

Welcome to 2025 Annual Enrollment!

Oct. 12–Nov. 8, 2024



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Benefits are an important way for us to attract and retain the talent we need. Every year, we look for new ways to help our associates live better. And as new tools for access, quality, and well-being become available, we put them in associates' hands.

This year, we're rolling out an easy way to help you find quality providers nationwide, expanding Centers of Excellence coverage, eliminating costs for some virtual care, and raising awareness about automatic interest-bearing savings with ONE@Work.

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

These materials do not create an express or implied contract of employment or any other contractual commitment.



Annual Enrollment is
Oct. 12–Nov. 8

Eligibility and enrollment.



Understanding eligibility

Associates may have questions about their eligibility for benefits or what Annual Enrollment means for them. Enrollment timing and options are based on associate classification, facility, and hours worked, so the details are different for each person.

Please refer newly eligible associates to their personalized Benefits Guide at One.Walmart.com/BenefitsGuide. The Benefits Guide also shows current associates exactly what they're eligible for during Annual Enrollment. And be sure to let all associates know they can check their eligibility status with People Services at One.Walmart.com/BenefitsChat or by calling [800-421-1362](tel:800-421-1362).

Three things associates need to do for Annual Enrollment.

Be sure to review your benefits and make changes or enroll by Nov. 8.



1

Check your current plans and see the options you're eligible for at One.Walmart.com/AE.

You'll find your personalized **Benefits Guide** and links to more information.

2

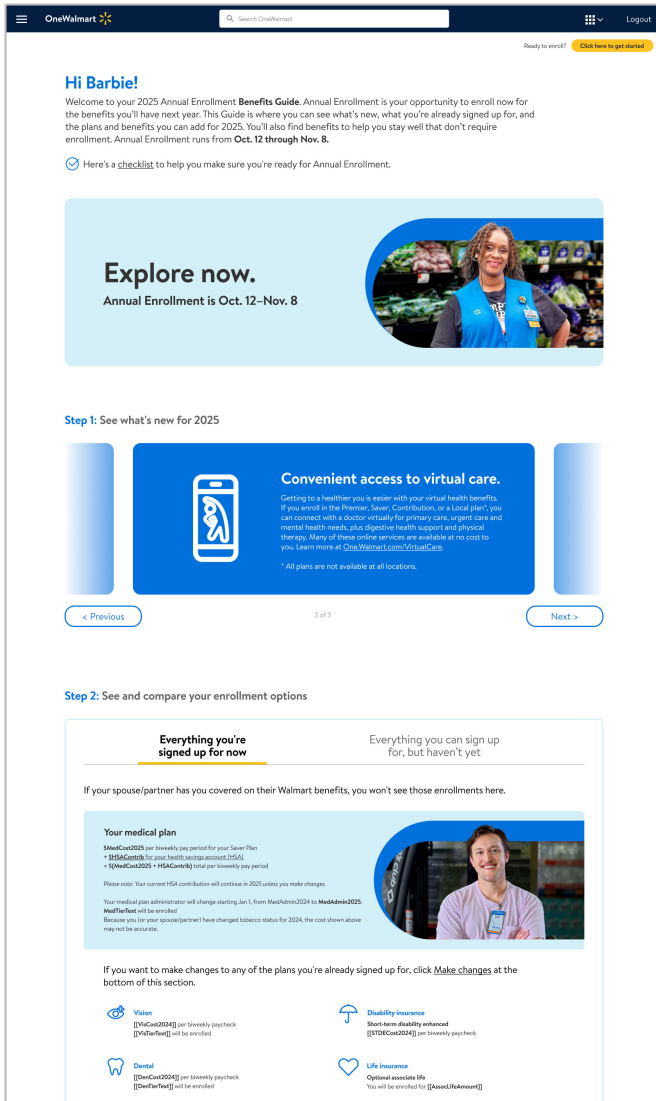
Make changes or enroll for the first time at One.Walmart.com/Enroll.

If you want to make changes or enroll for the first time, you'll need to complete an enrollment session by 11:59 p.m. Central Time on **Nov. 8**.

3

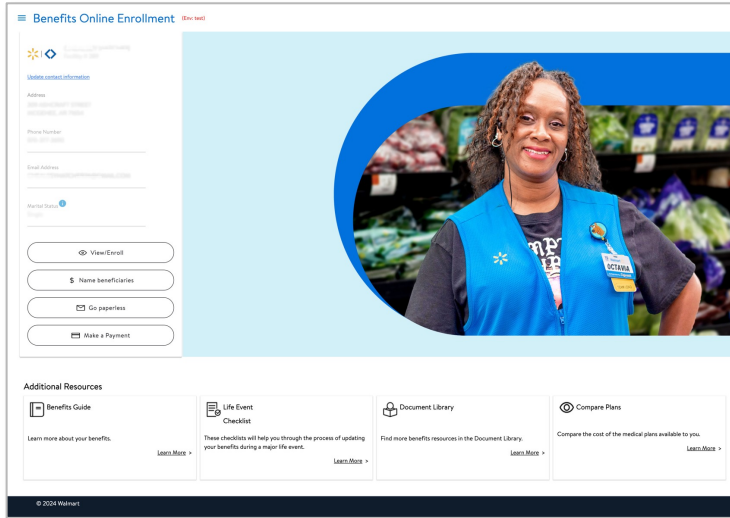
Confirm your changes and explore more benefits for your mind, body, and wallet.

When you've completed an enrollment session you'll see a confirmation page that you can save or email. If you've signed up for electronic communications, this will be emailed automatically. Most new deductions from your pay will start in January, while some like 401(k) will start earlier.



1. Check out what's new at One.Walmart.com/AE.

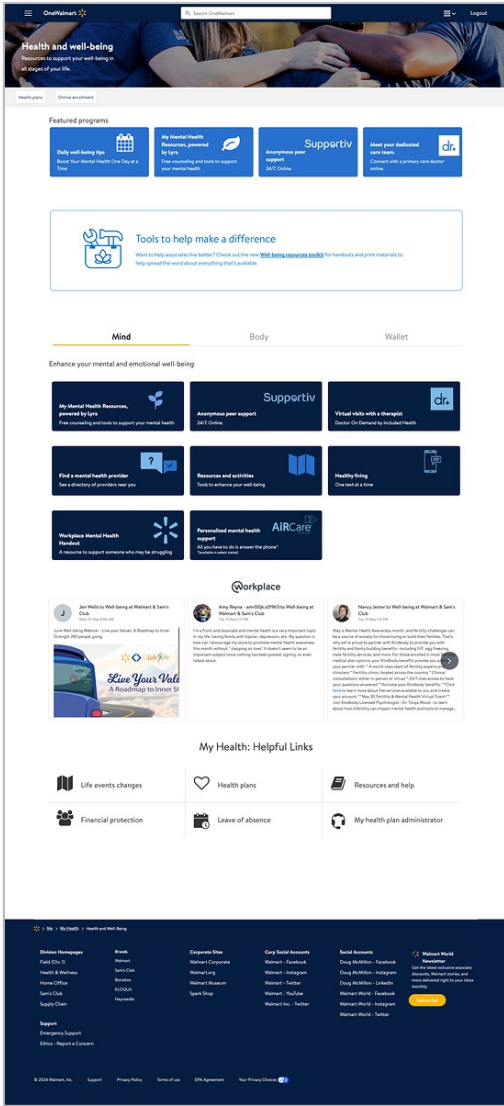
Go online and explore your personalized **Benefits Guide**. You can learn what's new (including any local changes in your area), review the benefits you already have, see any other options you're eligible to enroll for, and find resources to help you choose.



2. Enroll or make changes by Nov. 8.

If you want to make changes or enroll for the first time, you'll need to complete an enrollment session by Nov. 8. This is also a great time to explore everything that's available and make the most of other options like disability coverage, life insurance, the Walmart 401(k) Plan, ONE@Work, and more.

If you're enrolled and you don't make changes, you'll keep any benefits you have now through 2025, unless you're enrolled in a Geisinger HMO, which is going away.



3. Explore more benefits for your mind, body, and wallet.

Here are just a few of the benefits, programs, and tools available to you. There's much more at One.Walmart.com/Wellbeing—and many are automatically available on day one.



Your mental health matters.

Connect with confidential mental health resources, like digital self-care tools, in-person or virtual counseling, and virtual mental health coaching sessions. Services are available to you and your eligible family members on your first day as a Walmart associate and are at no cost to you. Call [800-825-3555](tel:800-825-3555) or visit Walmart.LyraHealth.com to access 24/7 support and care.



Physical therapy at home, at no cost to you.

Get stronger, prevent injury, or recover from injury with a physical therapist when and where it works for you. Your personalized treatment plan includes app-based exercises you can do anytime, anywhere. Starting Jan. 1, 2025 there's no cost to associates enrolled in the Premier, Contribution, or Local plans. Participants enrolled in the Saver Plan must meet their deductible first. Learn more at One.Walmart.com/OmadaHealth.



Hit your savings goals faster with ONE@Work.

You've got bills, but you also have goals. Use ONE@Work to automatically save part of your paycheck and earn interest on your savings when you bank through One Cash*. See how it works at One.Walmart.com/ONEatWorkSave.

*One is a financial technology company, not a bank. Banking services provided by Coastal Community Bank, Member FDIC.

New for 2025.

Sharpening our focus on quality providers,
digital tools for health, and financial well-being.

Finding quality providers

To make it easier to find providers, we're expanding access to transparent ratings based on provider history of proper care procedures and better patient outcomes. For 2025, we've simplified our plans so members in all locations will be able to see any network provider in the Premier, Contribution, and Saver Plan and receive the greatest plan benefit when they see a network provider. Members who choose to see out-of-network providers will have out-of-network coverage in all locations.



Find a quality provider. Starting Jan. 1, 2025, all associates in the Premier, Contribution, and Saver plans can find providers using transparent ratings based on provider history of proper care procedures and better patient outcomes. The provider directory is rolling out to 49 states (excluding Hawaii) and is available in the Premier, Contribution, and Saver Plans at IncludedHealth.com/Walmart.



Coverage changes. Starting Jan. 1, 2025, everyone enrolled in the Premier, Contribution, and Saver Plans will have the same coverage when they visit any network provider and coverage if they choose out-of-network providers.

Walmart may modify benefits offered to associates or change associate contributions for elected benefits at its sole discretion without notice, at any time, consistent with applicable law. All benefits are subject to the terms and conditions of controlling documents which will control in the event of a conflict. See the [Associate Benefits Book](#) for specific details.

Expanded Centers of Excellence coverage

Our Centers of Excellence program provides eligible members with access to specialists at some of the best facilities in the country, many at no cost with most medical plans.



Cancer diagnosis and treatment review is expanding to include most types of cancer. This includes but isn't limited to bone, pancreatic, pituitary, gynecologic, liver, thyroid, and central nervous system cancers, to name a few. The benefit includes a diagnosis and treatment review and, if recommended, an on-site visit to Mayo Clinic. There's no cost to members on most Walmart medical plans, and a travel benefit for the patient and caregiver is available, if travel is recommended. Members enrolled in the Saver Plan must meet their deductible first.

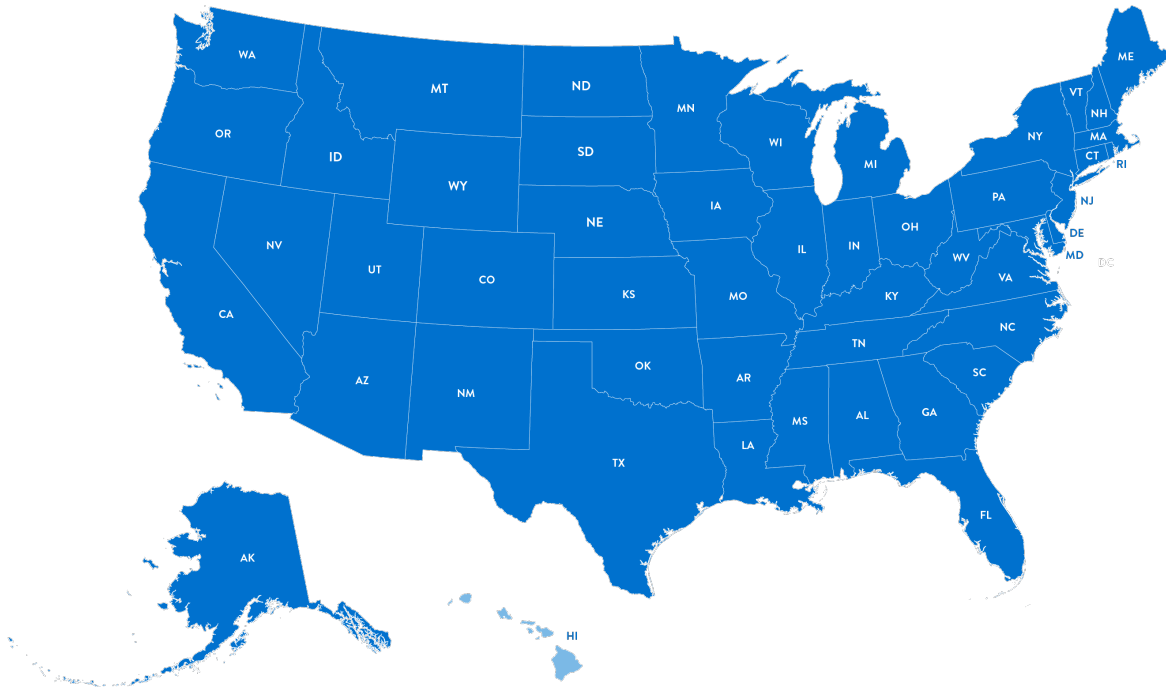


Heart surgery coverage will expand for eligible non-emergency heart procedures to include a medical record review and, if recommended, an onsite visit to the Cleveland Clinic. Covered surgeries include, but aren't limited to, cardiac valve repair and replacement as well as coronary artery bypass surgeries. There's no cost to most members, and a travel benefit for the patient and a caregiver is available. Members enrolled in the Saver Plan must meet their deductible first.

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More support for emotional well-being

Today, AiRCare's clinicians proactively reach out to associates in 29 states who are enrolled in most Walmart medical plans, offering professional, confidential emotional support services. Each clinician understands the associate's Walmart benefits and how to make the most of them. We're expanding and enhancing the AiRCare program.



Starting Oct. 10, 2024, AiRCare will provide two streams of service:

- We're expanding their proactive outreach to all U.S. associates enrolled in the Premier, Contribution, Saver plans. To learn more, visit One.Walmart.com/AiRCare.
- In partnership with AiRCare, Walmart is debuting **Help Now** for all associates from day one, regardless of medical plan eligibility and enrollment. This service provides personalized support for everyday life, with resource specialists who can connect associates to the Walmart benefits and/or community programs that can help. To learn more, visit One.Walmart.com/HelpNow.

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HMO plans discontinued

In central and western Pennsylvania, we're discontinuing four HMO medical plans.



Beginning Jan. 1, 2025, the following HMO plans will be discontinued:

- Geisinger Extra Health Plan
- Geisinger Extra Health Plan: eastern region
- Geisinger Health Plan
- Geisinger Health Plan: eastern region

Associates who are enrolled in one of these plans today will be automatically enrolled in the Premier Plan unless they make another choice during Annual Enrollment. The cost difference depends on enrollment tier, but all associates will **pay less** than what their HMO coverage costs today.

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Twin Health diabetes management

Diabetes and Metabolic Management by Twin Health is available through the Twin app at no cost to eligible associates. To be eligible, associates must be least 18 years old with type 2 diabetes and enrolled in the Saver, Contribution, Premier, or a Local Plan.

- 73%** Type 2 diabetes reversal
- 2.9** Average point reduction in A1c
- 76%** Reduction of medications
- 84%** Report feeling healthier

Learn more in 2025.



Take control of type 2 diabetes

If your goal is to treat or reverse type 2 diabetes, eliminate medications, and improve your overall health, Twin can help you address the root cause—dysfunctional metabolism—and help you to live your healthiest life.



Maintain weight loss and lower blood sugar/A1c

The program includes wearable devices to monitor how your daily habits affect your blood sugar levels. Using this information, Twin offers personalized lifestyle recommendations to help you achieve and maintain meaningful results.



Boost energy, enhance mood, and improve sleep.

Twin uses secure data from sensors, trackers, and lab results to provide personalized guidance on nutrition, activity, and more. The goal of this approach, tailored just for you, is to heal your metabolism and improve overall well-being.

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PPO Plan changes coming soon

The PPO Plan will be discontinued in 2026. For 2025, we're giving associates a reminder.



As of May 13, 2024, this plan is **closed to new enrollment**. That means that in areas where the plan was available, associates who become eligible for medical coverage cannot choose this plan.

Associates who are **already enrolled** in the PPO Plan can continue their enrollment through 2025, and don't need to do anything.

Beginning Jan. 1, 2026, the PPO Plan will be **discontinued nationwide**. For this year's Annual Enrollment, we're giving associates a heads-up about the change in their Benefits Guide at One.Walmart.com/AE.

In the meantime, associates in affected areas will have access to the **Premier Plan**, even if it wasn't available previously at their facility. They can see all available plans at One.Walmart.com/ComparePlans.

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Medical third-party administrator changes in some areas

In a few areas our medical third-party administrator is changing. Here's what that means for associates:



Beginning Jan. 1, 2025, the medical plan in some areas will have a new medical third-party administrator.

This means the list of network providers may change, along with who processes claims. Coverage for some services or procedures may also be different.

Associates should look out for more details directly from the new administrator, including new plan ID cards. They can see if they're affected in the Benefits Guide at One.Walmart.com/AE. And they can find providers in the new network at IncludedHealth.com/Walmart.

Affected areas include parts of Minnesota; Durham, Fayetteville, and Raleigh/Cary, NC, and Reno/Sparks, NV.

A tool for savings



Hit your savings goals faster with ONE@Work. You've got bills, but you also have goals. Use ONE@Work to automatically save part of your paycheck and earn interest on your savings when you bank with One Cash*. See how it works at One.Walmart.com/ONEAtWorkSave.

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Health care cost sharing



Cost increases. We're holding cost increases to a minimum again for 2025. Medical plan costs will go up for both Walmart and associates. Costs for dental and vision coverage will stay the same.

Zero-dollar copays. To make care a little more affordable, we're also eliminating the cost share for virtual physical therapy with Omada Health. Starting Jan. 1, 2025, associates enrolled in the Premier, Contribution, and Local plans can get a virtual visit with a licensed therapist and a treatment plan at no cost to them. Associates in the Saver Plan need to meet their deductible first.

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Need help?

Chat with a People Services Representative
at One.Walmart.com/BenefitsChat
or call [800-421-1362](tel:800-421-1362).

Saturday, Oct. 12–Saturday, Nov. 2 (normal hours)

Monday–Friday 7:30 a.m.–6 p.m. Central

Saturday 9 a.m.–1 p.m. Central

Monday, Nov. 4–Friday, Nov. 8 (extended hours)

Monday–Thursday 7:30 a.m.–8 p.m. Central

Friday 7:30 a.m.–11:59 p.m. Central

Thank you!