



Own your well-being

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



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.

Help when you need it

Navigate life's challenges and live better with support from Walmart—all at no cost to you. 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

Identify resources that may help during a difficult time

Care for a sick family member

Navigate veterans' services



Get started and learn more

One.Walmart.com/HelpNow
1-855-4HLPNOW (1-855-445-7669)
Monday–Friday, 7 a.m.–7 p.m. CT

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

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 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 https://one.walmart.com/content/uswire/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.



Support for managing your health



Take the first step toward a healthier you

Select a quality provider using transparent ratings.* **Find yours:**

IncludedHealth.com/Walmart



Connect to virtual care

For primary care and urgent care visits, mental health services, and more.

Explore your options:

One.Walmart.com/VirtualCare



Manage certain complex conditions

The Centers of Excellence program* can connect you with specialists at top facilities. **See how it works:**

One.Walmart.com/COE

*Premier, Contribution, Local, and Saver plan participants only. Not all plans are available in all locations.

Take charge of your money



Score early pay plus other perks through One Cash¹

Get paid up to 2 days early² with direct deposit, and add or take out cash for free with your One debit card at any Walmart.³

Sign up for One Cash:

One.App



Share in our success with the ASPP

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.

Get started:

One.Walmart.com/ASPP

¹ One is a financial technology company, not a bank. Banking services 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.