



First edition inside!

Live Better Bulletin

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

**Are you in a store, club, office,
or distribution center?**

Use this button to jump to information just for you.

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**Are you an executive
or OTR truck driver?**

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Sign up for paperless communications to receive benefit materials electronically and reminders via text. Visit **One.Walmart.com/Paperless**.

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Associate spotlight: Helping Tasheka fight cancer

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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?

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

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

[Get details](#)



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



Doctor's office visits² and most prescriptions³

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 stays⁴

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

Annual deductible

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

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■ What you pay ■ What Premier Plan pays

2 If in-network services are billed as preventive care, the Plan pays 100%.

3 For brand-name and specialty medications, you'll pay whichever is greater: \$50 or a percentage of the allowed cost, as determined by OptumRx.

4 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.⁵

Then, get a sense of your overall health with a no-cost⁶ annual well visit with your provider.

[Find yours](#)



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 labs⁷, and mental health services): no cost when you connect online with a Doctor On Demand by Included Health provider
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- **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

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Centers of Excellence for complex conditions

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Hip and knee joint replacements



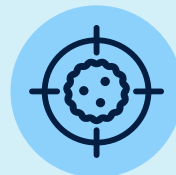
Fertility care



Spine and weight-loss surgery



Heart surgery



Cancer care

Expanded in 2024

Most at no cost,⁹ including travel and lodging for you and a caregiver.

Some complex health conditions are covered only under the Centers of Excellence program.

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Take charge of your money

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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.¹¹
- **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 early¹² when needed—with no hidden fees, loans or interest—with the ONE@Work app.

Find out how it works



One@Work is not available to Executives or OTR Truck Drivers. To see their benefits, [go here](#).

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¹² Instapay is unavailable for NY associates.

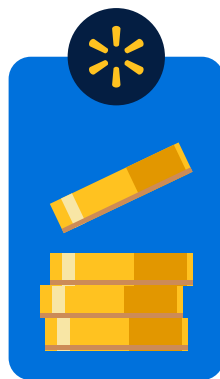


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Resources to remember



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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.



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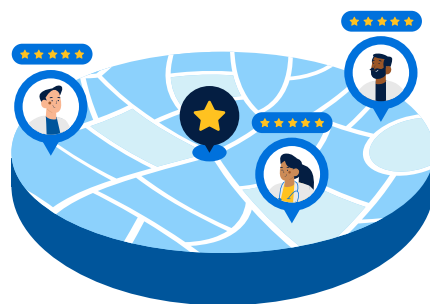
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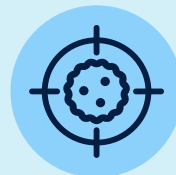
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Score early pay plus other perks when you bank through One Cash¹¹

- **Get paid up to 2 days early¹²** with direct deposit
- **Add or take out cash for free** with your One debit card at any Walmart¹³
- **No monthly fees or minimum balances**

Sign up for One Cash at **One.App**



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¹³ Use your One card at any Walmart Money Center, cashier, or Customer Service desk to deposit or make a cash withdrawal for free.

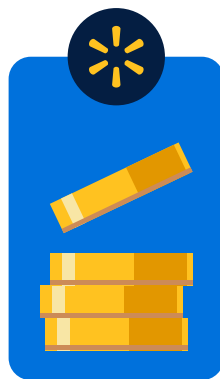


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