

COBRA

Annual Enrollment

Annual Enrollment is **Oct. 12–Nov. 8**



Explore the benefits available to you and your family.
Log in at MyBenefits.WageWorks.com.

What's new?

In most areas, you won't see any major changes to your plans in 2025. In parts of Pennsylvania the **Geisinger HMO plans** won't be available. If you're enrolled in one of these plans now, you'll be automatically enrolled in the Premier Plan and pay less for your COBRA coverage than you do now unless you make another choice. So take some time to explore your options. And in a few areas, provider networks will change, so you may have different doctors available. You can check which doctors will be available at IncludedHealth.com/Walmart.

If your plan isn't changing and you're happy with what you have, there's no need to complete an enrollment session this year.

Head to MyBenefits.WageWorks.com to see if any plan changes apply to you, check out your options for 2025, and make any changes to your benefits.

Take your pick.

These national plans are offered in most areas. See page three for some local options that might also be available.

Premier Plan

This plan makes getting care easy with simple, affordable copays. You'll pay \$35 for network primary care visits or \$75 for a specialist—that's it. And like our other national plans, you get virtual care tools to save you time and money, \$4 generic prescriptions, and much more. Learn more at One.Walmart.com/Premier.

Contribution Plan

In this plan, Walmart puts money in an account for eligible medical expenses—up to \$250 if you cover yourself or \$500 if you cover dependents. The plan uses these Walmart dollars first to pay for most eligible medical expenses until your funds are gone. If you don't use all your Walmart dollars, they'll roll over to the next year as long as you stay in the plan. Learn more at One.Walmart.com/Contribution.

Saver Plan

With the Saver Plan, you can use a personal Health Savings Account (HSA) to help pay for eligible medical expenses. Plus you can use it for IRS-approved dental, vision, and prescription drug expenses. Learn more at One.Walmart.com/Saver.

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Medical plans

Check out your options below and choose the coverage that's right for you and your family.

2025 medical plan options		Premier Plan Pay doctors with simple copays.	Contribution Plan* Use Walmart dollars to help pay for care until the plan takes effect.	Saver Plan Put money in a personal health savings account (HSA) for current expenses—or for future needs.
Walmart's annual max contribution <i>In-network coverage shown.</i>	Individual only	N/A	\$250 credited to your HRA	N/A
	Individual + dependents	N/A	\$500 credited to your HRA	N/A
Annual deductible <i>In-network coverage shown.</i>	Individual only	\$2,750	\$1,750	\$3,000
	Individual + dependents	\$5,500	\$3,500	\$6,000
Annual out-of-pocket maximum <i>In-network coverage shown.</i>	Per person	\$6,850	\$6,850	\$6,650
	Entire family	\$13,700	\$13,700	\$13,300
Eligible preventive care	Certain tests, immunizations, and services	100% covered, no deductible	100% covered, no deductible	100% covered, no deductible
Care and services <i>In-network coverage shown.</i>	Including doctor visits, diagnostic tests, hospitalization, mental health	\$35 copay: <i>primary care and mental health office visits</i> \$75 copay: <i>specialist office visits</i> 75% covered after deductible: <i>other care</i>	75% covered after deductible	75% covered after deductible
Virtual doctor visits	Video doctor visits for primary care, urgent care, and mental health needs.	\$0 copay: only through Doctor On Demand by Included Health	\$0 copay: only through Doctor On Demand by Included Health	\$0 copay after deductible: only through Doctor On Demand by Included Health
Walmart/Sam's Club pharmacy <i>Maintenance medications: Walmart or Sam's Club pharmacy only</i>	Generic drugs	\$4	\$4	\$4 after deductible**
	Brand-name drugs	25% of allowed cost** or \$50, whichever is greater***	25% of allowed cost** or \$50, whichever is greater	25% of allowed cost** or \$50, whichever is greater, after deductible
	Specialty drugs Available only at Walmart Specialty Pharmacy	20% of allowed cost** or \$50, whichever is greater***	20% of allowed cost** or \$50, whichever is greater***	20% of allowed cost** or \$50, whichever is greater, after deductible***

*Not available in some locations.

**The allowed cost of prescription drugs is determined by the plan's pharmacy benefit manager, OptumRx.

*** Available only through Walmart Specialty Pharmacy.



Looking for rates for the medical, vision, and dental plans?

Go to MyBenefits.WageWorks.com for complete details. You'll also find more information on your COBRA notice.

Tools for better health

More local options

Local Plans

In parts of **Arkansas** and **Arizona**, Local Plan options connect you with local doctors and affordable copays to help you live better every day. Both plans feature:

- Predictable copays that make getting care simple and accessible.
- Coordinated care with a long-term focus on your overall health.
- A network of doctors in all the specialties you might need.
- No out-of-network coverage except in an emergency.

HMO plans

HMOs offer all-in-one convenience and coordinated care. Plan details vary but typically offer flat copays and low or no deductibles. They're available in parts of: **California, Colorado, the District of Columbia, Georgia, Hawaii, Maryland, Oregon, Virginia, and Washington.**

You can see what's available to you on your COBRA notice or at [MyBenefits.WageWorks.com](https://mybenefits.wageworks.com).

Quality providers, convenient care

Choose a partner for your health

For 2025 we're making it easier for you to find a quality network provider by using transparent ratings based on provider history of proper care procedures and better patient outcomes. Find providers at IncludedHealth.com/Walmart.

Specialized care for complex conditions

Get access to specialists at some of the best facilities in the country through Walmart's Centers of Excellence program.* Care for complex health needs such as cancer diagnosis and treatment review, heart and spine surgery, hip and knee replacements, and transplants are available at no cost if you're eligible. Fertility care and weight loss surgery are also available subject to deductible and coinsurance. Travel and lodging for you and a caregiver may be provided.

*Deductible applies if you're enrolled in the Saver Plan.

More benefits available in all areas



Vision

Get coverage for eye care, glasses, and contacts.



Dental

Get affordable dental care from checkups to major work—including braces.

Save time and money with virtual care.

Virtual care visits can help you prioritize your mental health or manage conditions like diabetes, high blood pressure, or asthma. With most Walmart medical plans, you'll pay \$0 when you connect online through Doctor On Demand by Included Health. You also have virtual care options for mental health, physical therapy, and digestive health. It's all online and most services are at no cost to you with most medical plans. Participants enrolled in the Saver Plan will have to meet their deductible first.

These digital health programs are available to associates and their dependents enrolled in the Premier, Contribution, Saver, or any Local Plan.



Questions, answered.

If you have questions about... finding a doctor, benefits, medical claims, or care management for an HMO plan:	Website	Phone
Health Net Low Option ExcelCare Health Net High Option ExcelCare Health Net Salud y Mas HMO	HealthNet.com	Health Net: 800-722-5342
HMSA Hawaii	HMSA.com	HMSA: 800-776-4672
Kaiser of California	kp.org	800-464-4000 (English) 800-788-0616 (Spanish)
Kaiser of Colorado	kp.org	Denver metro: 303-338-3800 Other areas: 800-632-9700
Kaiser of Georgia	kp.org	Atlanta metro: 404-261-2590 Other areas: 888-865-5813
Kaiser of Hawaii	kp.org	Kaiser: 800-966-5955
Kaiser of the Mid-Atlantic Low-MD Kaiser of the Mid-Atlantic Low-VA	kp.org	Kaiser: 855-249-5018
Kaiser of Oregon	kp.org	Portland area: 503-813-2000 Other areas: 800-813-2000
Kaiser of Washington state	kp.org	Kaiser: 888-901-4636



Questions, answered.

If you have questions about...	Website	Phone
Benefits, medical claims, or care management in most areas: see your plan ID card for your health care advisor	Contact plan administrator	Aetna including Banner Local Plan: 855-548-2387 BlueAdvantage Administrators of Arkansas: 866-823-3790 UMR-Mercy Local Plan: 800-804-1272 UMR, all others: 855-870-9177
Finding a doctor	Register at: IncludedHealth.com/Walmart	Included Health: 800-941-1384
Virtual urgent care, virtual primary care, virtual mental health visits: only available through Doctor On Demand by Included Health	Download the app at App Store or Google Play	Doctor On Demand by Included Health: 800-997-6196
Health savings account: Saver Plan	HealthEquity.com	HealthEquity: 866-296-2860
Vision plan	One.Walmart.com/Vision	VSP: 866-240-8390
Dental plan	One.Walmart.com/Dental	Delta Dental: 800-462-5410
My Mental Health Resources	Walmart.LyraHealth.com	Lyra: 800-825-3555 , 24/7
When you're eligible for benefits or how to enroll	MyBenefits.WageWorks.com	WageWorks, COBRA Administrator: 800-570-1863

Explore it all at MyBenefits.WageWorks.com.

These materials do not create an express or implied contract of employment or any other contractual commitment. Employment with Walmart is on an at-will basis, which means that either Walmart or the associate is free to terminate the employment relationship at any time for any or no reason, consistent with applicable law. Walmart may modify benefits offered to associates or change associate contributions for elected benefits at its sole discretion without notice, at any time, consistent with applicable law. All benefits are subject to the terms and conditions of controlling documents which will control in the event of a conflict. See the Associate Benefits Book for specific details at One.Walmart.com/BenefitsBook. For specific information about the HMO Plan visit One.Walmart.com/HMO. For specific information about the PPO Plan, visit One.Walmart.com/PPO.



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 - အကယ်၍ သင့်သည် ဂျပန်စကား ကို ဝေပူပါက၊ ဘာသာစကား အကူအညီ အခမဲ့ သင့်အကြံပြု စီစဉ်ပေးပါမည်။ ဖုန်းနံပါတ် 1-800-421-1362 သို့မဟုတ် ဝေဖန်ပေးပါ။

英語廣東話 (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: 한국어 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/Health. A paper copy is also available, free of charge, by calling [800-421-1362](https://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. Prosthesis 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.