

Say Yes! to better living.

COBRA Annual Enrollment



Explore the benefits available to you and your family.

Log in at MyBenefits.WageWorks.com.

Annual Enrollment
Oct. 16–Nov. 12



What's new?

In most areas you won't see any changes to your plans. But in some locations, a medical plan will go away, provider networks will change, or new digital programs will become available. We're also holding your cost increases to a minimum; dental and vision will not increase and medical plan costs will increase slightly for both Walmart and associates.

If you're happy with what you have, there's no need to complete an enrollment session this year. Head to MyBenefits.WageWorks.com to see your options for 2022 and to make any changes to your benefits.

The Big Three.

These national plans are offered in most areas. See page three for some local options that might also be available to you.

Premier Plan

This plan makes getting care easy with simple, affordable copays. You'll pay \$35 for primary care visits or \$75 for a specialist—that's it. And like our other national plans, you get \$0 virtual doctor visits with Doctor On Demand, \$4 generic prescriptions, and much more.

Contribution Plan

In this plan, Walmart credits money to an account for eligible medical expenses—up to \$250 if you cover yourself or \$500 if you cover dependents. The plan uses this money first to pay for most eligible medical expenses until your funds are gone. If you don't use all your Walmart dollars, they'll roll over to the next year as long as you stay in the plan.

Saver Plan

The Saver Plan lets you use a personal health savings account (HSA) for eligible medical expenses. Plus you can use it for IRS-approved dental, vision, and prescription drug expenses.



Medical.

Check out your options below and choose the coverage that's right for you and your family.

2022 medical plan options		Premier Plan Pay doctors with simple copays.	Contribution Plan* Get Walmart dollars to help pay for care until the plan kicks in.	Saver Plan Put money in a tax-free health savings account (HSA) for this year's expenses— or for future needs.
Walmart's annual max contribution <i>In-network coverage shown.</i>	Individual only	N/A	\$250 credited to your HRA	N/A
	Individual + dependents	N/A	\$500 credited to your HRA	N/A
Annual deductible <i>In-network coverage shown.</i>	Individual only	\$2,750	\$1,750	\$3,000
	Individual + dependents	\$5,500	\$3,500	\$6,000
Annual out-of-pocket maximum <i>In-network coverage shown.</i>	Per person	\$6,850	\$6,850	\$6,650
	Entire family	\$13,700	\$13,700	\$13,300
Eligible preventive care	Certain tests, immunizations, and services	100% covered, no deductible	100% covered, no deductible	100% covered, no deductible
Care and services <i>In-network coverage shown.</i>	Including doctor visits, diagnostic tests, hospitalization, behavioral health	\$35 copay: primary care, behavioral health \$75 copay: specialists 75% covered after deductible: other care	75% covered after deductible	75% covered after deductible
Doctor On Demand <i>In-network coverage shown.</i>	Video doctor visit for medical, behavioral health needs Also virtual primary care doctor in AK, AL, AZ, CO, IA, IL, IN, KY, MO, MN, NC, SC, TN, WI, WV, VA	\$0 copay	\$0 copay	\$0 copay after deductible
Walmart/Sam's Club pharmacy	Generic drugs	\$4	\$4	\$4 after deductible
	Brand-name drugs	25% of allowed cost or \$50, whichever is greater**	25% of allowed cost or \$50, whichever is greater**	25% of allowed cost or \$50, whichever is greater, after deductible**
	Specialty drugs Available only at Walmart Specialty Pharmacy or OptumRx Specialty Pharmacies	20% of allowed cost or \$50, whichever is greater**	20% of allowed cost or \$50, whichever is greater**	20% of allowed cost or \$50, whichever is greater, after deductible**

*Not available in some locations.

**The allowed cost of prescription drugs is determined by the plan's pharmacy benefit manager, OptumRx.



Looking for rates for the medical, vision, and dental plans?

Go to [MyBenefits.WageWorks.com](https://www.MyBenefits.WageWorks.com) for complete details. You'll also find more information on your COBRA notice.

More local options.

Depending on your location, you may have other plans and programs to choose from. You can see what's available to you on the Annual Enrollment form, as well as at MyBenefits.WageWorks.com.

Local Plans

These plans connect you with local doctors, quality care, and affordable copays to help you live better every day. In 2022, the Memorial Hermann and Mercy Southwest Missouri Local Plans will be discontinued and those enrolled will automatically be enrolled in the Premier Plan, unless you make another choice.

All of Walmart's Local Plan options feature:

- Predictable copays that make quality care simple and accessible.
- Coordinated care with a long-term focus on your overall health.
- A network of doctors in all the specialties you might need.
- No out-of-network coverage except in an emergency.

These plans are available in parts of:

- Arizona
- Iowa
- Arkansas
- Louisiana
- Illinois

HMO Plans

HMOs offer all-in-one convenience and coordinated care.

Plan details vary but typically offer flat copays and low or no deductibles. They're available in parts of:

- California
- Georgia
- Oregon
- Colorado
- Hawaii
- Virginia
- The District of Columbia
- Maryland
- Washington
- Pennsylvania

We make it easy to find great doctors.

In certain areas listed below, we've identified the doctors who have consistently delivered the best value and quality care. They're called *preferred providers*, and when you use them, you'll get the highest coverage. Find them at GrandRounds.com/Walmart.

They're available in:

- **Florida:** Gainesville, Jacksonville, Orlando, and Tampa
- **Oklahoma:** Oklahoma City, and Tulsa
- **Texas:** Dallas/Fort Worth, Houston, and San Antonio

In Northwest Arkansas you have the same coverage for any network provider, but you'll still find highly rated doctors at GrandRounds.com/Walmart.

Easy access to convenient care.

In some areas you'll also have access to our new digital health programs. You'll 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.

These benefits are available in 16 states.

In these areas, go to One.Walmart.com/DOD:

- Alabama
- Colorado
- Minnesota
- Wisconsin
- Alaska
- Iowa
- Tennessee
- Arizona
- Kentucky
- West Virginia

In these areas, go to GrandRounds.com/Walmart:

- Illinois
- Missouri
- South Carolina
- Indiana
- North Carolina
- Virginia

More benefits available in all areas



Vision

Save on eye care, glasses, and contacts.



Dental

This affordable plan covers everything from cleanings to braces.



Healthy extras

Get virtual doctor visits, help finding health care, and more with most Walmart medical plans.



Questions, answered.

Making changes for 2022? Not sure yet? Or just looking for some more information? You'll find what you need at MyBenefits.WageWorks.com.

If you have questions about...	Website	Phone
Benefits, medical claims, or care management in most areas: see your plan ID card for your health care advisor	Contact plan administrator	Aetna: 855-548-2387 BlueAdvantage Administrators of Arkansas: 866-823-3790 UMR: 855-870-9177 HealthSCOPE Benefits (includes Local Plans): 800-804-1272
Finding a doctor in most areas	Register at: GrandRounds.com/Walmart Download the app at App Store or Google Play	Grand Rounds Health: 800-941-1384
Finding a doctor, benefits, medical claims, or care management in, IL, IN, MO, NC, SC, VA: Personal Healthcare Assistant If UMR is your plan administrator, contact them for benefits, medical claims, or care management.	GrandRounds.com/Walmart	Personal Healthcare Assistant: 855-377-2200 UMR: 855-870-9177
Finding a doctor or care management in, AK, AL, AZ, CO, IA, KY, MN, TN, WI, WV If UMR is your plan administrator, contact them for benefits, medical claims, or care management.	GrandRounds.com/Walmart	Grand Rounds Health: 800-941-1384 UMR: 855-870-9177
Finding a doctor or care management in Northwest AR; Central and northeast FL; Tulsa and Oklahoma City, OK; Dallas/Fort Worth, San Antonio, Houston, TX	GrandRounds.com/Walmart	BlueAdvantage Administrators of Arkansas: 866-823-3790
Health savings account: Saver Plan	HealthEquity.com	HealthEquity: 866-296-2860
Vision plan	One.Walmart.com/Vision	VSP: 866-240-8390
Dental plan	One.Walmart.com/Dental	Delta Dental: 800-462-5410
Resources for Living	RFL.com	RFL: 800-825-3555 , 24/7
When you're eligible for benefits or how to enroll	MyBenefits.WageWorks.com	WageWorks, COBRA Administrator: 800-570-1863



Explore it all at MyBenefits.WageWorks.com.





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](tel:1-800-368-1019) or [1-800-537-7697](tel: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 interprete estão disponíveis grátis. 1-800-421-1362.

ਪੰਜਾਬੀ
ਦੇਤਾਸ਼ੀਆ ਸੇਵਾਵਾਂ ਮੁਫਤ 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.