

# 2018 benefits information for associates leaving Walmart



Coverage	When your benefit ends	Eligibility to continue coverage	Next steps	Important dates and information	Possible payouts
<p><b>Medical, dental and vision</b></p>	<p>Coverage for yourself and your dependent(s) ends on your last day of employment. However, you may be able to continue coverage under COBRA for you and/or your dependents.</p> <p>In addition to COBRA, you may want to visit <b>HealthCare.gov</b> to learn about the medical plans available in your state through the Affordable Care Act. Assorted plans may be available to you at different costs. Depending on your income, you may be eligible for a government subsidy.</p>	<p>You and/or your eligible dependent(s) may be able to continue your medical, dental and vision coverage through COBRA, at your own expense, if you:</p> <ul style="list-style-type: none"> <li>• Have coverage on your last day of employment at Walmart (or last day prior to a leave of absence if you do not return to work), and</li> <li>• Want to keep the same coverage you currently have.</li> </ul> <p>Government regulations and your individual circumstances determine the length of time you are eligible for COBRA coverage.</p> <p>If your COBRA coverage is HMO coverage, you may be able to convert your coverage to an individual policy when your COBRA coverage ends. Contact your HMO for details.</p>	<p>Generally within 30 days of your termination of employment, Walmart will notify WageWorks, the Plan's COBRA administrator, of your right to elect COBRA continuation coverage. WageWorks will mail you a COBRA notice and election form within 14 days after they receive notification of your termination. If you do not receive the notice, call WageWorks at 800-570-1863. To elect COBRA continuation coverage, return the completed form to WageWorks within 60 days of the date of the notice. If you make this election and pay the required premiums, COBRA coverage will be effective on the day after your Walmart coverage would end. See the <i>2018 Associate Benefits Book</i> for more information.</p>	<p>If you don't elect COBRA coverage within the 60-day eligibility period, you will lose the right to elect COBRA coverage. You may cancel COBRA coverage at any time by ceasing to pay the premiums.</p> <p>Note that conditions and restrictions apply to COBRA continuation coverage. For more information, see the <i>2018 Associate Benefits Book</i>.</p> <p>Contact WageWorks at 800-570-1863 or visit <b>MyBenefits.WageWorks.com</b></p> <p>If you have a Health Savings Account, the funds in your account belong to you, but all fees associated with your account will become your responsibility after you leave the company.</p> <p>Contact HealthEquity, the Health Savings Account custodian at 866-296-2860.</p>	<p>If you have a Health Savings Account and do not wish to maintain your account, you can close your account by contacting HealthEquity, the Health Savings Account custodian, at 866-296-2860.</p>
<p><b>Critical illness insurance and accident insurance</b></p>	<p>Coverage for yourself and your dependent(s) will end on your last day of employment. However, you can continue critical illness and/or accident insurance coverage directly through Allstate.</p>	<p>To continue coverage, you must notify Allstate of your intent to continue coverage.</p>	<p>Call Allstate at 800-514-9525 and ask to continue your coverage.</p>	<p>To continue coverage, contact Allstate and send your first premium payment within 60 days of the date of your termination of employment.</p> <p>Your premiums are due in advance of each month's coverage, on the first day of the calendar month.</p> <p>Allstate will bill you directly.</p>	<p>None</p>

Coverage	When your benefit ends	Eligibility to continue coverage	Next steps	Important dates and information	Possible payouts
<b>Company-paid life, optional life and dependent life</b>	Coverage for yourself and your dependent(s) will end on your last day of employment.	In most circumstances, if your group life coverage ends, you have options to continue your coverage.	A notice of your life insurance options will be mailed to your home within three weeks of your termination of employment. Be sure Walmart has your correct home address on file.  If you do not receive the notice within three weeks of your termination of employment, call Prudential at 877-740-2116.	You have 31 days from your termination date to request to continue your coverage. If you work in Minnesota, some exceptions may apply. See the 2018 <i>Associate Benefits Book</i> for more details.	None
<b>Associate Stock Purchase Plan</b>	Your Associate Stock Purchase Plan account will remain open until you decide to close it.  However, your account will be closed automatically if you terminate employment and there are no shares or fractional shares in your account.	If you have an Associate Stock Purchase Plan account, you can: <ul style="list-style-type: none"> <li>• Keep your account open and make voluntary cash purchases with no broker's fee;</li> <li>• Close your account and receive all full shares in certificate form and a check for any partial share ownership; or</li> <li>• Close your account and sell all the shares in your account.</li> </ul>	Manage your account at <b>Computershare.com/Walmart</b> . If you have questions, call 800-438-6278.	You may keep your account open as long as you want.  However, an 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.	Payouts will occur based on your instructions.  You can avoid additional fees if you wait to complete the transaction until you receive your final paycheck.
<b>Sam's Club Associate Membership Card</b>	Your Sam's Club associate membership ends on your last day of employment. However, you may be entitled to a long-term service Sam's Club Associate Membership Card.	You may qualify for a long-term service Sam's Club associate membership if: <ul style="list-style-type: none"> <li>• You were not terminated for cause;</li> <li>• You don't go to work for a major competitor; and</li> <li>• You are 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.</li> </ul>	You can find a long-term service application on the <b>WIRE</b> or <b>WalmartOne.com</b> . Mail it to:  <b>Sam's Club Support Membership Card Administration</b>  <b>2104 SE Simple Savings Drive Bentonville, AR 72716</b>  Call Sam's Club Support at 888-746-7726.	To keep your Sam's Club associate membership, you must renew your application each year by Jan. 1. An application will be mailed to your address on file at the end of each year. Be sure to keep your address current.	N/A

Coverage	When your benefit ends	Eligibility to continue coverage	Next steps	Important dates and information	Possible payouts
<b>Paid Time Off (PTO)</b>	PTO accrual ends on your last day of employment.	PTO ends when you terminate employment.	N/A	N/A	<p>Upon termination, hourly associates with at least one year of employment with Walmart will receive a payout of their accrued and unused PTO. Unless required by state law, associates with less than one year of service will not receive a payout at termination.</p> <p>Salaried associates will be paid their accrual from Feb. 1 to their termination date, provided they have been with Walmart for at least one year. The maximum PTO payout upon termination will be five days. Specific policies and rules apply in some states.</p> <p>For truck drivers: Upon termination, truck drivers with at least one year of employment with Walmart will receive a payout of their accrued and unused vacation, unused deferred holidays and unused safety days. Where required by state law, truck drivers will be paid out accrued and unused personal days and unused personal sick days. Unless required by state law, truck drivers with less than one year of service will not receive a payout at termination.</p> <p>See the policies on the <b>WIRE</b> for more information.</p>

Coverage	When your benefit ends	Eligibility to continue coverage	Next steps	Important dates and information	Possible payouts
<b>Resources for Living®</b>	Your Resources for Living benefit (and your family's Resources for Living benefit) ends on your last day of employment. However, if you enroll for COBRA coverage, you and your family will be eligible to continue using the Resources for Living benefit at no cost to you throughout the applicable COBRA period.	If you elect COBRA coverage you and your family can continue to use the Resources for Living benefit through the date your COBRA coverage ends.	You don't need to enroll.	None	N/A
<b>Walmart 401(k) Plan</b>	<p>You will no longer be able to contribute in the Walmart 401(k) Plan after your separation from the company.</p> <p>You will continue to receive a match through your last paycheck if you are contributing.</p> <p>Your account in the 401(k) Plan will continue to be credited with earnings or losses, until you receive a total payout of your account.</p>	<p>You may not continue participation in the 401(k) Plan after your termination, but your account will stay in the Plan until you receive a payout of your total vested Plan balance.</p> <p>You are entitled to receive a payout of your total balance in the Walmart 401(k) Plan Account, including: any of the following, subject to earnings and losses:</p> <ul style="list-style-type: none"> <li>• Contributions you made, including rollovers</li> <li>• Company matching contributions to your 401(k) Account</li> <li>• Company contributions to your 401(k) Account</li> <li>• Company contributions to your Profit Sharing Account</li> </ul> <p>Call the Customer Service Center at 888-968-4015 or go to <b>www.Benefits.ml.com</b> for more information.</p>	<p>You may elect to receive a payout as early as 30 days after your termination is entered into Walmart's payroll system.</p> <p>A notice will be mailed to your home address on file to inform you of what options you have for payment. Be sure Walmart has your correct home address in the system.</p>	<p>If you have not received any information regarding your payout within 30 days of your termination date, call the Customer Service Center at 888-968-4015.</p> <p>If you leave Walmart with an outstanding loan, you must repay the entire loan by the last day of the calendar quarter following the quarter in which the last payment was due (or before the date your account is distributed, if earlier).</p>	<p>You will be able to receive a full payout 30 days after your termination is entered into Walmart's payroll system. You will automatically receive a payout if:</p> <ul style="list-style-type: none"> <li>• Your total 401(k) Plan Account balances are \$1,000 or less, or</li> <li>• You are over age 70, regardless of the amount of your total vested Plan balance.</li> </ul> <p>If your total vested Plan Account balances are greater than \$1,000, you can delay payment until any date up to age 70, but you will be charged an annual maintenance fee.</p> <p>You may request a payout in the form of:</p> <ul style="list-style-type: none"> <li>• A check</li> <li>• Walmart stock (if applicable)</li> <li>• A rollover to another employer plan</li> <li>• A rollover to an Individual Retirement Account (IRA)</li> </ul> <p>Talk with your tax advisor to understand how any type of payout could affect your tax situation.</p>

Coverage	When your benefit ends	Eligibility to continue coverage	Next steps	Important dates and information	Possible payouts
<b>Walmart Associate Discount Card</b>	<p>Your Associate Discount Card privilege will end on your last day of employment. However, you may be entitled to a long-term service Associate Discount Card.</p>	<p>You may qualify for a long-term service Associate Discount Card if:</p> <ul style="list-style-type: none"> <li>You were not terminated for cause; and</li> <li>You are 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.</li> </ul> <p>In the event of your death, your spouse may be eligible for his or her own lifetime Associate Discount Card. Your spouse will need to contact People Services to apply.</p>	<p>To enroll for a long-term service Associate Discount Card, go to the <b>WIRE</b> or <b>WalmartOne.com</b> and print out an application. Fax your completed application to 866-350-3161.</p> <p>You can also enroll over the phone by calling People Services at 800-421-1362.</p>	<p>Any misuse or abuse of the discount privilege could result in loss of the Associate Discount Card.</p> <p>To report a change of address or marital status, contact People Services at 800-421-1362. Failure to notify People Services regarding one of these changes may result in loss of your Associate Discount Card privilege.</p>	<p>N/A</p>