

Own your well-being

Live better when you protect your health and wealth





Check out the Live Better Bulletin

Watch for helpful benefits information each quarter in your home mailbox, at work, on One.Walmart.com/Wellbeing, and in your email inbox.

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

munication provides information about certain Walmart benefits. Receipt of this 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 One. Walmart.com/Me. 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.

Healthy habits made easy



Live better with easy-to-use well-being tools that fit your life.

If you want to...

Eat better



Create healthy habits and change your mindset with a science-based program from Fresh Tri.

Build skills to lose weight and live healthier with text-based coaching from myAgileLife.

Move more



Get fit anywhere with Fitness Pass; choose a plan that best fits your journey starting at \$5 per biweekly pay.

Take a 2-minute movement microbreak that fits into your workday with Breakthru.

Manage stress



Reset, refocus, and change your mood with a 2-minute breathing exercise with Breakthru.

Learn new ways to handle stress with text-based coaching from myAgileLife.

Get help quitting tobacco



It's not easy to quit nicotine or tobacco use. including smoking and vaping. You don't have to go it alone. With the Kick Buts program, you can learn new skills, work with a coach, tap into text support and receive nicotine replacement products.

Learn more: One.Walmart.com/Wellbeing

Focus on your whole health



You may be able to choose dental coverage and vision coverage, even if you're not eligible for medical coverage.

Vision



Annual eye exam: Pay only \$4 at a VSP network provider, including most in-store Walmart Vision Centers or Sam's Club Optical facilities.

Glasses or contacts: Pay only \$4 for eyeglass lenses when you buy frames. The plan pays up to \$130 toward new glasses or contacts each year.

Dental¹



Exams and cleanings:

No cost to you as covered preventive care.2

Fillings and root canals:

You'll pay 20% of the allowed amount after you meet the plan's deductible.2

Orthodontia: You'll have up to \$1.500 in coverage for braces after one year in the dental plan.3

- 1 Some limitations apply. Find full details at One.Walmart.com/BenefitsBook, and find more details about your eligibility and who you can cover at One.Walmart.com/BenefitsGuide
- 2 This is the cost sharing for a Delta Dental PPO dentist; you may pay more if you use a Delta Dental Premier dentist or non-network dentist
- 3 The plan pays 80% of the allowed amount up to a lifetime maximum of \$1.500

Plan for the unexpected: Name your beneficiaries today

Keeping your beneficiaries' information updated helps make sure your benefits, like 401(k) and life insurance. are paid according to your wishes. If you don't name a beneficiary, your benefit will be paid according to plan terms, which may not be consistent with your intent.

Take five minutes to review and update your beneficiary information by visiting One.Walmart.com/Beneficiary

Learn more: One.Walmart.com/Wellbeing

Protect yourself and your loved ones

Disability coverage provides cash support when you can't work and need time to heal. Enroll in enhanced coverage to protect your family even more.

Life insurance provides cash when your loved ones need it most: to cover funeral expenses and replace your earnings. You can enroll in coverage at any time⁴ at group rates that may be lower than you'd pay elsewhere.

4 Proof of Good Health (POGH) may be

Associate spotlight:

How LTD protected Willie's family



Willie Byers shares how without long-term disability coverage, he "could have lost everything" when he needed time away from work to heal.



Use the QR code to watch a video about his story.



Share your benefits story

Tell us how a Walmart benefit has helped you live better at One.Walmart.com/MyBenefitsStory

Learn more: One.Walmart.com/Wellbeing