



# Well-being at Walmart is your way to better

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



## MENTAL (Mind)

### Find support



Schedule confidential, no-cost counseling with a licensed therapist—in person or virtually. And for in-the-moment support, connect with a licensed clinician 24/7.

### Take the time you need



Focus on the things that matter most with paid time off, or qualifying paid or unpaid leaves of absence.

### Benefits key



Available on Day One as a Walmart associate



Part of most Walmart medical plans



Eligibility rules apply



No cost for service

## PHYSICAL (Body)

### Get covered



Choose coverage that works for you with medical, dental, vision, life insurance, and more. See your options in your personalized Benefits Guide.

### Live better



Conveniently connect with a doctor virtually through Doctor On Demand by Included Health.\*

\*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.

## FINANCIAL (Wallet)

### Understand your total pay and opportunities to grow



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.

### 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.

### Manage your money



Save automatically, spend confidently, and get paid early with the ONE@Work app.\*\*



### Explore your options

Scan the code or visit [One.Walmart.com/BenefitsGuide](https://One.Walmart.com/BenefitsGuide)

Have questions? Chat with People Services at [One.Walmart.com/BenefitsChat](https://One.Walmart.com/BenefitsChat) or call 1-800-421-1362.




Get personalized help navigating your benefits with Help Now. [One.Walmart.com/HelpNow](https://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.  




## BODY




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




**Skip the waiting room.** Through Doctor On Demand by Included Health, receive care virtually for primary, urgent, mental health care, and some at-home labs\*—anytime, anywhere.   

Additionally, connect virtually for:




- 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.   

**Get a Personal Healthcare Assistant** to help you find a doctor, facilitate a second opinion, or figure out a medical bill.   

**Access to specialists at some of the best facilities** through Walmart's Centers of Excellence program\* for complex health needs like cancer diagnosis and treatment review, and many surgeries.   

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.   

**Build your family** with help paying for surrogacy and adoption.  


**Create healthy habits with support** from an app designed to help you eat better, manage stress, move more, and think positively.  

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

## 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. 



See your options at [One.Walmart.com/BenefitsGuide](https://one.walmart.com/BenefitsGuide)

Get personalized help navigating your benefits with Help Now. [One.Walmart.com/HelpNow](https://one.walmart.com/HelpNow)

### Benefits key

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-  Part of most Walmart medical plans
-  Eligibility rules apply
-  No cost for service

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### 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](https://one.walmart.com/content/uswire/en_us/me.html). Walmart retains the discretion to interpret the terms of language used in any of its communications, according to the provisions contained in 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.