



Welcome to 2020 Annual Enrollment

September 2019



2020 Annual Enrollment dates

Annual Enrollment
Oct. 12–Nov. 1



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 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.

- We're introducing a new list of featured doctors for each plan, specially selected for Walmart associates.
- The new Premier Plan, with simple, affordable copays, will replace the Health Reimbursement Account Plan.
- Because we have several plan changes, the timing is right to rename our plans to make them simpler to understand and easier to choose.
- **If you want to enroll or make changes you must complete an enrollment session by Nov. 1.**



What happens if you make no changes during AE?

<p>If you were enrolled in the Select Network Plan in Dallas, Texas:</p>	<ul style="list-style-type: none">• You will be enrolled in the new Premier Plan in 2020.
<p>If you were enrolled in a medical plan for 2019:</p>	<ul style="list-style-type: none">• 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.• If you were previously enrolled, you will be enrolled in the same coverage category (just you, you + spouse/partner, you + child(ren), etc.) you had in 2019.• You'll have the same tobacco-user status you had in 2019.
<p>If you were not enrolled in a medical plan for 2019:</p>	<ul style="list-style-type: none">• 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*

*There are multiple Local Plans across the U.S.

Better doctors, better care

How do we make sure you have access to quality care? We start by making sure you have access to great doctors.

We call them our featured doctors. They're prescreened by medical experts to identify those with a track record of high-quality care compared to other doctors in their area and specialty—which can also keep your costs down.



How it works

Featured doctors are available to you at the lowest cost your plan offers, so before you see a doctor, you'll want to use the **Provider Guide** website to make sure they're on the list of featured doctors.

Featured specialties:

- Primary care (family and internal medicine)
- Cardiology (heart)
- Gastroenterology (digestion)
- Endocrinology (endocrine system diseases such as diabetes)
- Obstetrics/gynecology (women's health and reproduction)
- Oncology (cancer care)
- Joint care (hip and knee)
- Spine care (back and neck)
- Pulmonology (lung disorders)

Other specialties: For specialties that are not listed, you can find a doctor in the plan's broader Blue Cross Blue Shield network for the same cost as a featured doctor: \$75 copay in the Premier Plan, or 75% coverage after deductible in the Contribution or Saver Plans.



What if I use non-featured doctors?

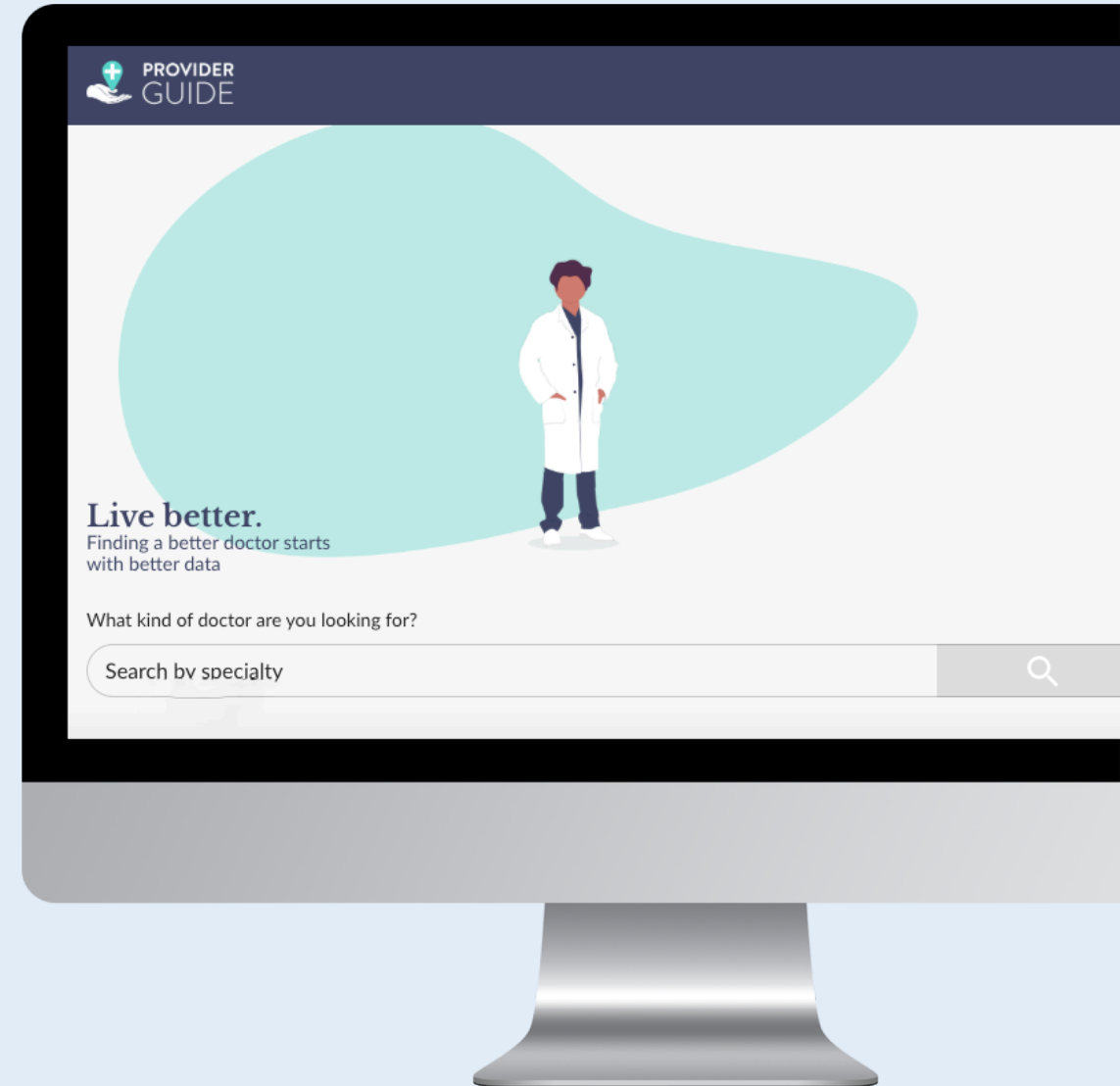
- **Other non-featured doctors.** If you prefer another doctor who's not featured, you can see anyone in the broader Blue Cross Blue Shield network. But keep in mind that in 2020, you'll pay 50% of the cost for this care.
- **Out-of-network doctors.** Care outside the network is not covered except in a serious emergency, so expect to pay more.



Provider Guide

Are your doctors featured?

It's easy to find high-quality care with the **Provider Guide** website. You can see featured and non-featured doctors near you and know who's accepting new patients. Check it out now at One.Walmart.com/ProviderGuide



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.

New!



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



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!



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

New!



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



Lower life insurance costs.

Plan changes for 2020

Plan	Change
All Medical Plans	<ul style="list-style-type: none"> • New list of featured doctors for most specialties, using non-featured doctors will cost more, no coverage for out-of-network doctors • Pharmacy benefit manager (from Express Scripts to OptumRx). Associates can contact OptumRx at 844-705-7493 and One.Walmart.com/Prescriptions • The formulary (list of covered prescriptions) will change, so associates should double-check to make sure existing prescriptions are covered. • All enrolled associates and covered dependents will get new medical plan ID cards • \$300 emergency room copay in addition to meeting deductible • To support the new featured doctors program, we're moving the Dallas/Fort Worth area to the Blue Cross Blue Shield network
Premier Plan (HRA Plan)	<p>Moving to a copay structure (no longer contributing HRA dollars)</p> <ul style="list-style-type: none"> • \$4 virtual doctor visits • \$35 for primary care office visit • \$75 specialist or urgent care office visit • Current HRA funds can be used for copays through 2021 (except for emergency room copays)
Contribution Plan (HRA High Plan)	HRA contribution will be \$250 associate only, \$500 family
Dallas/Fort Worth Local Plan (Select Network Plan)	No longer available

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





Tools and Resources

Use ALEX to find more benefits

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

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

You can find ALEX in the Digital Guide or at One.Walmart.com/ALEX



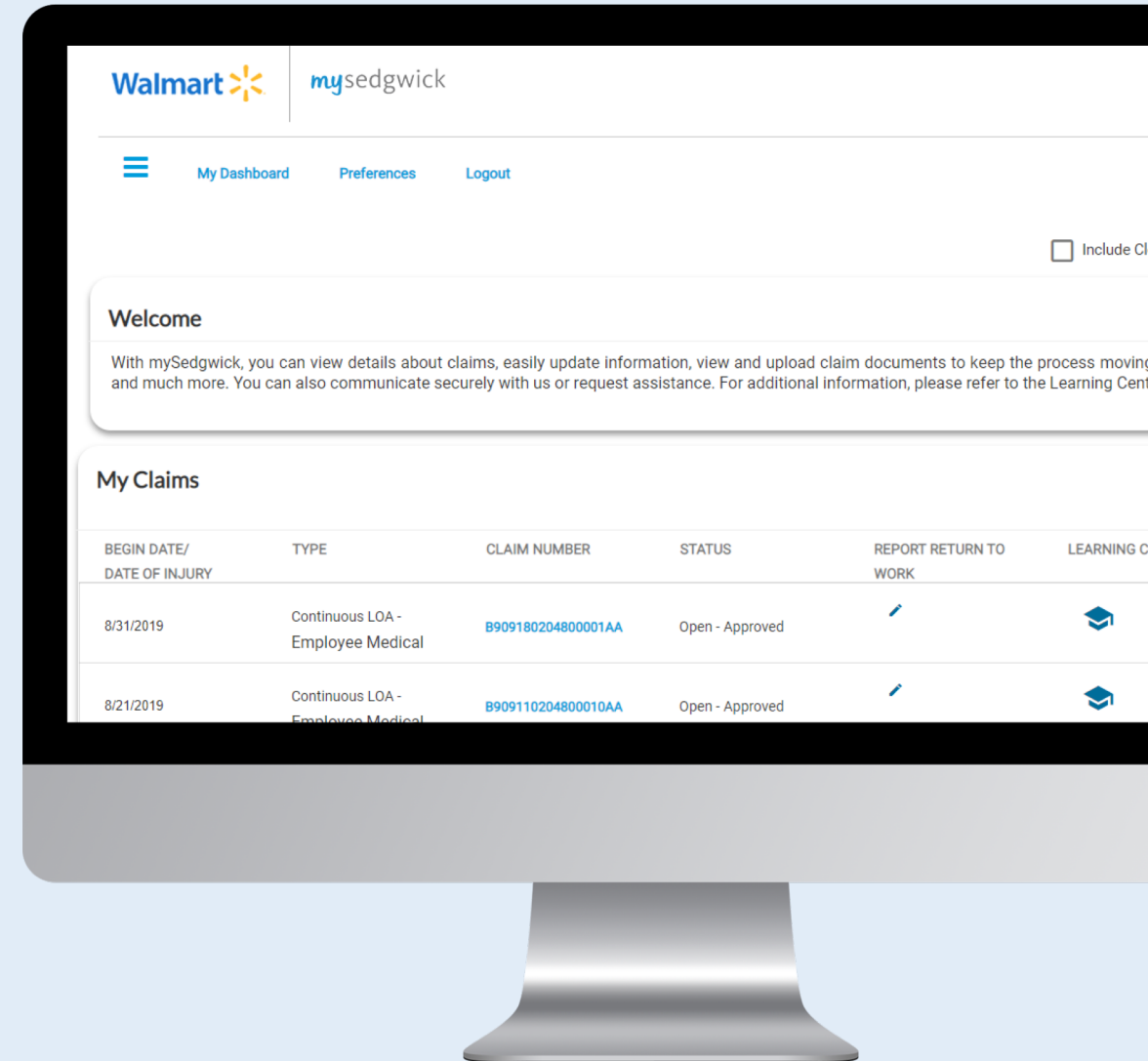
Introducing mySedgwick:

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

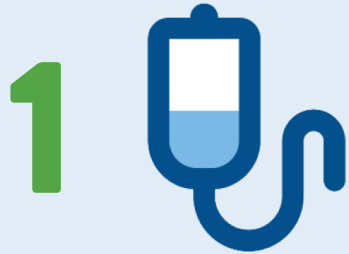
Besides a new name and a new look, you'll find new features on **mySedgwick.com** to make using the system easier:

- 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.



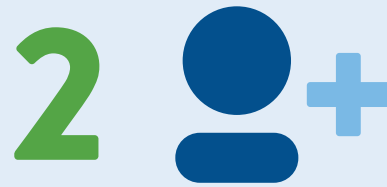
How to enroll for 2020 benefits



Make benefit selections

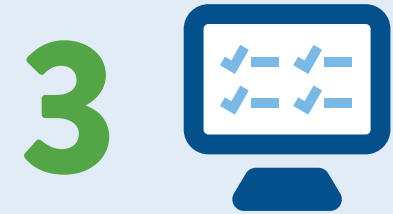
Facility location determines medical plan availability

Associates should consider their needs and cost preferences



Beneficiary and dependent info will be needed

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

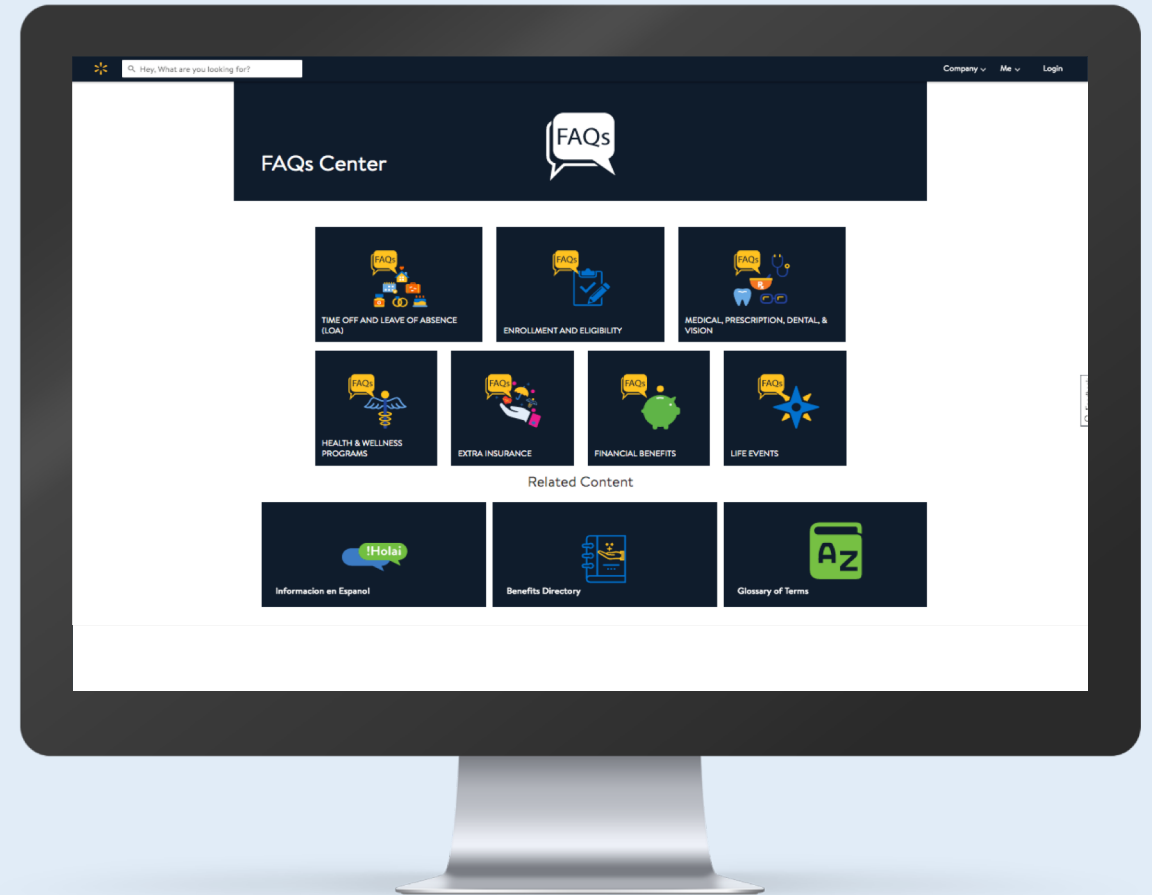


Enroll through Walmart enrollment system

Go to One.Walmart.com/AE

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. 1, 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. 1	7:30 a.m.–11:59 p.m.



Thank You