FULL-TIME HOURLY ASSOCIATES (CONTINUED)

Includes full-time hourly pharmacists (except full-time hourly California pharmacists*), full-time hourly field supply chain, full-time hourly field supervisor positions in stores and clubs; excludes full-time hourly Vision Center managers

NOTE: The initial enrollment period should not be mistaken for the coverage effective date. You must enroll in coverage **prior** to the coverage effective date for most benefits.

Plan Enrollment periods and coverage effective dates · Optional associate life insurance Initial enrollment period: Your initial enrollment period starts on your first payday and ends the day · Optional dependent life insurance prior to the first day of the calendar month during which your 89th day of continuous full-time employment falls. You can also enroll in, increase, or drop coverage at any time after your initial enrollment period ends When coverage is effective:** If you enroll during your initial enrollment period: • If you enroll for the guaranteed amount, coverage is effective on the later of 1) the date you enroll, or 2) the first day of the calendar month during which your 89th day of continuous full-time employment falls. • If you enroll for more than the guaranteed amount, coverage for you and/or your spouse/partner is subject to Prudential's approval. You will be required to provide Proof of Good Health for yourself and/or your spouse/partner and may be required to undergo a medical exam. If approved, your coverage is effective on the later of 1) the date Prudential approves your coverage, or 2) the first day of the calendar month during which your 89th day of continuous full-time employment falls. If any coverage above the guaranteed amount is not approved, and you (or your spouse/partner) are not already enrolled in coverage for the guaranteed amount, you (or your spouse/partner) will be enrolled in coverage for the guaranteed amount and coverage will be effective on the later of 1) the date you enroll, or 2) the first day of the calendar month during which your 89th day of continuous full-time employment falls. If you enroll in or increase coverage after your initial enrollment period: · Coverage for you and/or your spouse/partner (including an increase to previously elected coverage) is subject to Prudential's approval. You will be required to provide Proof of Good Health for yourself and/or your spouse/partner and may be required to undergo a medical exam. If approved, your coverage is effective on the date Prudential approves your coverage. • You are not required to provide Proof of Good Health for children you enroll in optional dependent coverage. If you are required to provide Proof of Good Health, payroll deductions of your premiums will not begin until your coverage is effective, as described above. · Short-term disability basic plan You are enrolled automatically on the 12-month anniversary of your date of hire, and your coverage is effective on that date. - Basic coverage (not available to associates who work in California, Hawaii, New Jersey, and Rhode Island; different coverage is available in New York) - Maternity benefits See the Full-time hourly short-term disability chapter for general information about state benefits.

(Continued on the next page)

FULL-TIME HOURLY ASSOCIATES (CONTINUED)

Includes full-time hourly pharmacists (except full-time hourly California pharmacists*), full-time hourly field supply chain, full-time hourly field supervisor positions in stores and clubs; excludes full-time hourly Vision Center managers

Enrollment periods and coverage effective dates

NOTE: The initial enrollment period should not be mistaken for the coverage effective date. You must enroll in coverage prior to the coverage effective date for most benefits.

Plan

Initial enrollment period:

• Short-term disability enhanced plan (not available to associates who work in California, Hawaii, New Jersey, and Rhode Island; New York short-term disability enhanced plan is available in New York)

See the Full-time hourly short-term disability

chapter for general information about state benefits.

When coverage is effective:

full-time employment falls.

• If you enroll in coverage during your initial enrollment period: Coverage is effective on the 12-month anniversary of your date of hire.

You must enroll in coverage between your first payday and the day prior to

the first day of the calendar month during which your 89th day of continuous

• If you enroll in coverage after your initial enrollment period: Coverage is effective 12 months after the date you enroll in coverage at Annual Enrollment or, in the case of an election change event, 12 months after the date of the event.

If you elect coverage, your election must remain in effect until the end of the calendar year containing the coverage effective date and may not be changed until the Annual Enrollment period for the next calendar year unless you experience an election change event, as described in the Permitted election changes outside Annual Enrollment section of this chapter.

· Long-term disability (LTD) plan (including enhanced benefits)

Initial enrollment period:

You must enroll in coverage between your first payday and the day prior to the first day of the calendar month during which your 89th day of continuous full-time employment falls.

When coverage is effective:

- If you enroll in coverage during your initial enrollment period: Coverage is effective on the 12-month anniversary of your date of hire.
- If you enroll in or increase coverage after your initial enrollment period:
 - If you enroll in or increase coverage following an election change event, your coverage is effective on the later of 1) the first day of the pay period following the date you enroll, or 2) the 12-month anniversary of your date of hire.
 - If you enroll in or increase coverage during Annual Enrollment for the next Plan year, your coverage will be effective the later of 1) January 1 of that year, or 2) the 12-month anniversary of your date of hire.

If you elect coverage, your election must remain in effect until the end of the calendar year containing the coverage effective date and may not be changed until the Annual Enrollment period for the next calendar year unless you experience an election change event, as described in the Permitted election changes outside Annual Enrollment section of this chapter.

NOTE: Some benefits require you to meet the definition of active work. See the "Active work" or "actively at work" section in this chapter for information.

^{*}If you are classified as a "full-time hourly California pharmacist" in Walmart's payroll systems, see the chart for management associates.

^{**}If your spouse/partner or dependent child is confined for medical treatment (at home or elsewhere), coverage is delayed until your spouse/partner or child has a medical release (does not apply to a newborn child).