

Well-being at Walmart is your way to better

Find balance with benefits and programs for your mind, body, and wallet.



MENTAL (Mind)

Schedule confidential, no-cost counseling

virtually. And for in-the-moment support,

with a licensed therapist—in person or

connect with a licensed clinician 24/7.

Find support



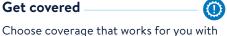
unpaid leaves of absence.

Take the time you need

Focus on the things that matter most with paid time off, or qualifying paid or

PHYSICAL (Body)

Get covered

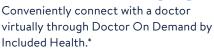












FINANCIAL (Wallet)

Understand your total pay and opportunities to grow

medical, dental, vision, life insurance,

and more. See your options in your personalized Benefits Guide.



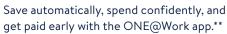
Your total pay can be made up of three parts: base pay, bonus, and stock. As you grow your career, your total pay opportunities also grow.

Manage your money —









Own your future





You can contribute to Walmart's 401(k) plan at any time. Once you're eligible, Walmart will match each dollar you contribute, up to 6% of your eligible pay. Plus, you can share in the company's success by participating in the Associate Stock Purchase Plan (ASPP) with a 15% match on the first \$1,800 you contribute per plan year.

Benefits key



Available on Day One as a Walmart associate



Part of most Walmart medical plans



Eligibility rules apply



No cost for service

- *Deductible applies for Saver Plan participants.
- **One is a financial technology company, not a bank. Banking services provided by Coastal Community Bank, member FDIC. Instapay is unavailable to truck drivers, executives, and associates in New York or Puerto Rico.



Explore your options

Scan the code or visit One.Walmart.com/BenefitsGuide

Have questions? Chat with People Services at One.Walmart.com/BenefitsChat or call 1-800-421-1362.

Get personalized help navigating your benefits with Help Now. One.Walmart.com/HelpNow

Explore even more ways to live better

MIND

Get 20 visits with a mental health professional at no cost to you. You and your eligible family members can see licensed therapists in person or virtually, and mental health coaches virtually.



Connect with a psychologist or psychiatrist in person or virtually. If you are looking for support, your Walmart medical plan covers mental health services, too.



Get help when you need it most. Everyone needs help from time to time. A licensed clinician may reach out to you to check in, offer support, or connect you with other benefits.



Access anonymous peer support in a group chat monitored by a trained moderator. Connect with people who understand your struggles.

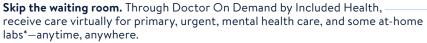




Save on prescriptions through pharmacy coverage with a \$4 copay for most generic prescriptions.













with Help Now. One.Walmart.com/ **HelpNow**

Benefits key

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Walmart

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Walmart associate

See your options at

One.Walmart.com/ **BenefitsGuide**

Get personalized help navigating

your benefits

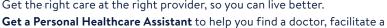
Additionally, connect virtually for:

second opinion, or figure out a medical bill.

- Gut health care
- Physical therapy*

Find a doctor in your network. Easily identify providers in your area. Get the right care at the right provider, so you can live better.











Also access fertility care and weight loss surgery, subject to deductible and coinsurance.

Take control of diabetes with programs that help you manage your condition, save money on prescriptions, lose weight, and live a healthier lifestyle.















No cost for service

Get fit wherever you work, live, or travel for as little as \$5 per biweekly pay period with Fitness Pass.

*Deductible applies for Saver Plan participants.

WALLET

Get exclusive savings with the Associate Discount Card, free Walmart+ membership, and/or a Sam's Club membership.



Further your education. From earning a short-form certificate, high school diploma, or college degree, Walmart pays for tuition and books with Live Better U.



Protect your income when you can't work due to injury, illness, or surgery. Full-time hourly and salaried associates, and drivers have access to short- and long-term disability coverage.



Benefits and programs described are applicable for 2025.

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 retains the terminate any benefit plan or policy in its sole discretion at any time for any reason.