

Discovering benefits. My way to better.

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



See what's new, make changes,
or sign up for benefits at One.Walmart.com/AE.



Welcome to Annual Enrollment!

This is your once-a-year opportunity to choose the right plan for your specific health needs. It's also a great time to learn more about benefits that focus on convenience, quality, and financial security. Take a look:



Discover virtual health care if you're enrolled in a Walmart medical plan.*

- **\$0 for virtual primary and urgent care, as well as mental health** visits, through Doctor On Demand by Included Health.
- **\$0 for virtual digestive health support.**
- **Virtual physical therapy** at your convenience.
- **NEW!** You'll have the option to do some basic **lab work** from the comfort of home in 2024.

*Virtual health care is offered to enrolled participants in the Premier, Contribution, Saver, or Local plans. If you first enroll in one of these plans during Annual Enrollment, your coverage starts Jan. 1, 2024.



Travel for better access to care.

If the care or treatment you need is not available within 100 miles, Walmart's Travel Benefit could help. The travel benefit is available for participants in most medical plans. To learn more, call the number on the back of your plan ID card.



Get long-term cash support when you can't work.

How would you pay the bills if you got seriously sick or hurt? Long-term disability coverage can pick up where short-term disability benefits leave off, providing cash support when you're not able to work for months or even years due to an illness or injury. Learn about your options, benefit eligibility, and how to sign up at One.Walmart.com/LTD.



Scan to get started.

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More benefits to help you find your way to better.



Your Personal Healthcare Assistant is ready to help.

If you need to find a doctor, get a second opinion, or figure out a medical bill for most medical plans, your **Personal Healthcare Assistant** can help. You can also get access to a list of quality care providers in your area. Learn more at IncludedHealth.com/Walmart.



Convenient access to virtual care.

Getting to a healthier you is easier with your **virtual health benefits**. Starting Oct. 14, most medical plans will include access to virtual care options. You can connect with a doctor virtually for primary care, urgent care, and mental health needs. And you'll have access to digestive health support and physical therapy. Starting Jan. 1, 2024, you can even complete some lab work from the comfort of your home. Many of these online services are available at no cost to you with most medical plans. To learn more, go to One.Walmart.com/VirtualCare.



Your mental health matters.

Connect with **confidential mental health resources**, such as digital self-care tools, in-person or virtual counseling, and virtual mental health coaching sessions. Services are available to you and your family on your first day as a Walmart associate, and are at no cost to you. Call [800-825-3555](tel:800-825-3555) or visit Walmart.LyraHealth.com to access 24/7 support and care.



My way to save for a better future.

Retirement may seem far away, but you can start contributing to the **Walmart 401(k) Plan** today. Once you become match-eligible, Walmart matches each dollar you contribute, up to 6% of your eligible pay. The sooner you start, the more you could have for retirement, when you need it. Learn more on One.Walmart.com/401k or Benefits.ml.com.



Medical plans

Convenient care that fits your life.

Simple copays.

With the **Premier Plan**, you'll pay for doctor visits with simple copays: \$35 for primary care and mental health, \$75 for specialists and urgent care. In some areas, simple copays are only available when you see a preferred provider. Learn more at One.Walmart.com/Premier.

Walmart dollars to help with costs.

The **Contribution Plan** includes Walmart dollars to help pay for care before you meet your deductible: \$250 if you cover yourself, or \$500 for family coverage. Learn more at One.Walmart.com/Contribution.

Earn a Walmart contribution toward your future.

With our **Saver Plan**, you can open a Health Savings Account (HSA). This account creates a way for you to set aside a portion of your pay before taxes to cover the cost of care. Walmart will also contribute to your HSA, helping you save more. Learn more at One.Walmart.com/Saver.

Keep it local.

Depending on where you work, you may have more options to choose from, like **HMOs**, the **PPO Plan**, or a **Local Plan** that can save you money and make it easier to get care. Learn more at One.Walmart.com/AE.

Most plans include:

- \$0 virtual doctor visits with Doctor On Demand by Included Health
- 100% coverage* for certain serious conditions through the Walmart Centers of Excellence program
- \$300 emergency department copay, plus deductible
- \$4 copay for generic drugs
- All plans offer 100% coverage for preventive care

*Participants enrolled in the Saver Plan must meet their network annual deductible before the plan pays any benefits.

Much more than a medical plan.

Your Walmart benefits go way beyond your medical plan. You've got lots of great ways to live better, from vision and dental coverage to life insurance, 401(k), and even a high school diploma or college degree.

High-quality care for complex conditions.

If you're facing something big, like surgery, cancer, or fertility care, you want the very best treatment. Walmart's **Centers of Excellence** program gives you access to some of the best specialists and facilities in the country, and many conditions are covered at no cost to you with most medical plans. Visit One.Walmart.com/COE to get more information.



Have questions?

Get answers. For help with enrollment or benefits questions, call People Services at [800-421-1362](tel:800-421-1362) or get help with One.Walmart.com/BenefitsChat.

Learn more and sign up at
One.Walmart.com/AE

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.

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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. 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
- **Email:** 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.