



Explore now.

Executive Benefits Overview



Walmart officers have access to a suite of benefits and programs designed just for you.



Executive Deferred Benefits Plans

Deferred Compensation Matching Plan (DCMP)

DCMP is designed to help senior Walmart leaders plan for their financial future.

You get to decide how you'd like to invest your account. The DCMP offers a variety of market-based investment options, giving you flexibility in how you prepare for the future. The DCMP is a special kind of savings plan, and you'll receive more information from Fidelity on this program.

- DCMP—You are eligible to enroll in the first 30 days of the month following the month of your hire date.* Fidelity provides enrollment materials at your Walmart email address. The Fidelity Executive Services team will reach out to you by phone the first (and last, if applicable) week of your enrollment window for a one-on-one Enrollment Session.
- Scheduling is available through email or by phone at **1-800-835-5095**, Monday through Friday, 7:30 a.m. to 7:30 p.m. CT.

*Promotions into an Officer role do not apply.

Deferred Stock

The Deferred Stock Plan offers eligible officers an opportunity to defer all or a portion of their Performance Equity and Restricted Stock Awards. If eligible, you may have the opportunity to defer stock awards (make a deferral election) when you accept your awards at Fidelity within a 30-day window from grant date.

For more information, please contact Executive Services at **1-800-835-5095**.



Associate Discount Card or Sam's Club Membership

Following your first 90 days of employment, you'll become eligible for either an Associate Discount Card or Sam's Club Membership.

Learn more by going to One.Walmart.com/DiscountCard



Medical, Dental, and Vision

As of your hire date, you have access to all the Walmart benefits for management associates including medical, dental, and vision plans. To sign up for benefits, complete your Online Enrollment session by the end of your initial enrollment period, which is from the day after your date of hire until the day prior to your 60th day of continuous employment.

Visit One.Walmart.com/BenefitsGuide to find detailed plan information and enroll for benefits. The People Services Team can be reached at **1-800-421-1362**, Monday through Friday, from 7:30 a.m.—6 p.m. and Saturday, from 9 a.m.—1 p.m. CT.



Annual Executive Physical Program (AEPP)

Walmart provides officers, at no cost, a comprehensive, top-quality annual physical at select facilities. Reach out to one of the participating providers in the AEPP network to schedule your appointment:

- Cooper Clinic (located in Dallas, TX)
- Mayo Clinic (located in Florida, Minnesota, and Arizona)
- EHE International (located nationwide)
- Mercy Hospital Northwest Arkansas (located in Arkansas)

Travel expenses to these locations are not covered by Walmart.

Learn more by going to One.Walmart.com/AEPP



Walmart 401(k) Plan

Save for retirement with the Walmart 401(k) Plan. You will receive a 401(k) enrollment guide at your home address and can enroll at One.Walmart.com/BenefitsGuide or benefits.ml.com. Walmart has a dollar-for-dollar match, up to 6% of pay. Match eligibility is generally after one year of service.

Learn more by going to One.Walmart.com/401k



Associate Stock Purchase Plan (ASPP)

Walmart will match \$0.15 per dollar of the first \$1,800 you contribute, up to \$270 per plan year (April through March).

Learn more by going to One.Walmart.com/ASPP, where you can download an app and get started investing today



Commuter Benefits

This program is a way to use pre-tax dollars for transit plans. If you live and work in select metropolitan areas, you can enroll in commuter benefits.

Learn more by going to One.Walmart.com/Commuter



Life insurance

The Walmart Executive Officer Life Insurance program automatically provides company-paid coverage with a benefit of 100% of your base salary (up to \$1.7 million). Walmart also pays the taxes for this benefit coverage since the IRS requires company-paid policies over \$50,000 be taxed as imputed income. You may also purchase additional group term life insurance for yourself and your family.

Please visit One.Walmart.com/Life for more information or to designate or update your beneficiaries



Officer Flexible Time Off (FlexTO)

As a Walmart officer, you are eligible for Flexible Time Off (FlexTO).

- Our FlexTO plan provides flexibility to take time off as needed so you can maintain your work/life balance while managing your time and work responsibilities.
- FlexTO includes paid time off as needed for vacation, sick, personal, and holiday time off without any accruals or set amount of PTO available for use each year.
- With FlexTO, there are no minimums, maximums, or set balances of time off available to use each year.
- Time off may be subject to manager approval.
- Though we encourage you to track your PTO usage to help manage time off while balancing work responsibilities, it is not required unless you work in Arizona, California, Chicago, Massachusetts, Minnesota, New York City, or Oregon.

Learn more by going to One.Walmart.com/FlexTO



Disability coverage

If you need to take time off due to your own medical condition, disability coverage has your back.

Short-term disability protects your income for up to 26 weeks. Salaried short-term disability pays 100% of your base pay for up to six weeks, after a waiting period of seven calendar days. You can use your PTO to cover this period. After that, the plan pays 75% for up to 19 more weeks.

Long-term disability (LTD) coverage is available if you want a portion of your pay protected beyond 26 weeks. Be sure to review your LTD options and enroll in the plan that's right for you. There are two long-term disability options:

- LTD replaces 50% of your average monthly wage, up to a maximum monthly benefit of \$15,000.
- LTD Enhanced replaces 60% of your average monthly wage, up to a maximum monthly benefit of \$18,000.

Here's an example for an associate aged **45–49** with an annual salary of **\$360,000**:

Age 45–49 \$360,000 Annual Salary	LTD Plan	LTD Enhanced Plan
Cost per month	\$168	\$255
Estimated gross monthly payments	\$15,000	\$18,000

For LTD benefits, your monthly wage includes your average monthly pay, overtime, bonuses, paid time off, and personal pay for the 26 pay periods prior to your last day worked.

Changing your long-term disability benefit

If you are enrolled in the LTD Plan or LTD Enhanced Plan, you will be able to drop coverage only at Annual Enrollment or after a status election change event.

Learn more by going to [One.Walmart.com/Disability](https://one.walmart.com/Disability) or reach out to our People Services Team at **1-800-421-1362**

The Associates' Health and Welfare Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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

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

This communication provides information about certain Walmart benefits. Receipt of the communication does not automatically entitle you to the benefits described and these materials do not create an express or implied contract of employment or other contractual commitment. Every effort has been made to ensure the accuracy of this communication. However, if there are discrepancies between this communication and the official plan or program documents, the official plan or program document will control. For information about most health and welfare benefits, the 401(k) plan and the Associate Stock Purchase Plan, see the 2025 Associate Benefits Book. For information about other benefits, see https://one.walmart.com/content/uswire/en_us/me.html. Walmart, and where applicable, the plan's fiduciary, retains the discretion to interpret the terms and language used in this communication according to the provisions of the plan or program documents. Walmart also reserves the right to amend or terminate any benefit plan or policy in its sole discretion at any time for any reason.