

# Take charge of your money

Our plans and programs can help you better manage your day-to-day finances and take ownership of your financial future.



## Be the boss of your money with the ONE@Work app

- **Automatically save part of your paycheck** and earn interest on your savings when you bank through One Cash.<sup>1</sup>
- **Track your earnings** and see how much you'll make per shift and per paycheck.
- **Get daily snapshots of your bills** and even be paid early<sup>2</sup> when needed—with no hidden fees, loans or interest—with the ONE@Work app.

Find out how it works  
[One.Walmart.com/ONEatWork](https://One.Walmart.com/ONEatWork)



## Share in our success with the Associate Stock Purchase Plan

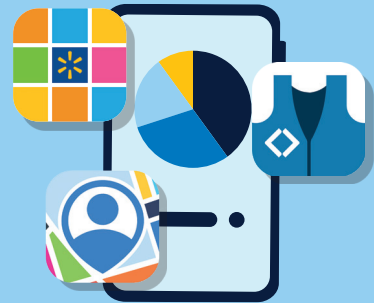
Buying Walmart stock through the Associate Stock Purchase Plan (ASPP) can help you build wealth. Walmart matches 15 cents per dollar of the first \$1,800 you contribute, with a maximum match of \$270 per plan year, which runs from April to March.

Remember, Walmart's stock price can change daily, and all investments have risks.

Get started  
[One.Walmart.com/ASPP](https://One.Walmart.com/ASPP)

## See the full picture of your Walmart total pay and benefits

Working at Walmart means having access to a suite of rewards and programs that support your mind, body, and wallet. We've built a new digital experience that makes it easier than ever to see what Walmart offers you. Simply visit **Me@** to review your base pay, bonus, stock awards (if applicable), retirement savings, ASPP, and more!



<sup>1</sup> One is a financial technology company, not a bank. Banking services provided by Coastal Community Bank, member FDIC.  
<sup>2</sup> Instapay is unavailable for NY associates.



# Live Better Bulletin

Take charge of your well-being with your Walmart benefits.

First edition inside!



**2025 Associate Benefits Book**  
Find the Summary Plan Descriptions for the Associates' Health and Welfare Plan and Walmart 401(k) Plan.

**1095-C Notice:** As the result of a recent law change, you will no longer receive a paper copy of Form 1095-C. Visit [One.Walmart.com/1095](https://One.Walmart.com/1095) or call 1-800-421-1362 to request a paper copy.

**The Associates' Health and Welfare Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, age, national origin, sex, 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 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/us/wf/en\\_us/me.html](https://one.walmart.com/content/us/wf/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.

Walmart Benefits | Quarterly Mailer-Q1 | FL011325 | © 2025 Walmart



Find the Summary Plan Descriptions for the Associates' Health and Welfare Plan and Walmart 401(k) Plan.



**NEW for 2025!**  
Watch for helpful benefits information each quarter in your home mailbox, at work, on [One.Walmart.com/Wellbeing](https://One.Walmart.com/Wellbeing), and in your email inbox.

Para leer este comunicado en español, visite [One.Walmart.com/BoletinVivirMejor](https://One.Walmart.com/BoletinVivirMejor).



# Own your well-being

Decide how and when to take charge of your health and wealth with Walmart benefits.

Each quarter, you'll receive this Live Better Bulletin, packed with great information about the tools and resources available to help you live better. This first edition starts with:

- Simple ways to take charge of your money
- A refresher on how the medical plan works
- How to make the most of your medical plan
- Navigating everyday life challenges with Help Now
- Exploring your mental health support options

## Resources to remember



**One.Walmart.com/Wellbeing**  
Explore all of the benefits available to help you live better. Be sure you're signed in to see the full details.



**People Services**  
Trained representatives can answer your benefits questions via chat at [One.Walmart.com/BenefitsChat](https://One.Walmart.com/BenefitsChat) or when you call 1-800-421-1362.



**Your personalized Benefits Guide**  
See exactly what you're enrolled in now and learn more about any benefits you can choose or change throughout the year.



**Coming in March: Well-being tips calendar**  
Find daily inspiration for ways to live better at [One.Walmart.com/MonthlyTips](https://One.Walmart.com/MonthlyTips).



**Associate spotlight:**  
**Helping Tasheka fight cancer**  
Tasheka Saunders shares how her Walmart Centers of Excellence benefits provided no-cost breast cancer treatment at Mayo Clinic.  
Read her story:  
[One.Walmart.com/WellbeingStories](https://One.Walmart.com/WellbeingStories)



Sign up for paperless communications to receive benefit materials electronically and reminders via text. Visit [One.Walmart.com/Paperless](https://One.Walmart.com/Paperless).



# Make the most of your medical plan

Understanding how your medical plan works can help you find care, save money, and live better. This example uses associate-only, in-network coverage under the Premier Plan. To see what medical plans you may be eligible for and/or enrolled in, and how the plans compare, visit [One.Walmart.com/BenefitsGuide](https://One.Walmart.com/BenefitsGuide).

## How you and the Premier Plan pay for care



### Doctor's office visits<sup>1</sup> and most prescriptions<sup>2</sup>

You'll pay a set amount (a "copay") for these services, so you'll always know what it costs to receive care.

- \$35 for primary and mental health care
- \$75 for urgent care and specialists
- \$4 for generic prescriptions



### Most other medical care, such as lab work, outpatient surgery, or hospital stays<sup>3</sup>

You'll pay the full cost for covered services, until your eligible expenses reach the annual deductible (\$2,750 for associate-only coverage).

After your deductible is met, you'll pay a share (called "coinsurance") of the cost of covered services. The Premier Plan pays up to 75% of the cost of covered in-network services.



Each dollar you spend on eligible in-network expenses that counts toward meeting your deductible, as well as copays and coinsurance, helps you reach your annual out-of-pocket maximum (\$6,850 for associate-only coverage).

Annual out-of-pocket maximum

### The Premier Plan takes it from here

Once your share of eligible in-network expenses reaches \$6,850, the Premier Plan pays 100% of eligible in-network expenses for the remainder of the calendar year.

What you pay What Premier Plan pays

## How to make the most of your Walmart medical plan

### Step 1: Find a health care provider

Selecting a quality provider is one of the most important decisions you can make for your well-being.

Find a local provider in your network using transparent ratings based on their history of proper care procedures and better patient outcomes.<sup>4</sup>

Then, get a sense of your overall health with a no-cost<sup>5</sup> annual well visit with your provider.



Find yours at [IncludedHealth.com/Walmart](https://IncludedHealth.com/Walmart)

### Step 2: Know where to get medical care

Your costs can vary widely, depending on where you go. Here's what you'll pay in the Premier Plan using in-network providers.



- **Virtual care** (including primary care, urgent care, some at-home labs,<sup>6</sup> and mental health services): no cost when you connect online with a Doctor On Demand by Included Health provider
- **Doctor's office** (primary care and mental health):<sup>7</sup> \$35
- **In-person urgent care and specialists:**<sup>7</sup> \$75
- **Emergency room:** \$300, then the balance of your annual deductible if you haven't met it yet
- **Virtual digestive health and physical therapy:** no cost

### Centers of Excellence for complex conditions

Many Walmart medical plans include the Centers of Excellence program, which can connect you with specialists in some of the best facilities in the country for eligible care such as:



Hip and knee joint replacements



Fertility care



Spine and weight-loss surgery



Heart surgery



Cancer care

Expanded in 2024

- **Most at no cost,<sup>8</sup> including travel and lodging for you and a caregiver.**
- Some complex health conditions are covered only under the Centers of Excellence program.
- Visit [One.Walmart.com/COE](https://One.Walmart.com/COE) for more details.

<sup>4</sup> For participants in the Premier, Contribution and Saver plans. Not all plans are available in all locations.  
<sup>5</sup> Preventive care is 100% covered with in-network providers. Preventive services may not be paid at the 100% benefit level if the preventive services are billed separately from an office visit or are not the primary purpose of an office visit.  
<sup>6</sup> For select at-home labs when ordered during a virtual session with a Doctor On Demand by Included Health provider and processed by Quest Diagnostics.  
<sup>7</sup> Includes in-person and virtual visits outside of Doctor On Demand by Included Health.  
<sup>8</sup> Saver Plan participants must meet their plan's deductible first. Fertility treatment and services and weight-loss surgery are subject to your plan's deductible, coinsurance, and out-of-pocket maximum. Fertility care is subject to a \$20,000 maximum lifetime benefit.

# Help when you need it



Connect with Help Now resource specialists to quickly tap into all that's available through Walmart and your community when you need it:

- Find the right Walmart benefits and resources
- Care for a sick family member
- Navigate veterans' services
- Identify resources that may help during a difficult time

Help Now can help you navigate life's challenges with helpful Walmart benefits and other resources—all at no cost to you. From a major crisis like a natural disaster, to finding solutions for challenges like moving or parenting, get connected with help quickly.

### Get started and learn more:

- Visit [One.Walmart.com/HelpNow](https://One.Walmart.com/HelpNow)
- Call **1-855-4HLPNOW (1-855-445-7669)** | Monday–Friday, 7 a.m.–7 p.m. CT

## Your mental health matters

Your Walmart benefits meet you where you are, so you can decide when and how to get support. Not sure where to start? Find all the details at [One.Walmart.com/Wellbeing](https://One.Walmart.com/Wellbeing).

	For care during a crisis <sup>9</sup>	For mental health treatment	For well-being support
Support available to all associates and eligible dependents, <b>from Day 1</b>			Peer-to-peer chat through Supportiv Text-based coaching by Agile
Clinical support available to all associates and eligible dependents, <b>from Day 1</b>		Mental Health Resources, provided by Lyra	
Clinical support available to associates and dependents enrolled in <b>most medical plans</b>		Phone calls from AiRCare clinicians	
		Licensed providers, including health plan network providers	No-cost virtual counseling from Doctor On Demand by Included Health

<sup>9</sup> For in-the-moment support, call **1-800-825-3555** to connect with a licensed clinician 24/7.

<sup>1</sup> If in-network services are billed as preventive care, the Plan pays 100%.  
<sup>2</sup> For brand-name and specialty medications, you'll pay whichever is greater: \$50 or a percentage of the allowed cost, as determined by OptumRx.  
<sup>3</sup> The Plan pays 100% of some care provided through the Centers of Excellence program.