉语普通话 (Mandarin)
請指出您的語言 翻譯服務免費提供 1-800-421-1362.

Polski (Polish)
UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-421-1362.

Português (Portuguese)
ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-421-1362.

ਪੰਜਾਬੀ (Punjabi)
ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-421-1362. 'ਤੇ ਕਾਲ ਕਰੋ।

Română (Romanian)
ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-421-1362.

Русский (Russian)
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-421-1362.

Soomaali (Somali)
Tilmaan luuqadaada. Adeegyada turjubaanka, lacag la'aan ayaa laguugu siinayaa. 1-800-421-1362.

Español (Spanish)
ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-421-1362.

Kiswahili (Swahili)
KUMBUKA: Ikiwa unazungumza Kiswahili, unaweza kupata huduma za lugha, bila malipo. Piga simu 1-800-421-1362.

Tiếng Việt (Vietnamese)
CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-421-1362.

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/SBC](https://www.walmart.com/SBC). A paper copy is also available, free of charge, by calling 1-800-421-1362.

Women's Health and Cancer Rights Act

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, Walmart-provided medical plans provide coverage for:

1. All stages of reconstruction of the breast on which the mastectomy has been performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. Prostheses and physical complications of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient.

Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage. Written notice of the availability of such coverage shall be delivered to the participant upon enrollment and annually thereafter.