



# Benefits information for truck driver associates leaving Walmart



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### COBRA coverage

You may be able to continue coverage in some Walmart health care benefits under a federal law known as COBRA. You'll be contacted by WageWorks, our COBRA administrator, if you qualify. You must enroll within 60 days. **Learn more on page 6.**



# What happens to my benefits?

Thank you for your service to Walmart. We appreciate the work you've done and wish you well in the future. Some of your Walmart benefits end on your last day of employment. For others, you may be eligible to continue coverage. Keep in mind that you may need to elect to continue coverage and make monthly payments.

**Have questions?** Please check out [Walmart's alumni portal](#) for more post-employment details. You can find the benefit vendors' contact information on [page 21](#) and a QR code on [page 22](#) that takes you to the Associate Benefits Book.

If you currently have	On your last day of employment at Walmart
<a href="#">Walmart Associate Discount Card</a> and <a href="#">Sam's Club Associate Membership</a>	Your card privilege ends, but you may qualify for a long-term service Associate Discount Card or Sam's Club Associate Membership.
<a href="#">Medical, dental, or vision*</a>	Coverage for you and your dependents will end, unless you are eligible for and elect COBRA.
<a href="#">My Mental Health Resources*</a>	You and your eligible dependents can continue to take advantage of this benefit for the maximum period COBRA coverage could continue. You do not have to elect coverage through COBRA to receive this benefit.
<a href="#">Live Better U</a>	If you are currently enrolled in classes, please reach out to your coach to learn more.
<a href="#">Company-paid or optional life insurance, or AD&amp;D insurance*</a>	Your coverage through Walmart ends for you and any dependents, but you can pay for continued coverage through Prudential.
<a href="#">Paid Time Off (PTO)</a>	You stop earning PTO at the end of your last day of employment, and some associates may qualify for a PTO payout.
<a href="#">Associate Stock Purchase Plan (ASPP)*</a>	After you receive your final pay, you can't make payroll contributions to your account or receive a company match, but you can still contribute to and use your account.
<a href="#">Walmart 401(k) Plan account*</a>	After you receive your final pay, you can no longer contribute to your account.
<a href="#">Sleep Apnea Program</a>	Your coverage ends, but you may be eligible to continue it by electing COBRA.

Find more details on additional programs within this document.

\*Please see the [Associate Benefits Book](#) for details about your benefits coverage. | All other programs are part of Walmart's policies.



# Walmart Associate Discount Card

Your Associate Discount Card privilege will end on your last day of employment. However, if you're long-term service eligible, your card will automatically convert to a long-term service Associate Discount Card.

## Continuing benefits

You may qualify for a long-term service Associate Discount Card if:

- You're at least 55 years of age and have 15 years or more of continuous service with the Company; or
- You have a minimum of 20 years of continuous service at any age; and
- You left the Company on good terms.

If you qualify for a long-term service Associate Discount Card and you pass away, your spouse/partner may be eligible for their own Associate Discount Card indefinitely. Your spouse/partner will need to contact People Services to apply.

## Your next steps

If you're eligible for a long-term service Associate Discount Card, there's no need to apply. Your Associate Discount Card will automatically convert to a long-term service Associate Discount Card. You should keep your current card, because it will remain active.

For questions about your long-term service Associate Discount Card, please call or chat with People Services at [1-800-421-1362](tel:1-800-421-1362) or [One.Walmart.com/BenefitsChat](https://One.Walmart.com/BenefitsChat).

## Important information

To report a change of address or marital status, contact People Services at [1-800-421-1362](tel:1-800-421-1362). Failure to notify People Services regarding one of these changes may result in the loss of your long-term service Associate Discount Card privilege.

If you need a replacement long-term service Associate Discount Card, or to report your card lost or stolen, call People Services.

**Tax note:** The amount of any discount received by your partner other than a spouse is taxable income for you. State laws differ, and long-term service associate discounts may have to be reported as income and may be taxed as income.



# Sam's Club Associate Membership

Your Sam's Club Associate Membership privilege will end on your last day of employment. However, you may be eligible for a long-term service Sam's Club Associate Membership.

## Continuing membership

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You may qualify for a long-term service Sam's Club Associate Membership if:

- You're at least 55 years of age and have 15 years or more of continuous service with the company; or
- You have a minimum of 20 years of continuous service at any age; and
- You left the Company on good terms.

## Your next steps

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To apply for a long-term service Sam's Club Associate Membership, visit the membership services desk at your local Club.

Questions? Call Sam's Club Support at [1-888-746-7726](tel:1-888-746-7726).

## Important information

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To keep your long-term service Sam's Club Associate Membership, you must renew your application each year by January 1. An application will be mailed to your address on file at the end of each year. Be sure to keep your mailing address current with the Sam's Club membership services desk.



## Medical, dental, or vision\*

Coverage for you and your dependent(s) will end on your last day of employment. However, you may be able to continue coverage under COBRA for you and/or your dependent(s).

### Continuing benefits

You and/or your eligible dependent(s) may be able to continue your medical, dental, or vision coverage through COBRA, at your own expense, if you:

- Have coverage on your last day of employment at Walmart, and want to keep the same coverage you currently have.
- Have coverage on your last day of employment at Walmart before a leave of absence or during your leave, even if your coverage ends the day of or during the leave. If your employment ends during a leave of absence, your COBRA eligibility begins the day after your employment ends.

The length of time you're eligible for COBRA coverage depends on government regulations and your individual situation.

If you're currently enrolled in one of our HMO plans and continue your coverage through COBRA, you may also be able to convert your coverage to an individual policy when your COBRA coverage ends. Contact your HMO for details.

You may also want to visit [HealthCare.gov](https://www.healthcare.gov) to learn about the medical plans available in your state through the Affordable Care Act. Different plans may be available to you at different costs. Depending on your income, you may be eligible for a government subsidy.

#### Important information

If you don't elect COBRA coverage within the 60-day eligibility period, you'll lose the right to elect COBRA coverage. If you do elect COBRA coverage, you can cancel it at any time by no longer paying the premiums.

Conditions and restrictions apply to COBRA continuation coverage. For more information, see the Associate Benefits Book, contact WageWorks at [1-800-570-1863](tel:1-800-570-1863), or visit [MyBenefits.WageWorks.com](https://www.MyBenefits.WageWorks.com).

### Your next steps

**COBRA election:** Generally, within 30 days of your termination of employment, Walmart will notify Health Equity/WageWorks, the plan's COBRA administrator, of your right to elect COBRA continuation coverage.

WageWorks will mail a COBRA notice and election form to your last known address within 14 days after they receive notification of your termination. Make sure your address on file with Walmart is current. If you don't receive the notice, call WageWorks at [1-800-570-1863](tel:1-800-570-1863). You can also visit [MyBenefits.WageWorks.com](https://www.MyBenefits.WageWorks.com) to register online.

To elect COBRA continuation coverage, return the completed form to WageWorks within 60 days of the date of the notice.

**COBRA effective dates:** If you make this election and pay the required premiums, COBRA coverage will be effective on the day after your employment ends. See the Associate Benefits Book for more information. Upon processing your COBRA election, WageWorks will contact you with information about the required premiums, including how to make payments and payment due dates.



## Health Savings Account (HSA)\*

Your HSA is yours to keep after leaving Walmart.

### Continuing benefits

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The funds in your HSA belong to you as the account holder, even if you enroll in COBRA, change medical plans, or leave the company. When these events happen, all fees associated with the account become your responsibility.

### Your next steps

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If you don't want to maintain your account, you can close it by contacting HealthEquity, the Health Savings Account custodian, at [1-866-296-2860](tel:1-866-296-2860) or [MyHealthEquity.com](https://www.MyHealthEquity.com).

Check with your tax advisor to make sure you understand any tax consequences of closing your account.

## My Mental Health Resources\*

Your mental health benefits through Lyra Health are continued automatically for all associates and their eligible dependents.

### Continuing benefits

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You and your eligible dependents can continue to take advantage of this benefit at no cost to you for the maximum period COBRA coverage could continue. You do not have to elect COBRA coverage to receive this benefit.

My Mental Health Resources can be reached 24/7 by calling Lyra Health at [1-800-825-3555](tel:1-800-825-3555) or [Walmart.LyraHealth.com](https://Walmart.LyraHealth.com).





## Paid Time Off (PTO)

You'll stop earning PTO at the end of your last day of employment.

### Possible payouts

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The PTO you've earned, but haven't used, will be paid out to you at your Average Day's Pay (ADP) if you've been with the Company for at least one year. Unless required by state law, associates with less than one year of service won't receive a payout at termination.

## Live Better U

If you're enrolled in Live Better U when your employment ends, reach out to your coach for more details on your options going forward.

### Your next steps

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If you are enrolled in a degree or certification program, please reach out to your coach for more details. If you are enrolled in a short-form course or credential, please visit [this link](#) to receive additional support regarding your course.





# Critical illness insurance and/or accident insurance\*

Coverage for you and your dependent(s) will end on your last day of employment. However, you may continue critical illness and/or accident insurance coverage directly through Allstate Benefits.

## Continuing benefits

In most circumstances, you may continue to receive critical illness and/or accident insurance directly from Allstate Benefits through portability coverage.

## Your next steps

To receive portability coverage, you must notify Allstate Benefits that you wish to continue coverage and send the first premium within 60 days of the date your critical illness and/or accident insurance coverage terminates.

Call Allstate Benefits at [1-800-514-9525](tel:1-800-514-9525) and ask to continue your coverage. Or, find information at [Allstate.com](https://www.allstate.com).

## Important information

To continue coverage, you'll need to contact Allstate Benefits and send your first premium payment within 60 days of the date of your termination of employment.

Your premiums are due before each month's coverage, on the first day of the calendar month. Allstate Benefits will bill you directly.





# Optional life insurance or accidental death and dismemberment insurance (AD&D)\*

Coverage for you and your dependent(s) will end on your last day of employment. However, you may continue life insurance and/or AD&D coverage directly through Prudential.

## Continuing benefits

In most circumstances, you have two choices to continue your optional associate life insurance if your group life coverage ends:

- The first option, called portability, allows you to continue all or a portion of your current coverage through a group term policy with Prudential.
- The second option, called conversion, allows you to convert all or a portion of your coverage to a Prudential individual policy.

## Your next steps

If you wish to continue coverage, you must contact Prudential within 31 days of the date your employment terminates. If you contact Prudential within the 31-day period, Prudential will mail a notice of life insurance options to the home address you have on file with Walmart.

You can call Prudential at [1-877-740-2116](tel:1-877-740-2116). Or, find information at [Prudential.com](https://www.prudential.com).

## Important information

To continue life insurance coverage, contact Prudential within 31 days of your termination date. If you work in Minnesota, some exceptions may apply. See the Associate Benefits Book for more details.

If you qualify for either portability and/or conversion of your life and/or AD&D insurance, Prudential will supply you with information on how to continue coverage and when to pay premiums.

\*Please see the **Associate Benefits Book** for details about your benefits coverage. | All other programs are part of Walmart's policies.



## Truck driver short-term disability\*

Your short-term disability coverage will end on your last day of employment. No new claims may start after that date.

### Continuing benefits

Payments from the truck driver short-term disability plan will end on the date your employment ends.

Some states provide short-term disability payments. If you are in CO, CT, MA, OR, Washington D.C., or Washington State and receiving state-based short-term disability benefits, payments from those states' programs may continue after your employment terminates.

### Your next steps

If you have an open claim with Sedgwick or Lincoln, you should continue to work with them for any ongoing claim needs. Sedgwick can be reached by calling **1-800-492-5678** or visiting [MySedgwick.com](https://www.mysedgwick.com).

If you are in New York, New Jersey, or Hawaii, and have an open claim with Lincoln, you should continue to work with them. You can reach them by calling **1-877-353-6404** or visiting [LincolnFinancial.com](https://www.lincolnfinancial.com).



\*Please see the **Associate Benefits Book** for details about your benefits coverage. | All other programs are part of Walmart's policies.



## Truck driver long-term disability\*

Your long-term disability coverage will end on your last day of employment. No new claims may start after your employment terminates. If you are receiving long-term disability benefit payments from the truck driver long-term disability plan, your benefit payments from the plan may continue.

### Continuing benefits

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If you're already receiving long-term disability benefit payments due to an approved disability, your benefit payments can continue until:

- The date you fail to furnish proof of continued disability and regular attendance of a doctor.
- The date you fail to cooperate in the administration of your claim. For example: providing information or documents needed to determine whether benefits are payable and/or determining the benefit amount.
- The date you refuse to be examined or evaluated at reasonable intervals.
- The date you refuse to receive appropriate available treatment.
- The date you are able to work in your own occupation on a part-time basis but choose not to.
- The date your partial disability monthly earnings exceed 80% of your indexed average monthly wage.

- The date you no longer meet the plan's definition of "disabled."
- The last day of the maximum period for which benefits are payable, or
- The date of your death.

See the Associate Benefits Book for more examples.

### Your next steps

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If you have an open claim with Lincoln, you should continue to work with them for any ongoing claim needs. Lincoln can be reached by calling **1-877-353-6404** or visiting [LincolnFinancial.com](https://www.lincolnfinancial.com).

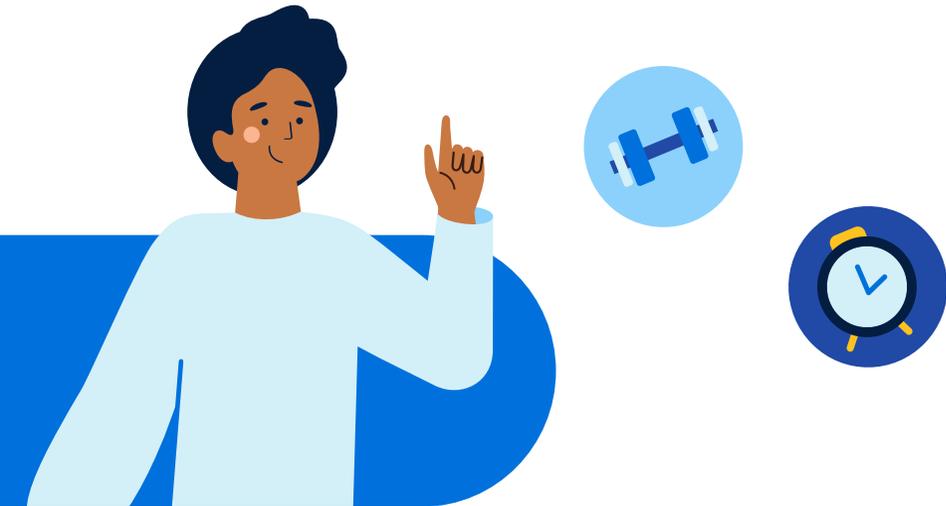


## Fitness Pass Membership

Your Fitness Pass Membership will end when you no longer work for the company.

### Important information

If you are in a Direct Pay state (CA, CT, IN, MA, NJ, WV), your membership will remain active through the end of your billing cycle once your employment has ended. For associates in all other states not listed above, membership will cancel immediately and is no longer available for use. If you have questions, please contact Tivity at [1-833-236-0181](tel:1-833-236-0181) or [FitnessPass.Tivityhealth.com](https://FitnessPass.Tivityhealth.com).



## Walton Family Whole Health & Fitness Membership

Your membership will end when you no longer work for the company. There are long-term service options for membership continuation.

### Continuing participation

**Long-term service Associate (or Retiree):** With at least 20 years of continuous service with Walmart (regardless of age) or 10 years of continuous full-time service plus your age equaling 70 years, you may continue your membership if your separation from Walmart was under good terms. Termination for gross misconduct will result in disqualification.

### Your next steps

Retiree Membership fees, paid by the retiree, are due monthly:

- Retiree only: \$26 + tax per month
- Retiree and immediate household: \$45.50 + tax per month

### Important information

If you have questions or to enroll, please email [wholehealth@walmart.com](mailto:wholehealth@walmart.com) or visit [One.Walmart.com/content/wholehealth/en\\_us.html](https://One.Walmart.com/content/wholehealth/en_us.html).



# Walmart Stock Incentive Plan

Your vested Restricted Stock Units (RSU), Restricted Stock Awards (RSA), and Performance Awards (PSU) are yours to keep. Any awards that have not yet vested will automatically cancel effective as of your termination date.

## Important information

If you are terminating due to disability, please reach out to [stockadmin@walmart.com](mailto:stockadmin@walmart.com) to request accelerated vesting under the Stock Incentive Plan.

Your request for accelerated vesting due to disability must indicate whether you have filed a claim for Long-Term Disability (LTD) benefits under the Walmart Associates' Health & Welfare Plan Long-Term Disability Plan (AHWP LTD Plan) and whether your LTD claim was approved by Lincoln, which administers the AHWP LTD Plan.

If you were not covered by the AHWP LTD Plan, a separate authorization can be sent by the Stock Admin team to Lincoln for disability determination.

You can log into your account at Fidelity to see the value of unvested shares.

You can also call Fidelity for assistance at [1-800-544-9354](tel:1-800-544-9354) or [Fidelity.com](https://www.fidelity.com). Center support is available Sunday 4 p.m. CT to Friday 11 p.m. CT.

Fidelity does not charge any fees to keep your account open.





## Associate Stock Purchase Plan (ASPP)\*

If you own shares through the Associate Stock Purchase Plan, you have options to manage your account, which are provided below. It is important to note that once you have left the company, you won't be able to make new contributions through payroll deductions or receive a company match on any new contributions.

### Continuing plan participation

If you leave the company, you will have several options concerning the status of your account:

- You can keep your account open without payroll deductions and without the company match. You can make voluntary cash purchases and benefit from having no broker's fee. There is an annual maintenance fee of \$35 per year, which will be automatically deducted from your account through the sale of an appropriate number of shares or portion of a share of stock to cover the fee during the first quarter of the year.
- You can request to move shares to the Walmart Direct Stock Purchase Plan.
- You can close your account and transfer your shares to another broker.

### Possible payouts

If you choose to close your account, you'll receive a check for your shares.

In order to prevent any residual balances and to avoid paying a sales transaction fee twice, wait until you receive your final pay and confirm that your latest share purchase has posted before closing your account. Please update Computershare if you have an address change after you have left the company.

### Important information

You can keep your account open as long as you want.

Keep in mind that the annual maintenance fee of \$35 will be charged to your account after you leave Walmart. This fee will automatically be deducted from your account through the sale of an appropriate portion of a share of stock to cover the fee.

If you have questions, talk to a Computershare representative at **1-800-438-6278** or visit [Computershare.com/Walmart](https://Computershare.com/Walmart).



## Walmart 401(k) Plan account\*

You'll no longer be able to contribute to your 401(k) Plan account after your last day of employment.

### Continuing plan participation

You can no longer contribute to the 401(k) Plan after your termination, but your account balance will stay in the Plan until you receive a payout of your total vested account balance.

You're entitled to receive a payout of your total vested account balance, or you may choose to leave your account open and take partial distributions up to age 72.5 (71.5 until Jan. 31, 2025).

If you are over age 72.5 (71.5 until Jan. 31, 2025), you will be required to take a payout of your total vested Plan balance.

### Possible payouts

You have several options regarding your account:

- **Retain account balance in the 401(k) Plan:** If your total vested plan balance is \$1,000 or more and you are under age 72.5 (71.5 until Jan. 31, 2025), you may keep your account balance in the 401(k) Plan. It will not be paid out until you contact the Customer Service Center at Merrill to arrange for payout or you turn 72.5 years old (71.5 until Jan. 31, 2025), whichever comes first. If you choose to leave your account open, you will be able to change your investment choices as you wish. A quarterly maintenance fee will automatically be charged to your account.
- **Payout:** The vested portion of your account will be eligible for payout 30 days after your final employment date is entered into Walmart's payroll system. You will receive a payout communication from Merrill that will contain your payout choices and tax information related to those choices.

- **Automatic Payout:** If your total balance is less than \$1,000 or if you are over age 72.5 (71.5 until Jan. 31, 2025) and you do not initiate a payout within 90 days after your termination date, your account will be automatically paid out to you, and the appropriate taxes will be withheld.
- **Rollover:** You may be able to roll over your payout to an Individual Retirement Account (IRA) or another employer retirement plan. To initiate a rollover, you can find the rollover form on [Benefits.ml.com](https://www.benefits.ml.com) or by calling Merrill at **1-888-968-4015**.

If you have questions about your account, please contact Merrill at **1-888-968-4015** or visit [Benefits.ml.com](https://www.benefits.ml.com).

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## Walmart 401(k) Plan account\* (Continued)

### Your next steps

If you decide to leave your account balance in the 401(k) Plan, you're responsible for maintaining a current address (home and email) with Merrill.

You can choose to receive a payout as early as 30 days after your termination is entered into Walmart's payroll system. A notice with your options for payment will be mailed to your home address. Be sure Walmart has your correct home address in its system.

Before you make a decision, talk with your tax advisor to understand how any type of payout could affect your tax situation.

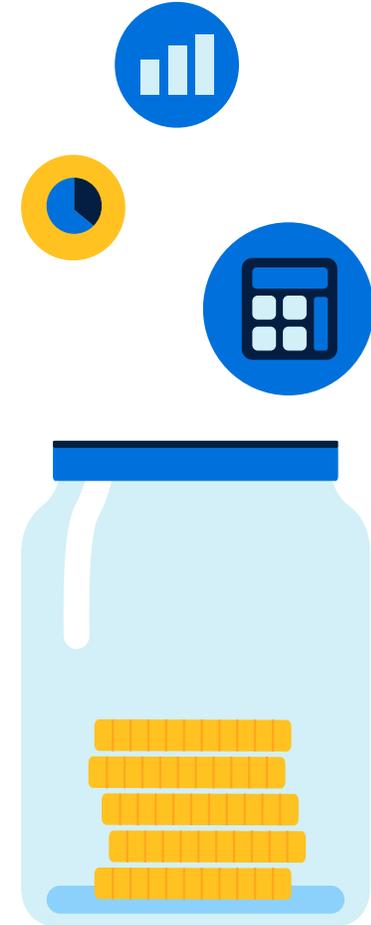
Call Merrill's Customer Service Center at **1-888-968-4015** or go to **Benefits.ml.com** for more information.

### Important information

If you haven't received any information regarding your payout within 30 days of your termination date, call the 401(k) Plan's Customer Service Center at **1-888-968-4015**.

#### Loans

If you terminate employment with Walmart and all of its affiliates, and have a 401(k) loan, you must repay the loan in full before the earlier of the last day of the calendar quarter following the calendar quarter in which the last payment was due, or the date all or a portion of your 401(k) Plan account is distributed after your termination of employment.





# Sleep Apnea Program

Your coverage will end on your last day of employment. However, you may be able to continue your coverage under COBRA.

## Continuing benefits

You may be able to continue your Sleep Apnea Program coverage through COBRA, at your own expense, if you have coverage on your last day of employment at Walmart (or last day before a leave of absence if you don't return to work), and want to keep the same coverage you currently have.

The length of time you're eligible for COBRA coverage depends on government regulations and your individual situation.

## Your next steps

**COBRA election:** Generally, within 30 days of your termination of employment, Walmart will notify Health Equity/WageWorks, the plan's COBRA administrator, of your right to elect COBRA continuation coverage.

WageWorks will mail a COBRA notice and election form within 14 days after they receive notification of your termination. If you don't receive the notice, call WageWorks at [1-800-570-1863](tel:1-800-570-1863). You can also visit [MyBenefits.WageWorks.com](https://MyBenefits.WageWorks.com) to register online.

To elect COBRA continuation coverage, return the completed form to WageWorks within 60 days of the date of the notice.

**COBRA effective dates:** If you make this election and pay the required premiums, COBRA coverage will be effective on the day after your employment ends. See the Associate Benefits Book for more information. Upon processing your COBRA election, WageWorks will contact you with information about the required premiums, including how to make payments and payment due dates.

## Important information

If you don't elect COBRA coverage within the 60-day eligibility period, you'll lose the right to elect COBRA coverage. If you do elect COBRA coverage, you can cancel it at any time by no longer paying the premiums.

Conditions and restrictions apply to COBRA continuation coverage. For more information, see the Associate Benefits Book, contact WageWorks at [1-800-570-1863](tel:1-800-570-1863), or visit [MyBenefits.WageWorks.com](https://MyBenefits.WageWorks.com).



# Family Building Benefits: surrogacy, adoption, or fertility\* coverage

While these benefits are no longer available to you, fertility benefits may continue if you elect to continue your medical coverage through COBRA.

## Surrogacy and adoption

### Possible payouts

All reimbursable expenses must have been incurred while employed by Walmart.

### Your next steps

No reimbursable expense incurred following termination of employment will be reimbursed. In the event of termination (voluntary or involuntary), requests for reimbursement must be submitted to Kindbody within one hundred eighty (180) days following the date of termination. Kindbody can be reached by calling [1-855-563-2639](tel:1-855-563-2639) or by visiting [Kindbody.com/Walmart](https://Kindbody.com/Walmart).

## Fertility\*

### Continuing benefits

Fertility benefits may only be continued if you elect medical coverage through COBRA. Please see the COBRA section on [page 6](#).



\*Please see the **Associate Benefits Book** for details about your benefits coverage. | All other programs are part of Walmart's policies.



# Paystubs and W-2s

## How to access your paystubs:

Access your paystubs on Money Network at [MoneyNetwork.com](https://MoneyNetwork.com).

1. **From the login dropdown menu, select *Money Network Service for Walmart*.**  
(Note: If you experience issues with this page, you can also go directly to [ExceedCard.com](https://ExceedCard.com) and move to the next step.)
2. **Click *Paystub Portal*.** On your first visit, click *Sign up* and enter the requested information: birthday in MMDDYY format, WIN, and your four-digit facility number. If information is entered correctly, the system will ask for your ZIP (postal) code and prompt you to create a four-digit numerical PIN.
3. **Click *Submit*.**
4. **Sign in and view pay stubs.**

## How to access your W-2s:

Access your W-2s at [MyTaxForm.com](https://MyTaxForm.com) in a Google Chrome browser.

1. **Enter Employer Code 10108 and click *Login*.**
2. **Select *Register Now* and follow the prompts.** The address entered must be the address on file with Walmart.
3. **Once you've entered your information,**
  - **New users will be prompted to create a User ID and password.** Keep this User ID in a safe place because you will need it for all future logins.
  - **Returning users will be asked to enter their User ID and password.** Passwords are valid for only 90 days.
  - If you have forgotten your password, select the *Forgot your password?* option to reset it. You will receive a One-Time Passcode (OTP) via phone, text (preferred), or email.

**Important note:** If you are trying to print your W-2 prior to Feb. 1, you will need to ensure you have consented to online delivery. To consent for online delivery:

- Click the menu icon on the [MyTaxForm.com](https://MyTaxForm.com), then *My Account*.
- Under *Delivery Selections*, check the *W-2* box and click the *Receive Forms Online* button.
- Read the disclosure and mark the checkbox to acknowledge that you understand the terms for consenting to online tax form delivery.
- Select *Accept & Continue*.
- Select the correct email address and mailing address.
- Select *Confirm & Submit*.



## Contacts quick reference

If you have questions about	Website	Phone
Walmart Associate Discount Card	N/A	People Services: <b>1-800-421-1362</b>
Sam's Club Associate Membership	N/A	Sam's Club Support: <b>1-888-746-7726</b>
COBRA*	<a href="https://www.MyBenefits.WageWorks.com">MyBenefits.WageWorks.com</a>	WageWorks: <b>1-800-570-1863</b>
Dental*	<a href="https://www.DeltaDental.com">DeltaDental.com</a>	Delta Dental: <b>1-800-462-5410</b>
Vision*	<a href="https://www.VSP.com">VSP.com</a>	VSP: <b>1-866-240-8390</b>
Health Savings Account (HSA)*	<a href="https://www.MyHealthEquity.com">MyHealthEquity.com</a>	HealthEquity: <b>1-866-296-2860</b>
My Mental Health Resources*	<a href="https://www.Walmart.LyraHealth.com">Walmart.LyraHealth.com</a>	Lyra Health: <b>1-800-825-3555</b> , available 24/7
Live Better U	<a href="https://www.livebetteru.com">www.livebetteru.com</a>	
Critical illness insurance and/or accident insurance*	<a href="https://www.Allstate.com">Allstate.com</a>	Allstate Benefits: <b>1-800-514-9525</b>
Optional life insurance, or accidental death and dismemberment insurance (AD&D)*	<a href="https://www.Prudential.com">Prudential.com</a>	Prudential: <b>1-877-740-2116</b>
Short-term disability*	<a href="https://www.MySedgwick.com">MySedgwick.com</a>	Sedgwick: <b>1-800-492-5678</b>
Long-term disability and enhanced long-term disability*	<a href="https://www.MyLincolnPortal.com">MyLincolnPortal.com</a>	Lincoln: <b>1-877-353-6404</b>
Paid Time Off (PTO)	N/A	People Services: <b>1-800-421-1362</b>
Fitness Pass Membership	<a href="https://www.FitnessPass.Tivityhealth.com">FitnessPass.Tivityhealth.com</a>	Tivity: <b>1-833-236-0181</b>
Walton Life Fitness Center (WLFC) Membership	<a href="https://www.One.Walmart.com/content/wholehealth/en_us.html">One.Walmart.com/content/wholehealth/en_us.html</a>	WLFC: <b>1-479-204-1000</b>
Walmart Stock Incentive Plan	<a href="https://www.Fidelity.com">Fidelity.com</a>	Fidelity: <b>1-800-544-9354</b>
Associate Stock Purchase Plan (ASPP)*	<a href="https://www.Computershare.com/Walmart">Computershare.com/Walmart</a>	Computershare: <b>1-800-438-6278</b>
Walmart 401(k) Plan account*	<a href="https://www.Benefits.ML.com">Benefits.ML.com</a>	Merrill: <b>1-888-968-4015</b>
Sleep Apnea Program	<a href="https://www.Sleepsafedrivers.com">Sleepsafedrivers.com</a>	SleepSafe: <b>1-855-723-3378</b>
Family Building Benefits: surrogacy, adoption, or fertility coverage	<a href="https://www.Kindbody.com">Kindbody.com</a>	Kindbody: <b>1-855-563-2639</b>



# Thank you for your service to Walmart!



Find out more about Walmart benefits by using this QR code to access the [Associate Benefits Book](#).

**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 retains the discretion to interpret the terms of language used in any of its communications, according to the provisions contained in 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.

Availability of Summary of Health Information: As an associate, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare options. The SBC is available on [One.Walmart.com/Health](#). A paper copy is also available, free of charge, by calling **1-800-421-1362**.

Associates who work in Illinois and are eligible for a Walmart medical plan: Visit the Illinois Essential Health Benefit Comparison form at [One.Walmart.com/Notices](#) for a list of Walmart's medical plan benefits compared to those required of individual insurance policies regulated by Illinois.