



# Retirement

## Welcome to your Walmart retirement benefits.

Congratulations on starting your retirement! This checklist shows you how to navigate the changes that are coming and identify the resources that can help you make a smooth transition. Download it and keep it handy so you can check things off as you go.



### Getting ready for retirement

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# Getting ready for retirement

## EXPLORE HEALTH INSURANCE OPTIONS

When you retire, your regular Walmart benefits coverage ends. You can continue medical, dental, and vision coverage temporarily with COBRA through WageWorks. HealthCompare and other options can help you find longer-term health coverage.

- WageWorks (COBRA): [mybenefits.wageworks.com](https://mybenefits.wageworks.com) or [800-570-1863](tel:800-570-1863)
- Learn more: [One.Walmart.com/COBRA](https://One.Walmart.com/COBRA)
- HealthCompare: [HealthCompare.com](https://HealthCompare.com) or [877-260-1824](tel:877-260-1824)
- More medical plan options: [healthcare.gov](https://healthcare.gov)

## GET HELP WITH MEDICARE

Get personalized help by visiting the Medicare website or by phone.

- Visit: [medicare.gov](https://medicare.gov)
- Call: [800-Medicare \(633-4227\)](tel:800-Medicare(633-4227))

## CHECK ON YOUR 401(K)

Contact Merrill to check in on your 401(k) account, get it ready for your retirement, and learn how to withdraw your money for retirement income.

- Learn more: [benefits.ml.com](https://benefits.ml.com)
- Merrill customer service: [888-968-4015](tel:888-968-4015)
- Learn more: [One.Walmart.com/401k](https://One.Walmart.com/401k)

## GET HELP WITH LIFE'S CHALLENGES

Get the support, encouragement, guidance, financial planning, and practical tools you and your family need to deal with everyday challenges or more serious issues including help coping with transitions like starting retirement. Resources for Living® is available 24/7.

- Learn more: [One.Walmart.com/RFL](https://One.Walmart.com/RFL)
- Call Resources for Living: [800-825-3555](tel:800-825-3555)

## KEEP YOUR DISCOUNT CARD

You can keep your Associate Discount Card when you retire if you've been an associate for 20 years, or if you've been with us for at least 15 years and are age 55 or older, as long as you haven't had a break in employment during that time. Learn more: [One.Walmart.com/DiscountCard](https://One.Walmart.com/DiscountCard).

## KEEP INSURANCE COVERAGE

Learn about your options for keeping your life, accidental death and dismemberment (AD&D), accident, or critical illness insurance coverage after you leave Walmart.

- Life insurance and AD&D: [Prudential](#), [877-740-2116](tel:877-740-2116)
- Accident and critical illness: [Allstate](#), [800-514-9525](tel:800-514-9525)

## BENEFITS QUESTIONS

For questions about the benefits you can and can't take with you, talk to the experts. Call People Services: [800-421-1362](tel:800-421-1362).

## BENEFITS IN DETAIL

See the [2020 Associate Benefits Book](#) for additional information about your benefits and eligibility.

