



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 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.
- 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.
- 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. 1.



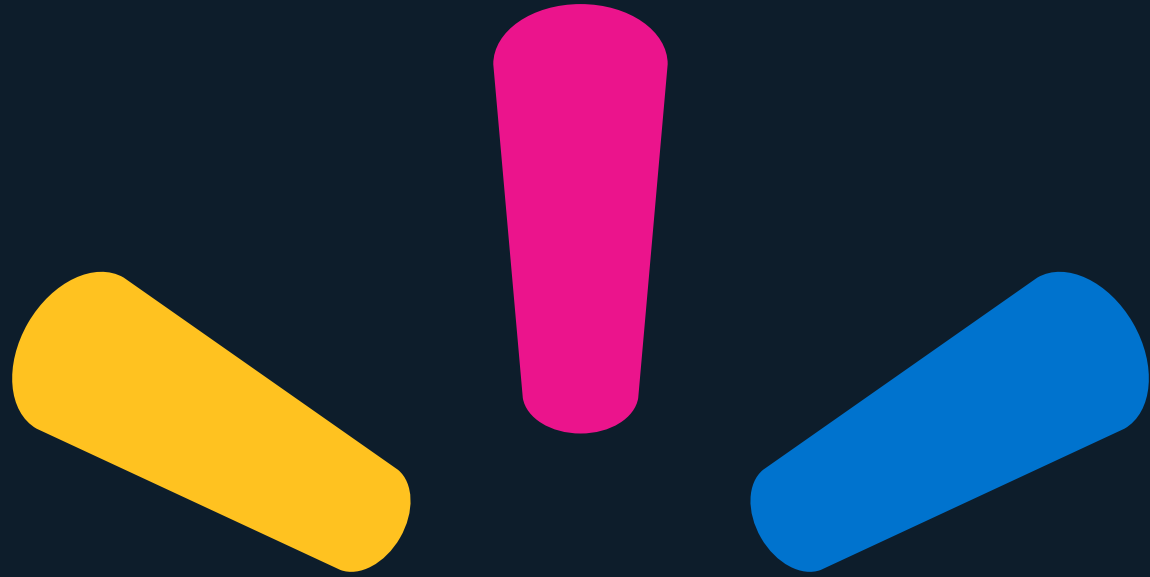
What happens if you make no changes during AE?

If you were **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.

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

*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.

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!



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



Lower life insurance costs.

New!



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

Plan changes for 2020

Plan	Change
All Medical Plans	<ul style="list-style-type: none">• All enrolled associates and covered dependents will get new medical plan ID cards• \$300 emergency room copay in addition to meeting deductible• Pharmacy benefit manager (from Express Scripts to OptumRx). You can call OptumRx at 844-705-7493 and visit One.Walmart.com/Prescriptions.• The formulary (list of covered prescriptions) will change, so you should double-check to make sure existing prescriptions are covered.
Premier Plan (replacing 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)	<p>HRA contribution will be \$250 associate only, \$500 family. Walmart dollars may not be used for emergency room copays.</p>
Optional life (associate, spouse, dependents)	<p>Decrease in premium thanks to our negotiating power</p>
Short-term disability enhanced	<p>Slight increase in premium, but lower rates in Washington state</p>
Long-term disability	<p>Considerable increase in premium</p>

Personal Healthcare Assistant with Grand Rounds

We're rolling out a new benefit in your area! At no cost to you, when you're enrolled in a Walmart medical plan, you can now get access to the Personal Healthcare Assistant provided by Grand Rounds. It's your own expert to help make the most of your benefits.



Personal Healthcare Assistant provides personalized online and phone support to help associates:

- Understand their benefits and make sense of medical bills
- Connect with the right doctor for their needs
- Understand diagnosis and get second opinions
- Manage chronic health conditions
- Make appointments and manage paperwork
- Find childcare and transportation to appointments to make it easier to see a doctor

Check out the Personal Healthcare Assistant page at One.Walmart.com/HealthAssist to learn more.

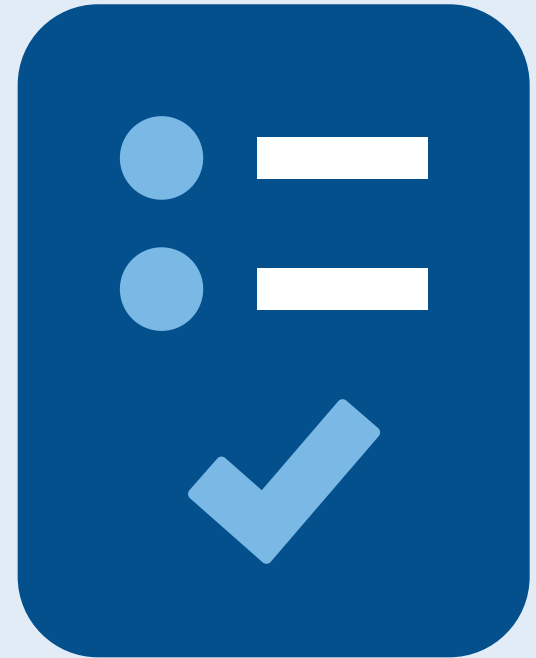
How it works

Grand Rounds has made it easy to sign up in any way that works for you..
You can:

- Download the Grand Rounds app from the [App Store](#) or [Google Play](#)
- Go to One.Walmart.com/HealthAssist
- Call 855-377-2200

Once associates have signed up with Grand Rounds:

- Get started by personalizing the care experience for you and your family.
- You'll hear from your Personal Healthcare Assistant in a way that works best for you—either by phone, email, or text message.
- You should have your plan ID card handy along with any other medical information to share to help your assistant understand more about your needs.



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:

- Grand Rounds
- 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



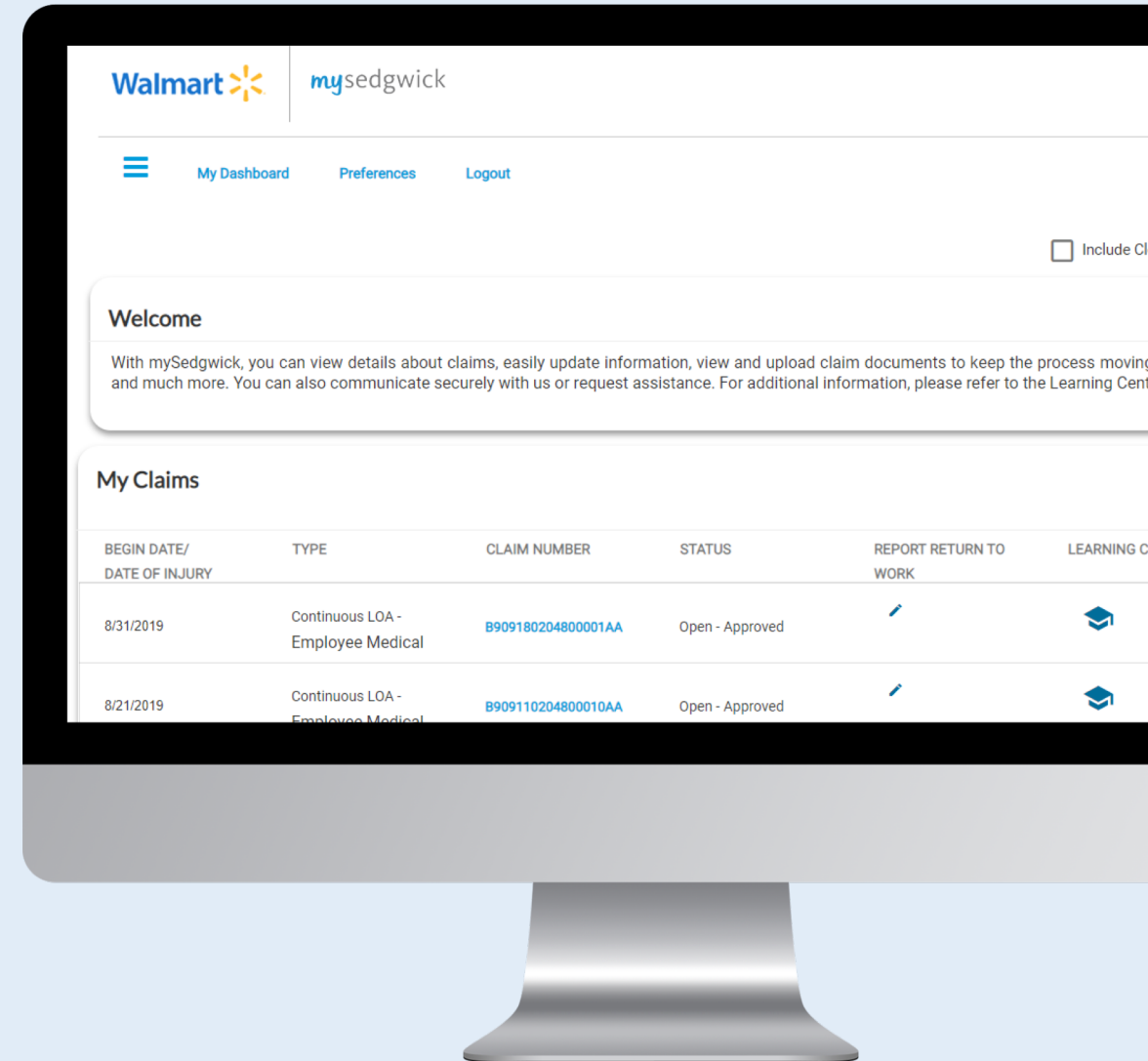
Introducing mySedgwick:

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

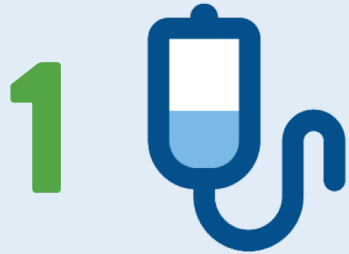
Besides a new name and a new look, you'll find new features on **mySedgwick.com** to make using the system easier:

- 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.



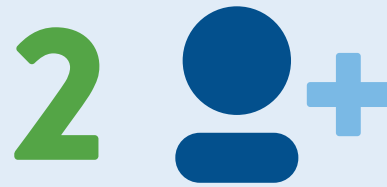
How to enroll for 2020 benefits



Make benefit selections

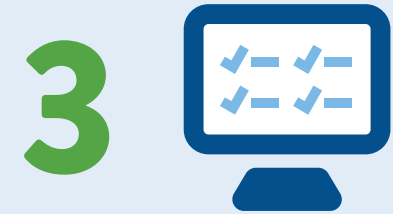
Facility location determines
medical plan availability

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



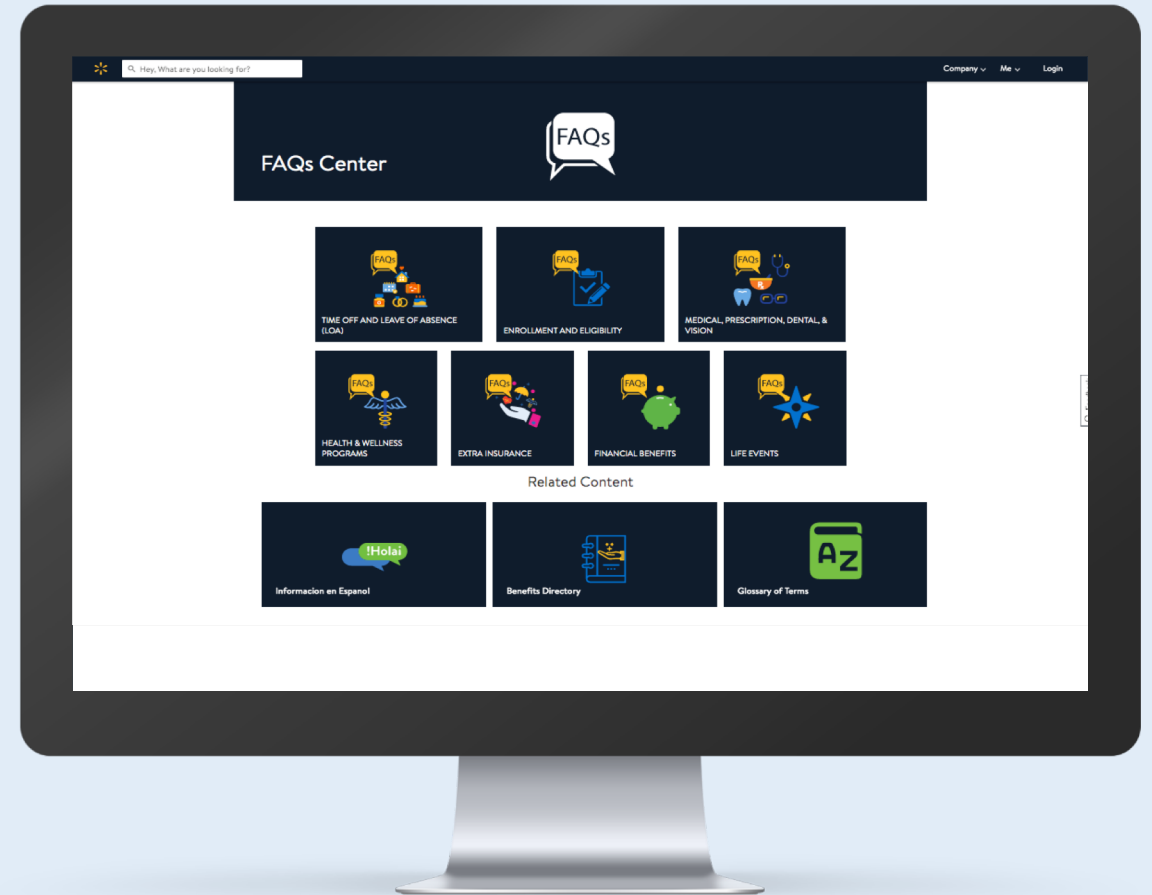
Enroll through Walmart enrollment system

Go to One.Walmart.com/AE

Jet.com associates go to [Workday](#)

FAQ Center — One.Walmart.com/FAQ

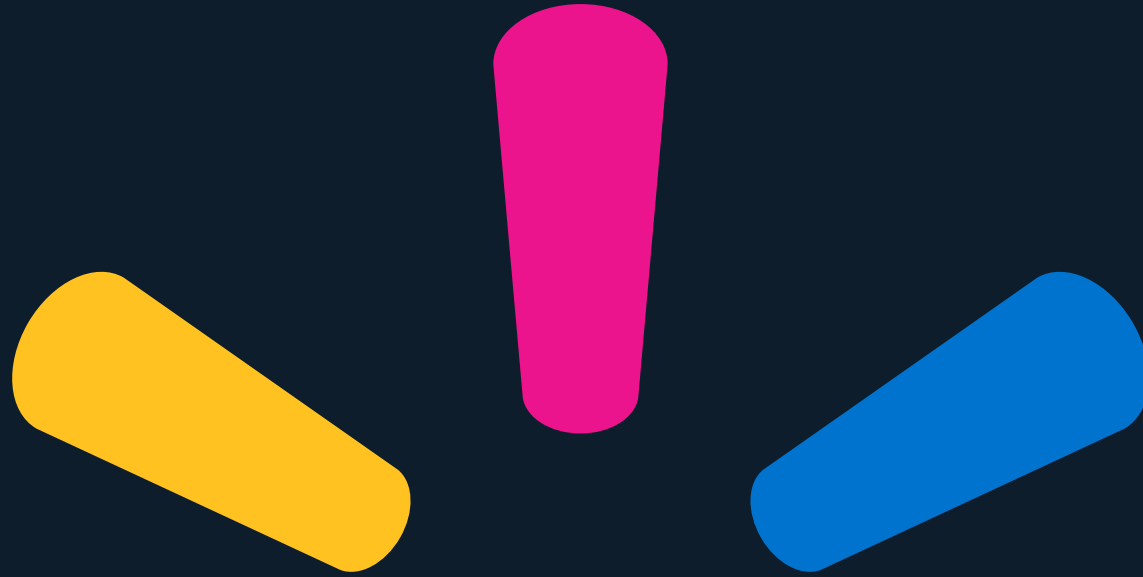
Search for answers to your questions in our easy-to-use FAQ Center.



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

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

Oct. 12–Nov. 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