

2024 U.S. Expat

Discovering benefits. My way to better.

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



Here are your Walmart benefits for 2024.

Each year at this time, you have an opportunity to update your benefits coverage for the coming year. If you're already enrolled, you'll automatically keep the same coverage level you have now unless you make changes. If you've declined coverage, you can enroll now for medical, dental, vision, and a range of wellness programs. It's also a great time to review and update your beneficiaries. To make changes, contact Intlben@wal-mart.com or call People Services at [800-421-1362](tel:800-421-1362).



Benefits to keep you well.

Health care and insurance coverage are just the start. Here are some additional programs to help you and your family live better:

Global virtual care.

See a doctor online anytime with the Global TeleMD app. Just download it from your app store to get started.

Global EAP.

Your benefits offer 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 while on assignment.

Wellness resources.

Take advantage of personalized coaching, webinars, articles, referrals, and more to keep you and your family well.

Annual Enrollment
Oct. 14–Nov. 10



Your benefits for 2024.

Because the cost of health care is going up nationwide, you'll pay a little more for your medical coverage in 2024.

Blue Cross Blue Shield Global biweekly premium for medical coverage, EAP, and emergency medical assistance		Tobacco-free rates
Medical	Associate only	\$46.90
	Associate + spouse/partner	\$232.10
	Associate + children	\$154.30
	Associate + family	\$308.40
Dental	Associate only	\$10.80
	Associate + spouse/partner	\$22.10
	Associate + children	\$23.00
	Associate + family	\$37.10
Vision	Associate only	\$6.44
	Associate + spouse/partner	\$12.89
	Associate + children	\$12.43
	Associate + family	\$17.95
Total	Associate only	\$64.14
	Associate + spouse/partner	\$267.09
	Associate + children	\$189.73
	Associate + family	\$363.45

Dental	
Calendar year maximum	\$2,500
Deductible	\$75/\$250
Class I – preventive	100%
Class II – basic	80% after deductible
Class III – major	50% after deductible*
Class IV – ortho	80% after \$75 deductible
Ortho lifetime maximum	\$1,500 after \$75 deductible

*Major Dental Services are not covered during the first three months the Insured Person is insured.

Vision	
Vision exams	One eye exam covered 100% every 12 months
Lenses and frames or contacts	One pair of glasses or contact lenses every 12 months, 100% covered, up to a maximum benefit of \$250

Medical	International	In-network	Out-of-network
Deductible	\$0	\$0	\$0
Coinsurance	100%	100%	80% of the maximum reimbursable charge
Out-of-pocket maximum	\$0	\$0	\$3,000/\$6,000

Prescription drugs – retail and mail order			
Based on a 30-day supply			
	Outside the U.S.	Inside the U.S.	
		Network pharmacy	Non-network pharmacy
Tier 1 – generic	0% copay no deductible	\$4 copay, no deductible	20% copay, after deductible
Tier 2 – preferred brand	0% copay no deductible	\$45 copay, no deductible	20% copay, after deductible
Tier 3 – non-preferred brand	0% copay no deductible	\$45 copay, no deductible	20% copay, after deductible

Emergency medical assistance	
Emergency medical evacuation	Maximum benefit up to \$250,000
Repatriation of mortal remains	Maximum benefit up to \$25,000
Emergency family travel	Maximum benefit up to \$5,000

File claims promptly.

It's always a good idea to submit all your medical, dental, and vision claims before the end of a calendar year, especially out-of-network claims and any international claims. To file a claim, just go to [Geo-Blue.com](https://www.geoblue.com).

Find a doctor.

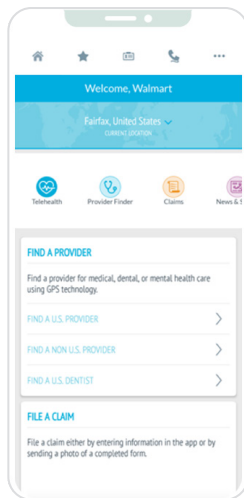
Getting started.

- Go to the GeoBlue website: Geo-Blue.com.
- Choose the blue “Register” button.
- Under “Enter Your Certificate Number,” enter the code you’ll find on your new plan ID card. It should look similar to this: **QHA50000000H**

Finding a doctor *outside* the U.S.

From the GeoBlue app:

- Log into the app using your email address and password.
- Choose “Find a U.S. provider” or “Find a non-U.S. provider.”
- Search by specialty, name, type, and distance.



Finding a doctor *inside* the U.S.

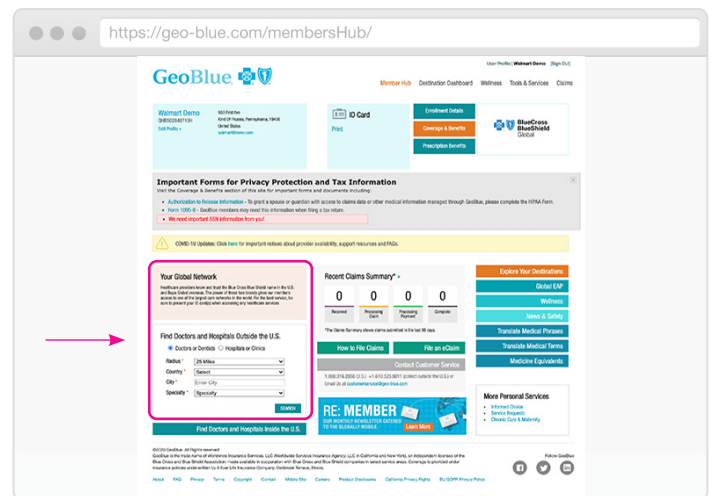
From a browser:

- Choose the blue banner below the “Find a doctor” box as shown below.
- Search by your condition, a medical specialty, a doctor’s name, or a location.



From a browser:

- In the lower left of your dashboard, choose the care you need: “Doctors or Dentists” or “Hospitals or Clinics.”
- Search by distance, city, or medical specialty.



- On the GeoBlue website, choose the “Launch U.S. provider search website” option:



Making sense of health care.

Confused about the health care system in the U.S.? Log into Geo-Blue.com and go to “find providers in the U.S.” for more information.

Financial protection.

When it comes to protecting you and your family, it's a good idea to plan ahead. That's what these extra benefits are all about. Find everything you need to know at One.Walmart.com/FinancialProtection.

Company-paid and optional life insurance

Your family is your world, so Walmart wants to help make sure they are financially protected if something happens to you. Walmart provides up to \$50,000 in life insurance benefits to all full-time, hourly, and salaried associates. Eligible associates may also purchase optional life insurance for themselves and their eligible family members.

Accidental death and dismemberment (AD&D) insurance

If you or your eligible family members suffer certain types of injury or even death in an accident, at work, or elsewhere, this coverage will pay a cash benefit to help support you or your family.

Accident insurance

Accidents away from work can leave you in a tough spot financially. With Walmart's accident coverage, you can get paid cash to help with your unexpected expenses.

Long-term disability plan

How would you pay bills if you couldn't work? Enroll in long-term disability coverage, and you can get cash to help cover your expenses when you are unable to work due to a lengthy illness or injury.

Long-term disability enhanced plan

Choose the long-term disability enhanced plan to boost your coverage up to 60% of your average monthly wage. Certain maximums apply.

Critical illness insurance

If you receive a new diagnosis of a critical illness, such as cancer, you can get cash benefits up to \$20,000 in addition to your medical plan benefits to help with the additional costs of care and treatment.

Benefit	Coverage options <small>Dependent children are not eligible for medical, dental, or vision once they reach age 26.</small>
Medical, dental, vision, and Global EAP	Associate only, associate + spouse/partner, associate + children, associate + family
Long-term disability	Associate only
Long-term disability enhanced	Associate only
Optional associate life insurance	Associate only
Optional spouse/partner life insurance	Spouse/partner
Optional child life insurance	Dependent children
Critical illness insurance	Associate only, associate + spouse/partner, associate + children, associate + family
AD&D insurance	Associate only, associate + dependents
Accident insurance	Associate only, associate + spouse/partner, associate + children, associate + family
Property and liability insurance	Associate only
401(k) Plan	Associate only

Life insurance rates.

Optional associate life insurance

Your cost for coverage per biweekly pay period										
Your age	All eligible associates						Management/truck drivers only			
	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$300,000	\$500,000	\$750,000	\$1,000,000
under 25	\$0.36	\$0.71	\$1.07	\$1.43	\$2.14	\$2.85	\$4.28	\$7.13	\$10.70	\$14.27
25-29	\$0.39	\$0.78	\$1.17	\$1.56	\$2.35	\$3.13	\$4.69	\$7.82	\$11.74	\$15.65
30-34	\$0.53	\$1.06	\$1.59	\$2.12	\$3.18	\$4.23	\$6.35	\$10.59	\$15.88	\$21.17
35-39	\$0.64	\$1.29	\$1.93	\$2.58	\$3.87	\$5.16	\$7.73	\$12.89	\$19.33	\$25.78
40-44	\$0.74	\$1.47	\$2.21	\$2.95	\$4.42	\$5.89	\$8.84	\$14.73	\$22.09	\$29.46
45-49	\$1.14	\$2.28	\$3.42	\$4.56	\$6.84	\$9.11	\$13.67	\$22.78	\$34.18	\$45.57
50-54	\$1.73	\$3.45	\$5.18	\$6.90	\$10.36	\$13.81	\$20.71	\$34.52	\$51.78	\$69.04
55-59	\$3.21	\$6.42	\$9.63	\$12.84	\$19.26	\$25.68	\$38.52	\$64.21	\$96.31	\$128.42
60-64	\$4.78	\$9.55	\$14.33	\$19.10	\$28.65	\$38.20	\$57.30	\$95.51	\$143.26	\$191.01
65-69	\$8.94	\$17.88	\$26.82	\$35.76	\$53.64	\$71.53	\$107.29	\$178.82	\$268.22	\$357.63
70+	\$13.90	\$27.80	\$41.70	\$55.60	\$83.40	\$111.20	\$166.80	\$278.01	\$417.01	\$556.01

Tobacco-free rates shown.

Optional spouse/partner life insurance*

Your cost for coverage per biweekly pay period**								
Spouse's/partner's age	\$5,000	\$15,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000
under 25	\$0.18	\$0.54	\$0.90	\$1.80	\$2.69	\$3.59	\$5.39	\$7.18
25-29	\$0.21	\$0.64	\$1.07	\$2.14	\$3.21	\$4.28	\$6.42	\$8.56
30-34	\$0.29	\$0.86	\$1.43	\$2.85	\$4.28	\$5.71	\$8.56	\$11.41
35-39	\$0.32	\$0.96	\$1.60	\$3.20	\$4.80	\$6.40	\$9.60	\$12.80
40-44	\$0.35	\$1.06	\$1.77	\$3.54	\$5.32	\$7.09	\$10.63	\$14.18
45-49	\$0.53	\$1.59	\$2.66	\$5.32	\$7.97	\$10.63	\$15.95	\$21.26
50-54	\$0.82	\$2.45	\$4.08	\$8.17	\$12.25	\$16.34	\$24.51	\$32.68
55-59	\$1.53	\$4.58	\$7.63	\$15.26	\$22.89	\$30.52	\$45.77	\$61.03
60-64	\$2.34	\$7.03	\$11.71	\$23.43	\$35.14	\$46.86	\$70.28	\$93.71
65-69	\$4.51	\$13.53	\$22.54	\$45.08	\$67.63	\$90.17	\$135.25	\$180.34
70+	\$7.31	\$21.94	\$36.57	\$73.14	\$109.71	\$146.28	\$219.41	\$292.55

*Spouse/partner life insurance is based on associate's age.

For tobacco-user rates, contact Intlben@wal-mart.com or call People Services at **800-421-1362. Tobacco-free rates shown.

Optional dependent life insurance—child(ren) **Accidental death and dismemberment insurance (AD&D)**

Your cost for coverage per biweekly pay period	
Coverage	Rate
\$5,000 per dependent	\$0.33
\$10,000 per dependent	\$0.66
\$20,000 per dependent	\$1.32

Your cost for coverage per biweekly pay period										
Coverage	All eligible associates						Management only			
	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$300k	\$500k	\$750k	\$1M
Associate only	\$0.16	\$0.32	\$0.48	\$0.64	\$0.97	\$1.29	\$1.93	\$3.22	\$4.83	\$6.44
Associate + family	\$0.31	\$0.62	\$0.93	\$1.24	\$1.86	\$2.49	\$3.73	\$6.21	\$9.32	\$12.43

Accidental death and dismemberment (AD&D) insurance benefit amounts

Full benefit amount				
Associate coverage amount	If a spouse/partner is the only covered dependent	If both a spouse/partner and children are covered dependents		If children are the only covered dependents
Associate – 100%	Spouse/partner – 50%	Spouse/partner – 40%	Children – 10%	Children – 25%
\$25,000	\$12,500	\$10,000	\$2,500	\$6,250
\$50,000	\$25,000	\$20,000	\$5,000	\$12,500
\$75,000	\$37,500	\$30,000	\$7,500	\$18,750
\$100,000	\$50,000	\$40,000	\$10,000	\$25,000
\$150,000	\$75,000	\$60,000	\$15,000	\$37,500
\$200,000	\$100,000	\$80,000	\$20,000	\$50,000
Management associates only				
\$300,000	\$150,000	\$120,000	\$30,000	\$75,000
\$500,000	\$250,000	\$200,000	\$50,000	\$125,000
\$750,000	\$375,000	\$300,000	\$75,000	\$187,500
\$1,000,000	\$500,000	\$400,000	\$100,000	\$250,000



Questions, answered.

If you have questions about ...	Website	Phone/email
Medical, dental, and vision benefits; claims; care management	Geo-Blue.com	GeoBlue: 1-610-230-2406 (outside U.S.) 888-304-8898 (in U.S.)
Finding a network doctor	Geo-Blue.com/login/login.cfm	GeoBlue: 1-610-230-2406 (outside U.S.) 888-304-8898 (in U.S.)
Global EAP	Geo-Blue.com	GeoBlue: text +44-790-934-1229 GeoBlue: support@worldwideassist.co.uk
Long-term disability insurance	One.Walmart.com/LongTermDisability	Lincoln: 800-492-5678
Accident/critical illness insurance	One.Walmart.com/Accident One.Walmart.com/Critical	Allstate Benefits: 800-514-9525
Life, accidental death and dismemberment (AD&D), and business-travel accident insurance	One.Walmart.com/Life One.Walmart.com/ADD	Prudential: 877-740-2116
Walmart 401(k) Plan	One.Walmart.com/401k Benefits.ml.com	Merrill: 888-968-4015
Benefits while on assignment		Intlben@wal-mart.com Walmart People Services chat now or call: 800-421-1362

Need help with everyday challenges?

GeoBlue's Global EAP offers wellness and counseling services worldwide. Here's how to contact a counselor:

- Select "Telehealth" on your GeoBlue mobile app.
- Email support@worldwideassist.co.uk.
- Text [+44-790-934-1229](tel:+44-790-934-1229).

Talk to a wellness coach.

If you're inside the U.S., call [877-249-4752](tel:877-249-4752). Outside the U.S., call [+44-208-987-6229](tel:+44-208-987-6229). You can also send an email to contactcoach@wellness-assist.com.



Explore it all online at Geo-Blue.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. 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
ਦੇਵਾਸ਼ੀਆ ਸੇਵਾਵਾਂ ਮੁਫ਼ਤ 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.