



# Own your well-being

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



## 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
- Care for a sick family member
- Identify resources that may help during a difficult time
- Navigate veterans' services



**Get started and learn more**  
[One.Walmart.com/HelpNow](https://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](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](https://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](https://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](https://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



**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.\*

Find out how it works:

[One.Walmart.com/ONEAtWork](https://One.Walmart.com/ONEAtWork)



## 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](https://One.Walmart.com/ASPP)

\*One is a financial technology company, not a bank. Banking services provided by Coastal Community Bank, member FDIC.



### NEW for 2025!

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.