# Welcome to 2020 Annual Enrollment

September 2019



#### 2020 Annual Enrollment dates

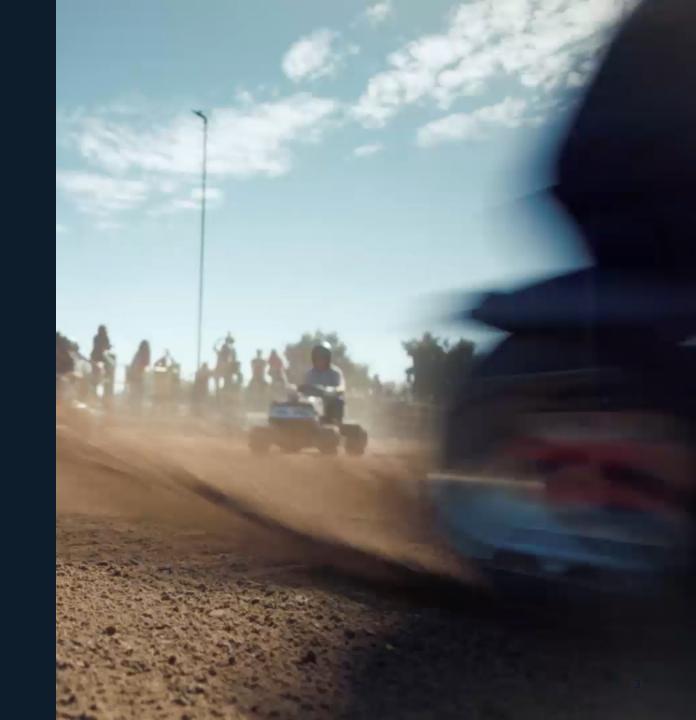


So mark your calendar, write yourself a note, or set your alarm.

Just don't forget!

## 2020 Annual Enrollment highlights

- We're working hard to offer you a simpler, clearer, better experience that delivers higher-quality health care. We want you to be well, so we're focused on making sure it's easy and convenient to access all the health resources available.
- The new Premier Plan, with simple, affordable copays, will replace the Health Reimbursement Account (HRA) Plan.
- Because we have a number of plan changes, the timing is right to rename our plans to make them simpler to understand and easier to choose.
- If you're happy with what you currently have, you don't have to do anything.
- Enrollment needs to be done by Nov. 8.



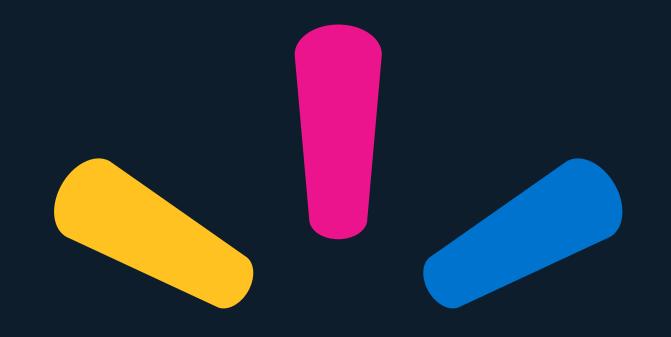
## What happens if you make no changes during AE?

If you were **enrolled** in a medical plan for 2019:

If you were **not enrolled** in a medical plan for 2019:

- If you were enrolled in the HRA Plan for 2019, you'll be automatically enrolled in the new Premier Plan for 2020.
- If you were enrolled in any other medical plan, you'll get the same medical coverage you had in 2019.
- All previously enrolled associates will be enrolled in the same coverage category (just you, you + spouse/partner, you + child(ren), etc.) they had in 2019.
- You'll have the same tobacco-user status you had in 2019.

• You will have no medical coverage in 2020.



## What's Changing for 2020

#### Medical plans for 2020

Because we have a new plan and several other updates this year, the timing is right to rename all our plans to make them simpler to understand and easier to choose.

2019	2020
Health Reimbursement Account (HRA) Plan	Replaced by Premier Plan
HRA High Plan	Contribution Plan
Health Savings Account (HSA) Plan	Saver Plan
Accountable Care Plan (ACP)/Select Network Plan	Local Plan*

<sup>\*</sup>There are multiple Local Plans across the U.S.

#### Program updates

We're making a number of plan changes to make sure you have easy access to the right care, provided by the right doctors. Here's a quick overview of some of the 2020 changes.



Walmart's new Premier Plan, with simple, affordable copays, is replacing the Health Reimbursement Account (HRA) Plan.



Lower life insurance costs.



Beginning in 2020, we're adding kidney transplants through the Centers of Excellence program.



You'll notice some rate changes. While we work hard to keep your costs low, medical plan and disability insurance rates will increase in 2020—but are still well below what most employees nationwide pay for coverage.



New pharmacy benefit manager (from Express Scripts to OptumRx).



Grand Rounds is now your one-stop shop for finding quality network providers and second opinions in most areas.

#### Plan changes for 2020

Plan	Change
All Medical Plans	<ul> <li>All enrolled associates and covered dependents will get new medical plan ID cards</li> <li>\$300 emergency room copay in addition to meeting deductible</li> <li>Pharmacy benefit manager (from Express Scripts to OptumRx). You can call OptumRx at 844-705-7493 and visit One.Walmart.com/Prescriptions.</li> <li>The formulary (list of covered prescriptions) will change, so you should double-check to make sure existing prescriptions are covered.</li> </ul>
Premier Plan (replacing HRA Plan)	<ul> <li>Moving to a copay structure (no longer contributing HRA dollars)</li> <li>\$4 virtual doctor visits</li> <li>\$35 for primary care office visit</li> <li>\$75 specialist or urgent care office visit</li> <li>Current HRA funds can be used for copays through 2021 (except for emergency room copays)</li> </ul>
Contribution Plan (HRA High Plan)	HRA contribution will be \$250 associate only, \$500 family. Walmart dollars may not be used for emergency room copays.
New Mexico Presbyterian ACP	Associates in this area will be required to select a new plan or will be automatically enrolled in Premier Plan.
Optional life (associate, spouse, dependents)	Decrease in premium thanks to our negotiating power
Short-term disability enhanced	Slight increase in premium, but lower rates in Washington state
Long-term disability	Considerable increase in premium

#### Network changes in selected areas



To provide broader coverage, we're moving Chicago, San Antonio, Austin/El Paso, and Houston from Aetna to **Blue Cross Blue Shield** for the Premier Plan and the Saver Plan. (These areas don't have the Contribution Plan.)



Enrolled associates will default to the new Premier Plan, which is very similar because of the narrow network in this area.





To provide deeper discounts and better quality, we're moving Oklahoma facilities from the broad Blue Cross Blue Shield network to Blue Cross Blue Shield's **alternative network**.

### Dependent eligibility verification

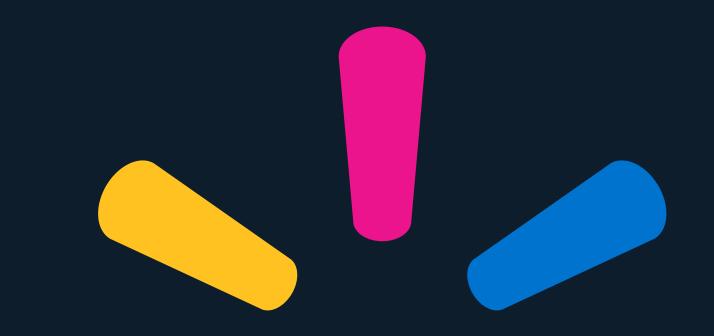
We support all our Walmart families, but it's important to make sure any family member you enroll is eligible. Starting in 2020, if you cover family members, you'll be required to provide documents to confirm their eligibility.

#### Documents you may be asked to provide include:

**Spouse:** marriage certificate and jointly filed federal tax return **Domestic partner:** domestic partner affidavit and joint mortgage statement or rental agreement

**Children:** state or county issued birth certificate or signed court order





## 2020 Highlights and New Programs

#### 2020 programs for Better Living

Making sure you have access to easy ways to live better is about more than just health programs.

#### \$4 virtual doctor visits

- Video-chat with a doctor or behavioral health expert anytime using Doctor On Demand. It's just a \$4 copay with most medical plans. If you are enrolled in the Saver Plan, you must meet your annual deductible before the \$4 copay begins.
- eComm PPO Plan uses Teladoc for just \$15.



Download the Doctor On Demand app from the **App Store** or **Google Play** 

#### Single place to find great doctors easily

 Connect with great doctors close to home who meet your needs with Grand Rounds. The Grand Rounds app is now the go-to for all associates who are signed up for most Walmart medical plans to find the right care and rates in their area.



Download the Grand Rounds app from the **App Store** or **Google Play** 

#### We're leading with quality

#### **Personal Online Doctor**

In parts of **Colorado**, **Minnesota**, **and Wisconsin**, we're expanding on the idea of virtual doctor visits. We've made it much easier and less expensive for associates in these areas to get a personal doctor who'll help them take charge of their health care (physical and mental) for the long haul.

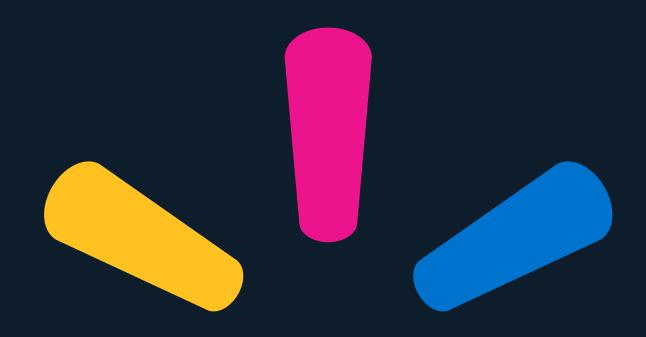
Associates can see a doctor face to face through video anytime for just a \$4 copay. This new service is provided by Doctor On Demand, our partner for virtual medicine.

#### Personal Healthcare Assistant with Grand Rounds

Most associates enrolled in Walmart's medical plans in **North Carolina and South Carolina** will have access to their very own Personal Healthcare Assistant provided by Grand Rounds. (Personal Healthcare Assistant not available to current UHC population, only Blue Cross Blue Shield.)

Personal Healthcare Assistant provides personalized online and phone support to:

- Help you understand benefits
- Connect with the right doctor for your needs
- Make appointments and manage paperwork
- Help you get to your appointments and find childcare



## Tools and Resources

#### Use ALEX to find more benefits

ALEX is a personalized, interactive tool that helps associates live better by connecting them to benefits that will help them throughout the year. By asking a few anonymous questions, ALEX will point associates to the following relevant benefits:

- Grand Rounds
- Doctor On Demand
- Centers of Excellence
- Even
- ZP Challenge
- Resources for Living
- Walton Life Fitness Pass

Associates can find ALEX in the Digital Guide or at

One.Walmart.com/ALEX



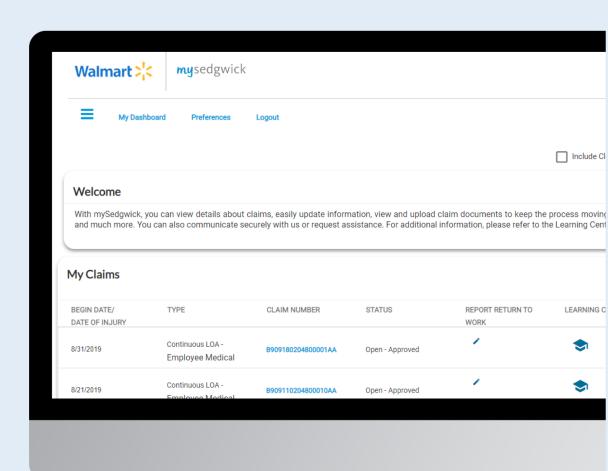
#### Introducing mySedgwick:

On Oct. 12 Sedgwick's **viaOne express** gets an upgrade to make it easier to manage leave of absence and disability.

Besides a new name and a new look, you'll find new features on **mySedgwick.com** to make using the system easier:

- A "new claim" view that you can customize to show all the info you need, depending on your role
- An "off work" widget that shows everyone who's away from work each day, plus key details like start and end dates
- New features to update an associates work schedule,
   FDA and more, directly from the tool

**Please note:** the system will be down from 8 p.m. to midnight on Oct. 11 for the launch.





#### How to enroll for 2020 benefits



2 2+



#### Make benefit selections

Facility location determines medical plan availability

Consider your needs and cost preferences

#### Beneficiary and dependent info will be needed

Have your beneficiary information ready, along with dependent Social Security numbers if you're enrolling dependents

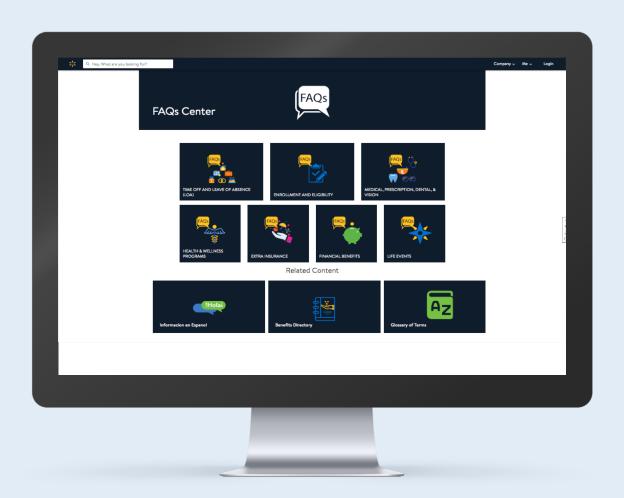
#### Enroll through Walmart enrollment system

Go to **One.Walmart.com/AE** 

Jet.com associates go to Workday

#### FAQ Center — One.Walmart.com/FAQ

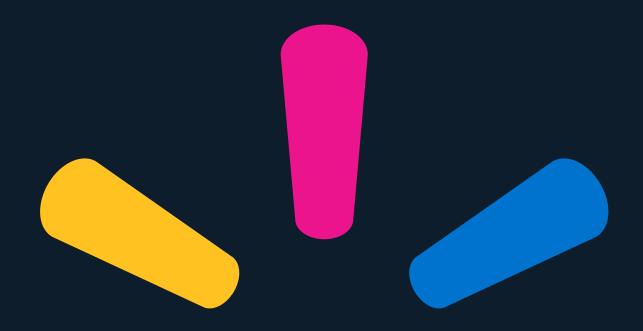
Search for answers to your questions in our easy-to-use FAQ Center.



### People Services is here to help at 800-421-1362

#### The People Services team will have extended hours during Annual Enrollment:

Oct. 12-Nov. 8, 2019	
Date	Hours (CT)
Monday-Friday	7:30 a.m.–6 p.m.
Saturday	9:00 a.m.–1 p.m.
Oct. 28-Oct. 31	7:30 a.m.–8 p.m.
Friday, Nov. 8	7:30 a.m.–11:59 p.m.



### Thank You