



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.
- A new health service is available in your area: the Personal Online Doctor, provided by Doctor On Demand.
- 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.



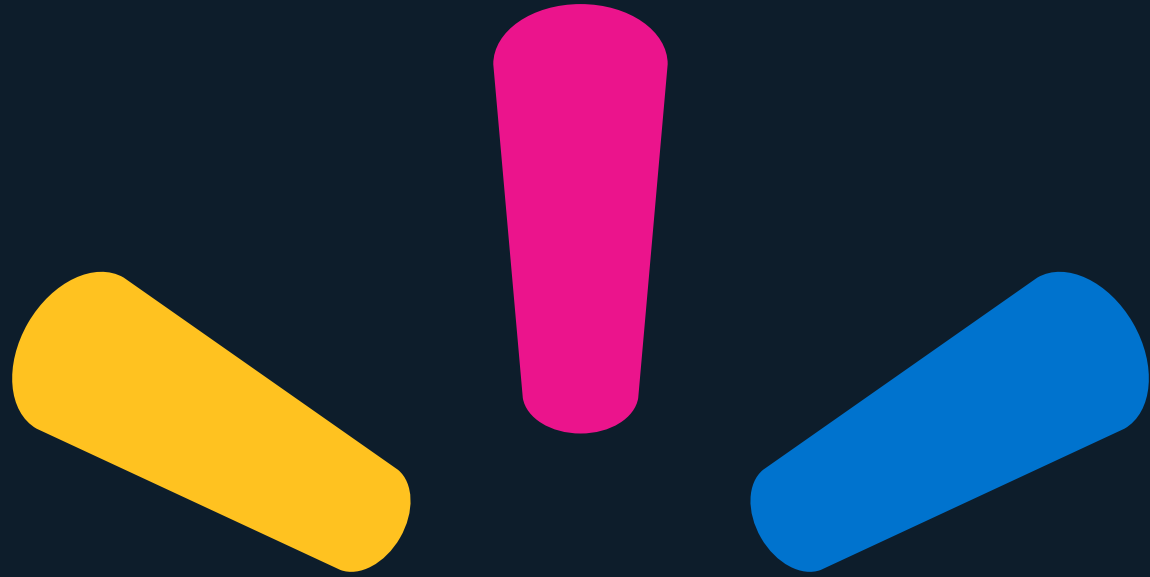
What happens if you make no changes during AE?

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.



Lower life insurance costs.

New!



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!



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 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> |
| New Mexico Presbyterian ACP | <p>Associates in this area will be required to select a new plan or will be automatically enrolled in Premier Plan.</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 Online Doctor with Doctor On Demand



Preventive health. The care team partners with you to support your day-to-day health. From healthy eating to preventive lab screenings, they bring together simple solutions to help you get and stay on a track.



Urgent care. Available 24/7 for conditions such as headaches, sore throats, colds, and flu, providers can help attend to urgent health issues, including getting prescriptions, if needed.



Behavioral health. Licensed psychologists and board-certified psychiatrists provide support in the privacy and ease of your home. From talk therapy to medication management, the team can support your complete mental well-being.



Chronic disease support. Personalized, dedicated coaching and support for managing chronic disease, including regular check-ins, ongoing well-being and treatment success, and coordination with other providers.



Get referrals to specialists. For conditions beyond what can be treated through the Personal Online Doctor program, the care team will make network referrals for in-person visits and work with your existing providers.

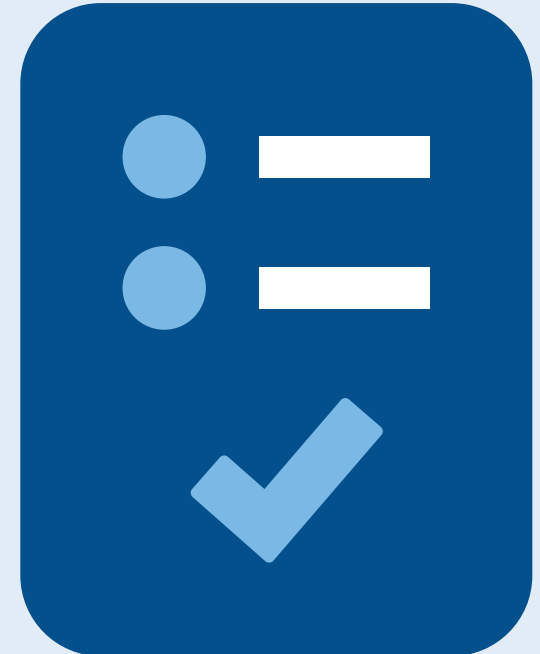
How it works



Download the Doctor On Demand app from the [App Store](#) or [Google Play](#)

Create your profile. Setting up your “medical home” allows you to collect and easily share health data securely with your providers, and even sync with connected devices like Google Fit.

Check out the Personal Online Doctor program page at One.Walmart.com/VideoDoctor or call Doctor On Demand at [877-385-8786](tel:877-385-8786) to learn more.



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



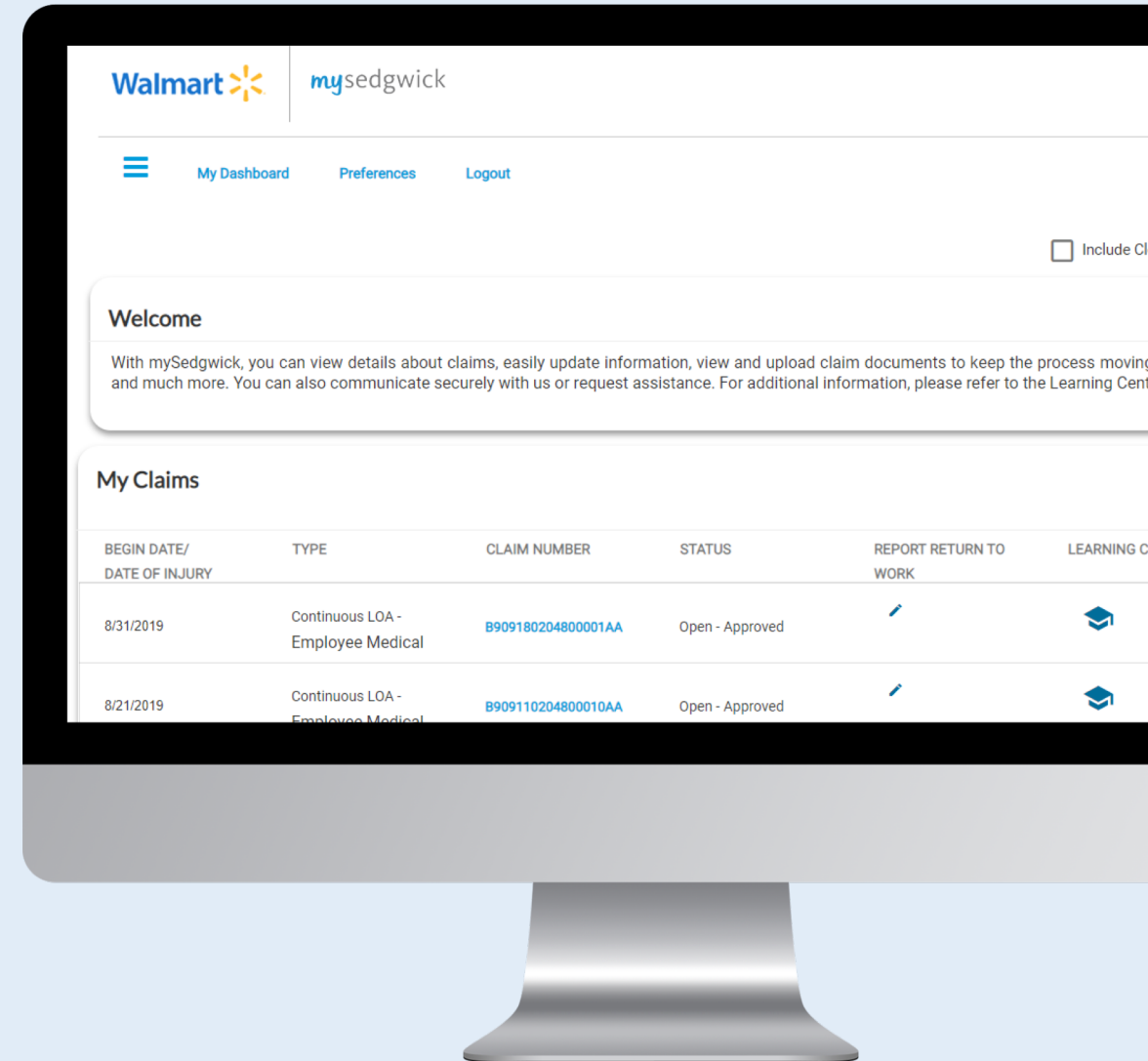
Introducing mySedgwick:

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

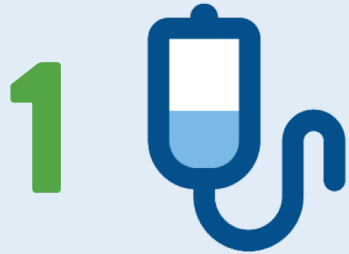
Besides a new name and a new look, you'll find new features on **mySedgwick.com** to make using the system easier:

- 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.



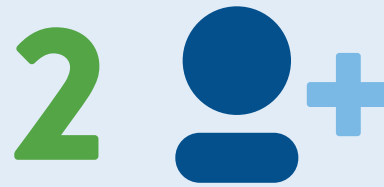
How to enroll for 2020 benefits



Make benefit selections

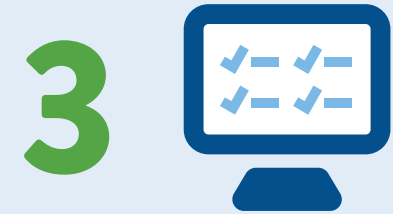
Facility location determines
medical plan availability

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



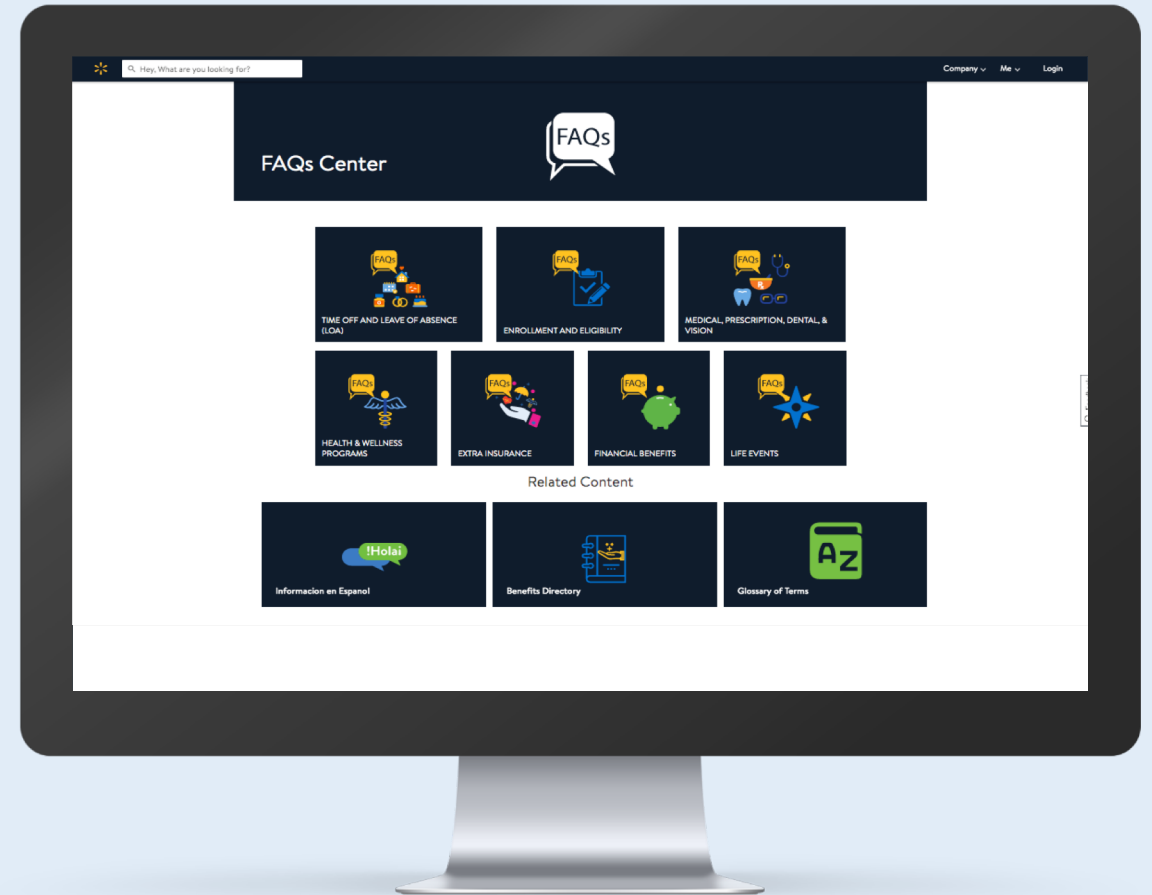
Enroll through Walmart enrollment system

Go to One.Walmart.com/AE

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

FAQ Center — One.Walmart.com/FAQ

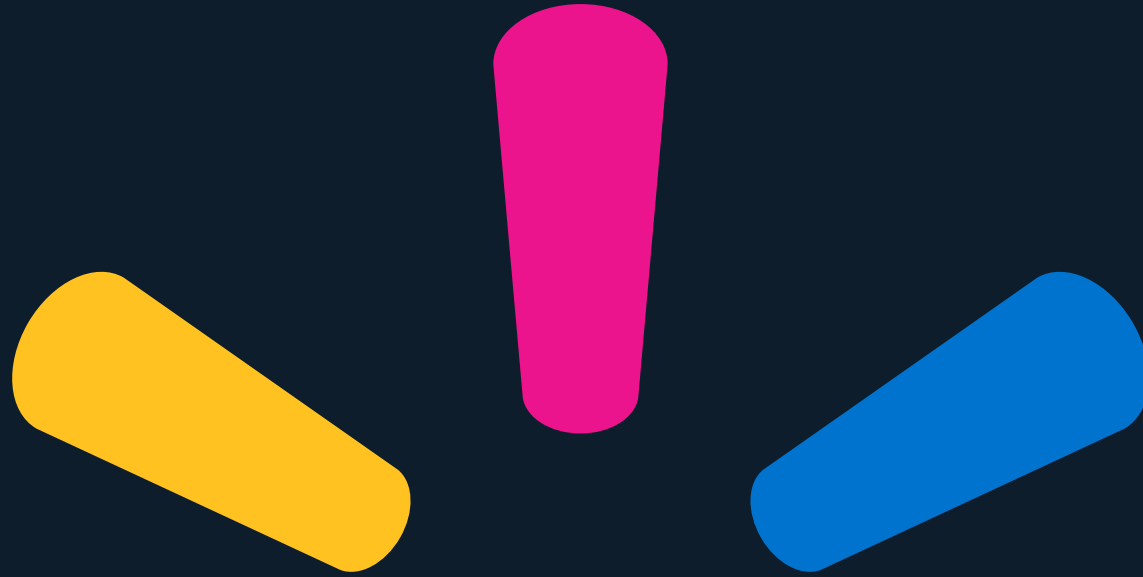
Search for answers to your questions in our easy-to-use FAQ Center.



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