



Say Yes! to better living.

Annual Enrollment Oct. 16–Nov. 12



See what's new, make changes, or sign up for benefits at One.Walmart.com/AE.

Check out all the ways you can boost your mind, body, and money.



Quality care, delivered online.

We want to make it easier to live better. So we're focused on helping you find high-quality, affordable doctors in your area, and we're connecting you with great care through digital health programs you can use anytime, anywhere. Here are some examples:

See a doctor 24/7.

Skip the waiting room and video chat with a doctor or behavioral health professional anytime, anywhere with Doctor On Demand. It's quick, simple, and there's no cost to you with most medical plans. One.Walmart.com/DOD.

Meet your Personal Healthcare Assistant.

If you need to find a doctor, get a second opinion, or figure out a medical bill for most Walmart plans, your Personal Healthcare Assistant can help. GrandRounds.com/Walmart.

Easy access to convenient care.

Better living is easier with our new digital health programs. Associates in 16 states will find familiar favorites like virtual doctor visits, plus coverage for behavioral health, physical therapy, and digestive health. It's all online and most services are at no cost to you with most medical plans.

Get emotional support anytime.

You're not alone with Resources for Living. It's confidential, professional, and totally free. Up to 10 sessions are covered for you and your family members, even if you're not enrolled in Walmart benefits. One.Walmart.com/RFL or call [800-825-3555](tel:800-825-3555).

Turn better choices into big rewards.

Join the Thrive Challenge and start making better choices every day for a chance to win part of a \$1 million prize pool. One.Walmart.com/Thrive.

Protection for as long as you need it.

How would you pay the bills if you can't work? Short-term disability can help for a while. But once those payments run out, long-term disability has your back for as long as you're disabled. Sign up and protect your income. One.Walmart.com/LTD.



Scan to get started.

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Medical plans.

Choose the right plan to help you and your family live better.

Simple copays.

With the **Premier Plan** you'll pay for doctor visits with simple copays: \$35 for primary care and behavioral health, \$75 for specialists and urgent care.

Walmart dollars to help with costs.

The **Contribution Plan** includes Walmart dollars to help pay for care before you meet your deductible: \$250 if you cover yourself, or \$500 for family coverage.

Tax savings, company match.

Save tax-free dollars in a Health Savings Account (HSA) with the **Saver Plan** and get a Walmart match: up to \$350 if you cover yourself, or \$700 for family coverage.

Keep it local.

Depending on where you work, you may have more options to choose from, like **HMOs**, the **PPO Plan**, or a **Local Plan** that can save you money and make it easier to get care. One.Walmart.com/AE.

Most plans include:

- \$0 virtual doctor visits with Doctor On Demand*
- 100% coverage for certain serious conditions through the Walmart Centers of Excellence program*
- \$300 emergency department copay, plus deductible
- \$4 copay generic drugs*
- And all plans offer 100% coverage for preventive care

*Only after annual deductible is met with the Saver Plan.

World-class treatment for serious conditions.

If you're facing something big, like major surgery or cancer, you want the very best treatment. Walmart's **Centers of Excellence** program gives you access to some of the best specialists and hospitals in the country, at no cost to you with most medical plans. One.Walmart.com/COE.

Much more than a medical plan.

Your Walmart benefits go way beyond your medical plan. You've got lots of great options for better living, from vision and dental coverage to life insurance, disability, and a 401(k) plan with up to a 6% company match. Check them out and make the most of what's available to you.



Have questions?

Get answers. For help with enrollment or benefits questions, call People Services at [800-421-1362](tel:800-421-1362).

Learn more and sign up at
One.Walmart.com/AE.





A few more things...

Here are some important legal documents that let you know about your rights as a Plan participant.

You should also share these notices with any family members who are covered under your Plan. If they live in a different household, you can ask for these notices to be sent to a different address. You and your family members can also ask for a free paper copy of these notices by calling People Services at **800-421-1362**.

Valued Plan Participant

THE ASSOCIATES' HEALTH AND WELFARE PLAN (AHWP) RESPECTS THE DIGNITY OF EACH INDIVIDUAL WHO PARTICIPATES IN THE PLAN.

The AHWP does not discriminate on the basis of race, color, national origin, sex, age, or disability and strictly prohibits retaliation against any person making a complaint of discrimination. Additionally, we gladly provide our participants with language assistance, auxiliary aids and services at no cost. We value you as our participant and your satisfaction is important to us.

If you need such assistance or have concerns with your Plan services, please call the number on the back of your plan ID card. If you have any questions or concerns, please use one of the methods below so that we can better serve you.

عربي
خدمات الترجمة الفورية متاحة دون تكلفة. 1-800-421-1362.

မြန်မာ
စကားပြန်ဝန်ဆောင်မှုများကို အခမဲ့ ရရှိနိုင်ပါသည်။ 1-800-421-1362

汉语普通话
翻译服务免费提供。1-800-421-1362.

فارسی
خدمات مترجم بدون هیچ هزینه ای در دسترس می باشد. 1-800-421-1362.

Français
Des services d'interprètes sont disponibles sans frais.
1-800-421-1362.

kreyòl ayisyen
Gen Sèvis entèprèt ki disponib gratis. 1-800-421-1362.

日本人
通訳サービスは無料でご利用いただけます。1-800-421-1362.

한국어
통역 서비스를 무료로 이용하실 수 있습니다. 1-800-421-1362.

Polski
Usługi tłumacza dostępne są bez żadnych kosztów.
1-800-421-1362.

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 [800-421-1362](tel:800-421-1362).

For assistance, call the number on the back of your plan ID card.

To learn about or use our grievance process, contact People Services at [1-800-421-1362](tel:1-800-421-1362)

To file a complaint of discrimination, contact the U.S. Department of Health and Human Services, Office of Civil Rights:

- **Phone:** 1-800-368-1019 or 1-800-537-7697 (TDD)
- **Website:** https://ocrportal.hhs.gov/ocr/cp/wizard_cp.jsf
- **Email:** OCRComplaint@hhs.gov

Interpreter Services are available at no cost. [1-800-421-1362](tel:1-800-421-1362)

Português (Brasil)
Serviços de intérprete estão disponíveis grátis. 1-800-421-1362.

ਪੰਜਾਬੀ
ਦੇਵਾਸ਼ੀਆ ਸੇਵਾਵਾਂ ਮੁਫ਼ਤ ਉਪਲਬਧ ਹਨ। 1-800-421-1362.

Română
Serviciile de interpretariat sunt disponibile gratuit. 1-800-421-1362.

Русский
Переводческие Услуги оказываются бесплатно. 1-800-421-1362.

Af-Soomaali
Adeegyada Turjumaanka waxaa lagu heli karaa kharash la'aan.
1-800-421-1362.

Español
Los servicios de interpretación están disponibles de manera gratuita. 1-800-421-1362.

Kiswahili
Huduma za tafsiri zipo bila malipo. 1-800-421-1362.

Tiếng Việt
Dịch Vụ Thông Dịch có sẵn miễn phí. 1-800-421-1362.

Women's Health and Cancer Rights Act

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, Walmart-provided medical plans provide coverage for:

1. All stages of reconstruction of the breast on which the mastectomy has been performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. Prosthesis and physical complications of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient.

Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage. Written notice of the availability of such coverage shall be delivered to the participant upon enrollment and annually thereafter.