



# COBRA

## Annual Enrollment for Expat plan participants

Annual Enrollment is **Oct. 14–Nov. 10**



Explore the benefits available to you and your family.

Log in at [MyBenefits.WageWorks.com](https://MyBenefits.WageWorks.com).

### Here are your benefits for 2024.

There won't be any major updates to your plans for next year, but your costs for coverage will increase. If you're thinking of making any changes, head to [MyBenefits.WageWorks.com](https://MyBenefits.WageWorks.com) to see your rates and options for 2024. If you're happy with what you have, there's no need to complete an enrollment session.

You and your family are eligible for these benefits through our benefits partner, Blue Cross Blue Shield Global.

- Medical
- Vision
- Dental
- Telemedicine and wellness programs

These benefits are bundled together, so you can't enroll or drop them separately. For more information, see [MyBenefits.WageWorks.com](https://MyBenefits.WageWorks.com).

Medical	International	U.S. in-network	U.S. out-of-network
Deductible	\$0	\$0	\$0
Out-of-pocket maximum	\$0	\$0	\$3,000/\$6,000
Coinsurance	100%	100%	80% of maximum reimbursable charge

Dental	
Calendar year maximum	\$2,500
Deductible	\$75/\$225
Class I – preventive	100%
Class II – basic	80% after deductible
Class III – major	50% after deductible
Class IV – ortho	80%
Ortho lifetime maximum	\$1,500

Vision	
Eye exams	100% coverage, no deductible
Lenses or frames	100% coverage, one pair of glasses or contact lenses No deductible, maximum benefit of \$250

*Both benefits are available once every 12 consecutive months.*



# Questions, answered.

If you have questions about...	Website	Phone
Medical, vision, and dental benefits, claims, care management, or finding a network provider	<a href="http://www.Geo-Blue.com">www.Geo-Blue.com</a>	Inside U.S.: <a href="tel:888-304-8898">888-304-8898</a> Outside U.S.: <a href="tel:1-610-230-2406">1-610-230-2406</a>
Whether you're eligible for COBRA and how to pay your premiums	<a href="http://MyBenefits.WageWorks.com">MyBenefits.WageWorks.com</a>	WageWorks, COBRA Administrator: <a href="tel:800-570-1863">800-570-1863</a>

## Benefits to keep you well

You've got a lot of options in addition to health care and insurance coverage. Here are some programs to help you and your family live better.

- **Global TeleMD.** See a doctor online anytime with the Global TeleMD app. Just download it from your app store to get started. This benefit is in addition to your health, dental, and vision benefits through GeoBlue.
- **Global EAP.** Get access to emotional, practical, physical, and clinical support services wherever you are. Get confidential counseling, work-life assistance, financial and legal guidance, and much more.
- **Critical incident support.** Get immediate counseling and resources in case you experience stress or trauma.
- **Wellness resources.** Take advantage of personalized coaching, webinars, articles, referrals, and more to keep you and your family well.



Explore it all at [MyBenefits.WageWorks.com](http://MyBenefits.WageWorks.com).





# 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 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.

عربي  
خدمات الترجمة الفورية متاحة دون تكلفة. 1-800-421-1362.

မြန်မာ  
စကားပြန်ဝန်ဆောင်မှုများကို အခမဲ့ ရရှိနိုင်ပါသည်။ 1-800-421-1362

汉语普通话  
翻译服务免费提供。1-800-421-1362.

فارسی  
خدمات مترجم بدون هیچ هزینه ای در دسترس می باشد. 1-800-421-1362.

Français  
Des services d'interprètes sont disponibles sans frais.  
1-800-421-1362.

kreyòl ayisyen  
Gen Sèvis entèprèt ki disponib gratis. 1-800-421-1362.

日本人  
通訳サービスは無料でご利用いただけます。1-800-421-1362.

한국어  
통역 서비스를 무료로 이용하실 수 있습니다. 1-800-421-1362.

Polski  
Usługi tłumacza dostępne są bez żadnych kosztów.  
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](http://One.Walmart.com/Health). A paper copy is also available, free of charge, by calling [800-421-1362](tel:800-421-1362).

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](tel: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](tel:1-800-368-1019) or [1-800-537-7697](tel:1-800-537-7697) (TDD)
- **Website:** [https://ocrportal.hhs.gov/ocr/cp/wizard\\_cp.jsf](https://ocrportal.hhs.gov/ocr/cp/wizard_cp.jsf)
- **Email:** [OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov)

Interpreter Services are available at no cost. [1-800-421-1362](tel:1-800-421-1362)

Português (Brasil)  
Serviços de intérprete estão disponíveis grátis. 1-800-421-1362.

ਪੰਜਾਬੀ  
ਦੇਰਾਸ਼ੀਆ ਸੇਵਾਵਾਂ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। 1-800-421-1362.

Română  
Serviciile de interpretariat sunt disponibile gratuit. 1-800-421-1362.

Русский  
Переводческие Услуги оказываются бесплатно. 1-800-421-1362.

Af-Soomaali  
Adeegyada Turjumaanka waxaa lagu heli karaa kharash la'aan.  
1-800-421-1362.

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

Kiswahili  
Huduma za tafsiri zipo bila malipo. 1-800-421-1362.

Tiếng Việt  
Dịch Vụ Thông Dịch có sẵn miễn phí. 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.