

Take charge of your money

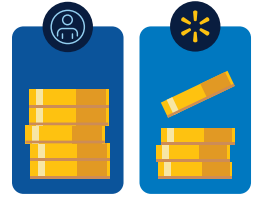
Our plans and programs can help you better manage your day-to-day finances and take ownership of your financial future.



Score early pay plus other perks when you bank through One Cash¹

- Get paid up to 2 days early² with direct deposit
- Add or take out cash for free with your One debit card at any Walmart³
- No monthly fees or minimum balances

Sign up for One Cash at [One.App](#)



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.

15% match on the first \$1,800

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

Get started at [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@](#)⁴ to review your base pay, bonus, stock awards (if applicable), retirement savings, ASPP, and more!



¹ One is a financial technology company, not a bank. Banking services through One are provided by Coastal Community Bank, Member FDIC.
² Direct deposit may be available up to 2 days in advance, but depends when your employer sends paycheck data.
³ Use your One card at any Walmart Money Center, cashier, or Customer Service desk to deposit or make a cash withdrawal for free.
⁴ The Me@ app is not available to over-the-road truck drivers.



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

Live Better Bulletin

First edition inside!



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

Para leer este comunicado en español, visite [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](#) 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](#).

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

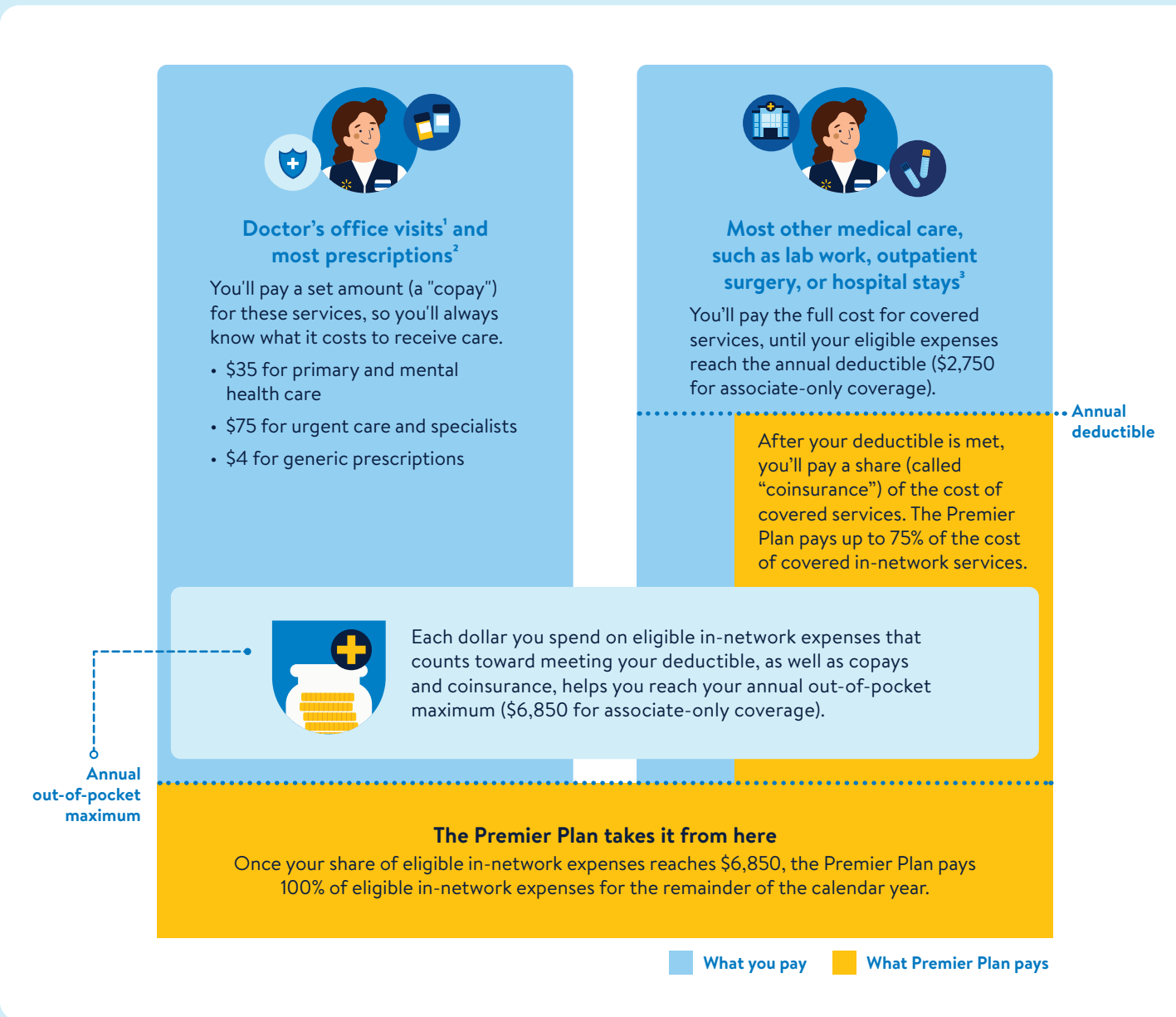
1095-C Notice: As the result of a recent law change, you will no longer receive a paper copy of Form 1095-C. Visit [One.Walmart.com/1095](#) or call 1-800-421-1362 to request a paper copy.
The Associates' Health and Welfare Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, age, national origin, sex, 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
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 *Walmart reserves the right to amend or terminate any benefit plan or policy in its sole discretion at any time for any reason.



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.

How you and the Premier Plan pay for care



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

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.⁴

Then, get a sense of your overall health with a no-cost⁵ annual well visit with your provider.



Find yours at 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,⁶ 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):⁷ \$35
- **In-person urgent care and specialists:**⁷ \$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:



- **Most at no cost,⁸ 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 for more details.

⁴ For participants in the Premier, Contribution and Saver plans. Not all plans are available in all locations.
⁵ 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.
⁶ 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.
⁷ Includes in-person and virtual visits outside of Doctor On Demand by Included Health.
⁸ 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
- 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.

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

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