



# Own your well-being

Live better when time is on your side



## Check out the Live Better Bulletin

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.

## Health care anytime, anywhere

Convenient virtual care lets you skip the waiting room and connect with a provider whenever you need it, wherever you are. And with most Walmart medical plans, this care is at no cost to you.<sup>1</sup>

What's available:

- Primary care
- Urgent care
- Therapy or psychiatry
- Physical therapy
- Gut health
- Lab work

### Not enrolled in a Walmart medical plan?

You still have access to confidential, virtual mental health coaching and therapy. Sign up at [Walmart.LyraHealth.com](https://Walmart.LyraHealth.com)

<sup>1</sup> For participants in the Premier, Contribution, Saver, and Local plans. Saver Plan participants must meet their deductible before virtual primary, urgent, and mental health care, virtual physical therapy, and at-home lab work are available at no cost to them.

**The Associates' Health and Welfare Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, 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

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### Watch a video!

Scan the QR code to find out more about virtual care.

## Unlock your full potential



All Walmart associates and their eligible family members can find ways to live better, from self-guided digital tools to virtual sessions with a therapist or mental health coach. It's all confidential, and all at no cost to you, even if you're not enrolled in a Walmart medical plan.



Explore all that's available at [Walmart.LyraHealth.com/Wellness-check-in](https://Walmart.LyraHealth.com/Wellness-check-in)

### Find the mental wellness tools right for you

Use Lyra's Wellness Check-In to answer a few quick questions about how you're feeling. You'll receive an overview of your mental wellness and personalized, curated resources to help you thrive.

## Get time on your side



Taking the time to manage your money each month helps you pay for food, housing, transportation, and other critical expenses. Future you will have needs, too, and investing today can help you meet them if your savings grow over time.



### Saving for short-term needs

A savings account gives you easier access to your money for needs like next month's rent or building a rainy-day fund. They're generally low-risk, but typically have lower returns.



### Investing for long-term goals

If you won't need your money in the short term, investing can help it grow through the years.

Investments such as stocks or bonds have higher risk, but also the potential for higher returns.

Invest from each paycheck through the **401(k) plan** and the **Associate Stock Purchase Plan (ASPP)**. Walmart's matching contributions<sup>2</sup> may help your money go further.

Find more details at [One.Walmart.com/401k](https://One.Walmart.com/401k)  
[One.Walmart.com/ASPP](https://One.Walmart.com/ASPP)

<sup>2</sup> Eligibility rules apply for the 401(k) match; see the Associate Benefits Book for details. [One.Walmart.com/BenefitsBook](https://One.Walmart.com/BenefitsBook)