COVID-19 Absences and Emergency Leave
U.S. HOURLY ASSOCIATES AND OTR DRIVERS

**LEVEL 1**
Associate has COVID-19 concerns and chooses to quarantine/isolate
- Leave is unpaid for up to two work weeks* however you may use available PTO.
- Report your absence daily using the Associate Information Line or the Report an Absence Web Form until you get confirmation your manager knows about your leave request.
- Only contact Sedgwick if you will be out more than three days. Visit MySedgwick on One.Walmart.com/LOA
- If you choose to be out longer than two work weeks, contact Sedgwick to request additional time away.

**LEVEL 2**
COVID-19 mandated quarantine by health care provider, government or Walmart
- Leave is paid for up to two work weeks* at 100% pay.
- Report your absence daily using the Associate Information Line or the Report an Absence Web Form until you get confirmation your manager knows about your leave request.
- Contact Sedgwick as soon as you are aware of the need for leave but no later than 3 business days after the first day of your absence. Visit MySedgwick on One.Walmart.com/LOA

**LEVEL 3**
Confirmed COVID-19 diagnosis
- Leave is paid for up to two work weeks* at 100% pay. Then partial pay replacement for up to 26 weeks with medical certification.
- Report your absence daily using the Associate Information Line or the Report an Absence Web Form until you get confirmation your manager knows about your leave request.
- Contact Sedgwick as soon as you are aware of the need for leave but no later than 3 business days after the first day of your absence. Contact MySedgwick on One.Walmart.com/LOA or call 800-492-5678

*Time off for each COVID-19 Emergency Leave cannot be taken intermittently and must be taken continuously. The maximum pay benefit is two work weeks with Level 2 and Level 3 combined.

Time away from work for COVID-19 related symptoms, concerns, quarantine or illness qualifies as an authorized absence and will not result in attendance occurrences. For leave details see the COVID-19 Emergency Leave Policy.
COVID-19 Absences and Emergency Leave
U.S. SALARIED ASSOCIATES

**LEVEL 1**
Associate has COVID-19 concerns and chooses to quarantine/isolate

- Leave is unpaid for up to two work weeks* however you may use available PTO.
- Report your absence as usual for your area rather than contacting Sedgwick.
- If you choose to be out longer than two weeks, contact Sedgwick to request additional time away.
Visit [MySedgwick on One.Walmart.com/LOA](https://One.Walmart.com/LOA)

**LEVEL 2**
COVID-19 mandated quarantine by health care provider, government or Walmart

- Leave is paid for up to two work weeks* at 100% pay.
- Report your absence as usual for your area rather than contacting Sedgwick.
- If you need to be out longer than two weeks, contact Sedgwick to request additional time away.
Visit [MySedgwick on One.Walmart.com/LOA](https://One.Walmart.com/LOA)

**LEVEL 3**
Confirmed COVID-19 diagnosis

- Leave is paid for up to two work weeks* at 100% pay. Then partial pay replacement for up to 26 weeks with medical certification.
- Follow your normal process for reporting your absence.
- Contact Sedgwick as soon as you are aware of the need for leave but no later than 3 business days after the first day of your absence.
Contact [MySedgwick on One.Walmart.com/LOA](https://One.Walmart.com/LOA) or call 800-492-5678.

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*Time off for each COVID-19 Emergency Leave cannot be taken intermittently and must be taken continuously. The maximum pay benefit is two work weeks with Level 2 and Level 3 combined. For leave details see the [COVID-19 Emergency Leave Policy](https://One.Walmart.com/LOA).
Supporting the Health of our Associates

Protect and Prevent

• Avoid close contact with people who are sick.
• Avoid touching your eyes, nose and mouth with unwashed hands.
• Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitizer that contains at least 60% alcohol.

Get Your Prescriptions by Mail

• Get eligible prescriptions by mail through Walmart Home Delivery Pharmacy. If you’re enrolled in a Walmart medical plan, call 866-855-0740 for details. Or call OptumRx at 844-705-7493.
• You may also get early refills at Walmart, Walmart Home Delivery or Walmart Specialty pharmacy.

See a Doctor from Home

• Talk or video chat with your own doctor or mental health specialist from home and it’s covered just like a regular visit. Contact your doctor’s office to find out more.
• Video chat with a doctor or mental health specialist with Doctor On Demand for $0. Medical visits are available 24/7. Learn more at One.Walmart.com/DOD

Get support with anxiety or life concerns

• Free help is available 24/7 with Resources For Living.
• Visit One.Walmart.com/RFL or call 800-825-3555.
**Supporting the health of our associates**

### Attendance

**Covid-19 related absences**

1. **Is the entire attendance occurrence policy waived?**
   
   No. The attendance occurrence policy will only be waived for absences due to COVID-19 related concerns, symptoms or illnesses. Associates will still be required to report their COVID-19 related absence each day as referenced below.

2. **What’s the reporting process if I need to be out for any COVID-19 related concerns?**

   **Hourly associates and OTR Drivers:**
   - Report your absence each day as you normally would.
   - Contact Sedgwick if:
     - You’re going to be out for more than three days,
     - You’re required to quarantine by a health care provider, government agency or by Walmart, or
     - You have been diagnosed

   **Salaried associates:**
   - Report your absence each day as you normally would
   - Contact Sedgwick if:
     - you’re going to be out for more than two weeks, or
     - you have been diagnosed

3. **Is it an approved absence if I leave my shift early due to COVID-19 concerns?**
Yes. The attendance occurrence policy will be waived for absences due to COVID-19 related concerns, symptoms or illnesses.

4. I was out because I felt uncomfortable because of COVID-19 news in my area. Will I receive an occurrence?

No. The attendance occurrence policy will be waived for absences due to COVID-19 related concerns, symptoms or illnesses.

5. I thought I had COVID-19 but found out later that it was strep throat. Is my absence still approved?

Yes. The attendance occurrence policy will be waived for absences due to COVID-19 related concerns, symptoms or illnesses.

6. What if an associate in my facility misses work for COVID-19 when they’re not really concerned or sick?

This is a difficult time and the situation is changing every day. We’ll do our best to deal with situations as they arise, but for now, we should assume associates are being honest.

7. If my child’s school or daycare closes, will I get an occurrence?

No. Time off as the result of emergency school or day care closure is considered authorized in the Attendance Policy. You may substitute available paid time off or personal time pay for any unpaid time off, but you’re not required to.

8. My facility closed early one night to restock. Is this considered a mandatory quarantine?

No. A mandatory quarantine is when you’re required to quarantine by a health care provider, government agency or by Walmart because of COVID-19. It is not a mandatory quarantine if your facility’s operating hours have changed.

COVID-19 Emergency Leave Policy

Eligibility

9. When is this policy effective?

The COVID-19 Emergency Leave Policy was effective on March 1, 2020.

10. Will my family members be covered under this policy?

No. This policy is only for associates.

11. What if one of my immediate family members is diagnosed with COVID-19?
Hourly associates may be eligible for a leave of absence and can use paid time off during this time. They will need to call in as usual to let their manager know. They also need to contact Sedgwick if they will be out more than three days.

Salaried associates and OTR drivers can apply for family care pay or a leave of absence through Sedgwick if they will be out more than three days.

**Taking a Leave**

12. **Do I need to submit any documentation to take a leave for COVID-19?**

No, not initially. If you’ve been diagnosed with COVID-19 and can’t return to work after two weeks, you will need to provide medical documentation in order to be eligible for additional pay replacement. Medical certification will be required in order to return to work.

If you’re an hourly associate in New York, New Jersey, or Hawaii, you’ll need to submit medical documentation from a licensed medical provider that has treated you for a diagnosis or symptoms of COVID-19 to qualify for your state’s short-term disability benefits.

If you’re a New York hourly, salaried, or driver associate, you may also qualify for New York Paid Family Leave benefits. You’ll need a licensed health care provider who is treating your family member to complete a form, which Lincoln will provide. In addition, you will need to complete a Release of Personal Health Information form which Lincoln will also provide. To start the process, file for a leave of absence with Sedgwick who will coordinate with Lincoln to notify them of your request.

If you’re advised to self-quarantine, New Jersey and Hawaii hourly associates may also be eligible to receive state disability benefits. You and your licensed health care provider will need to complete a form which Lincoln will provide to you.

- In New Jersey, the definition of “sickness” now includes known or suspected exposure to illness as well as in-home care or treatment for yourself or a family member. You’ll need to provide a notice of determination from a health care provider or public health authority that your or a family member’s presence in the community will put others at risk; and a recommendation, direction or order from the health care provider or public health authority that you or your family member be isolated or quarantined as the result of exposure.

- Paid Family Leave in New Jersey is administered by the state. You will need to contact Sedgwick to file for a leave of absence and contact the state to learn about eligibility for paid family care.

- In Hawaii, you’ll need a doctor’s note stating that you are ill or quarantined because of COVID-19.

13. **If I take a leave for COVID-19, will I get paid?**

If you choose to self-quarantine you can use paid time off in order to receive pay but you’re not required to. Once you have exhausted your paid time off, you may use personal time. Once you have exhausted your personal time, you may use applicable sick banks. For more information, see the Policy or FAQs for the sick time.

14. **What if I don’t have any paid time off left to use?**
If you choose to self-quarantine and do not have any paid time off, your leave will be unpaid. However, your absence will not result in an occurrence under your location’s attendance policy.

15. If I take a leave for COVID-19, when and how will I get paid?

If you qualify for paid leave benefits, Sedgwick will coordinate your pay. Your payments will be processed through Walmart Payroll and you will receive pay on paydays. When your leave is complete, you are required to report your return to work to Sedgwick.

16. Will my job be protected while I'm on a COVID-19 Emergency Leave?

An approved leave of absence for a self-quarantine, mandated quarantine, diagnosis or Compelling Reason leaves for which you receive time away or pay for Walmart’s COVID-19 Emergency Leave Policy is job protected. Your position is not to be replaced; however, your role may be temporarily filled until you return.

17. What if I have the flu or strep throat? Does this policy apply to me?

No, this policy is just for COVID-19. Standard policies apply for other illnesses.

18. What if my child's school or daycare closes?

School and daycare closures due to COVID 19 qualify for an unpaid, job protected Compelling Reason leave. You may substitute available paid time off or personal time pay for any unpaid time off.

19. What if I'm out for more than two work weeks to self-quarantine?

Time away under Walmart’s COVID-19 Emergency Leave Policy will be job-protected. Your role may be temporarily filled until you return.

Visit MySedgwick on [One.Walmart.com/LOA](http://One.Walmart.com/LOA) or call **800-492-5678**.

A level 1 COVID-19 self-quarantine leave is unpaid; however, available PTO may be used for pay replacement during this time away.

For salaried associates, after you have worked with your facility for the first two weeks, if you need additional time away, contact Sedgwick to request a Compelling Reason Leave.

20. Does FMLA time run concurrently with time under the COVID-19 Emergency Leave Policy?

Any time off under the COVID-19 Emergency Leave Policy will not run concurrently with any federal, state and/or company leaves. Time off under a Walmart short term disability plan will run concurrently with applicable federal, state and/or company leaves.

21. I'm a college student and must return home because my dorm is closed. Do I qualify for a leave?

College students forced to leave the area of their facility because of dorm closures should check with a local facility to find out if they can transfer. If you can’t, you will need to file a Compelling Reason Leave with Sedgwick.
22. What if I’m in a mandatory quarantine and then get diagnosed with COVID-19?

You’ll receive a maximum of two work weeks of pay under the COVID-19 Emergency Leave Policy. If you’ve been diagnosed with COVID-19 and are not able to return to work after that time, you may be eligible for additional pay replacement for up to 26 weeks.

23. I’m on a disability leave for other reasons and have been diagnosed with COVID-19. Can I receive two weeks of pay under the COVID-19 Emergency Leave Policy?

No. If you are already on an approved disability leave, you will continue under that approved disability leave.

24. How is pay calculated?

Please refer to the COVID-19 Emergency Leave Policy.

25. How can I check the status of a leave?

Associates, their direct supervisor and People Partner can view claim status through MySedgwick on One.Walmart.com/LOA

26. If I go on leave, will I still need to pay premiums for my medical benefits?

Yes. To keep your benefits during your leave, you must continue to pay the premiums that are normally deducted from your paycheck. If you’re on a paid leave, these costs will be deducted automatically from your check.

If you’re on an unpaid leave, or if you exhaust your short-term disability benefits, you must pay your premiums yourself by the Friday of the end of each pay period.

27. If my state offers paid leave for associates who need time away from work to care for a seriously ill family member, am I covered under the State plan?

Associates in CA, NJ, NY and WA with State paid family benefits, may apply through their State program with no impact to the receipt of benefits under the COVID-19 Emergency Leave Policy.

28. Will State disability programs impact benefits under COVID-19 Emergency Leave Policy?

Benefits received under the COVID-19 Emergency Leave Policy are separate from State disability programs. Associates may apply for state benefits with no impact to benefits under the COVID-19. The following states currently have state disability plans: CA, HI, NJ, NY, RI and WA.

29. Is COVID-19 covered under Workers’ Compensation?

Claims filed under the COVID-19 Emergency Leave Policy, will be paid in accordance with the Leave Policy. COVID-19 Workers’ Compensation claims will be determined based on state law. Should a claim be compensable under Workers’ Compensation, payment under the Emergency Leave Policy and/or disability will end.
COVID-19 Emergency Sick Time Policy

Legacy Sick Bank

30. What are the Sick Time banks?

Before Walmart started its PTO program in March 2016, associates earned Sick Time, which could be used to take off for their own illness, to care for a sick child, or for approved family care leave. Since 2016, this bank of Sick Time has been kept separate from PTO and Protected PTO and has been available to use under limited circumstances.

31. When can associates now use their available legacy Sick Time banks?

Beginning April 15, 2020:
• All associates who are on an unpaid leave under the COVID-19 Emergency Leave Policy and have used up all of their PTO, Protected PTO, and Personal Time can now use their available Sick Time bank to be paid for missed time while on leave.
  - This includes associates who are on a Level 1 leave (unable to or uncomfortable at work due to COVID-19 concerns and choose to quarantine/isolate themselves) and associates on the unpaid portion of a Level 2 leave (facility is part of a mandated quarantine or required to quarantine by a health care provider, government agency, or by Walmart).
• Full-time associates who have used up all of their PTO, Protected PTO, and Personal Time can now use their Sick Time bank to be paid for missed time to take care of an immediate family member who is sick and/or for their own illness, even if they aren’t on leave.

These changes will be in effect through June 30, 2020.
Associates can also continue to use their Sick Time in the circumstances described in the Hourly Paid Time Off Policy. This means that part-time associates only need to have exhausted their PTO and Protected PTO before using Sick Time for sick or family care reasons.

32. Why are we requiring that associates use up their other balances before using their Sick Time?

Many associates who are on unpaid leave due to concerns about COVID-19 are starting to exhaust their PTO/PPTO and Personal Time balances. This temporary change in policy is designed to provide associates with available Sick Time banks an additional income source to help them through the current situation.

33. Do part-time associates now have to exhaust all of their Personal Time in order to use Sick Time when caring for an immediate family member who is sick and/or for their own illness?

No, part-time associates can still use their Sick Time as described in the Hourly Paid Time Off Policy. Part-time associates only need to have exhausted their PTO and Protected PTO before using Sick Time.

34. How do I verify whether an associate has exhausted their PTO/PPTO and Personal balances?

You can see an associate’s current time off balances by logging into GTA Timesheet.
• Locate the associate,
• View “This Week” for “Date Selection.”
• Click on today’s date and then select “Balances” from the “View” drop down window.

35. How do I enter Sick Time on behalf of an associate?

Associates will not be able to request their Sick Time bank through GTA portal. A member of management will need to enter the time off on the associate’s behalf in GTA Timesheet using the reason time code “SICK.”

• Open GTA Timesheet
• Click the pencil icon next to the date for which you need to enter time
• Click on “Adjustments”
• Click on the Time Code type “SICK”
• Enter the amount of time to be used and click “Submit”

• Validate that the time is showing correctly on the timesheet

  If you enter the time incorrectly, as long as you’re in the same pay week you can remove the entry by viewing “Adjustments” in Timesheet and clicking the trash can icon next to the entry. You can also correct an entry by creating a new entry for the same date in the correct amount of time.

  If you’re in the next pay week but within the same pay period, you’ll need to submit the Time Removal Form. This form can be used to reduce or remove an entry, but cannot be used to increase an entry. The form needs to be submitted by 12:00 pm CST on the final Thursday of the pay period. Time from previous pay periods is finalized and cannot be removed.

36. How much time should I enter on behalf of an associate?

This temporary change in policy is designed to pay associates for time they are missing from work after all available PTO/PPTO and Personal Time balances have been used. The associate should let the manager know how much Sick Time from their bank they would like to use, not to exceed the hours of a missed shift in a single day. For an associate who is on leave and no longer on the schedule, the associate may request to up to 12 hours per day, not to exceed 40 hours per pay week unless usually scheduled to work more.

37. Are full-time associates still limited to using 80 hours of Sick Time?

No. Under this temporary change in policy, there are no limits on the number of hours associates may request to use from their Sick Time bank, except the associate’s request cannot exceed 12 hours per day or more than 40 hours per week, unless usually scheduled to work more.
38. **Does an associate have to provide a doctor's note in order to use their available Sick Time bank?**

No documentation is required for an associate to use their available Sick Time during this temporary change in policy. Sedgwick may require other documentation as part of the Emergency Paid Leave process.

39. **Can we enter Sick Time on behalf of associates who are not missing work but are facing financial hardship due to other circumstances such as the loss of another household income?**

No. This temporary change in policy is only for Associates on an unpaid leave under the COVID-19 Emergency Leave Policy and for Associates who may not be on leave but are missing time to take care of an immediate family member who is sick and/or for their own illness.

40. **We have an associate who had been on a Level 1 leave and exhausted all of their PTO/PPTO and Personal Time, but returned to work before the effective date of this policy change. Can we enter Sick Time for the portion of that leave when the associate did not have other benefit time available?**

No, this temporary change in policy only applies to missed work after April 15, 2020.

41. **Can associates who have to miss work due to child care issues caused by schools/daycare closures use their available Sick Time?**

No. Under this temporary change in policy, only Associates on an approved unpaid leave under the COVID-19 Emergency Policy, as well as Associates missing work for their own illness or to take care of an immediate family member, are able to use their available Sick Time bank after they have exhausted all of their PTO/PPTO and Personal Time balances.

42. **What can we do for associates who are missing work while on an approved unpaid leave under the COVID-19 Emergency policy and have exhausted their PTO/PPTO and Personal Time balances but do not have legacy Sick Time balances to help?**

Associates who have exhausted all their PTO/PPTO and Personal Time balances and do not have other time away benefits available may contact their manager or People Lead to request assistance, if eligible, under the Associate with Critical Needs Trust (ACNT).

43. **Can associates who have Sick Time and are not missing work donate some of their time to other associates who are missing work but do not have Sick Time available?**

No, due to possible tax implications and other issues, we are unable to allow associates to donate PTO or other time off balances.

44. **How will facilities be charged for Sick Time used by associates under this temporary change in policy?**

Facilities will be charged for Sick Time as it is used on their PnL non-worked journal line. This was how Sick Time usage appeared on a facilities PnL prior to converting to the PTO/PPTO program.
45. Will this temporary change in policy be extended beyond June 30, 2020?

Walmart will continue to monitor circumstances and review our policies to ensure that we are appropriately supporting our associates.

46. Why can’t we keep this policy change in place beyond the COVID-19 emergency?

This temporary change in policy has been put in place to address specific circumstances currently facing our associates. We will continue to review our benefit programs to ensure that we are effectively supporting our associates, facilities, and customers.

**Walmart Medical Plan Participants**

**Visiting a Doctor**

47. I am on the Walmart medical plan and need to see a doctor, but all the in-network doctors are booked. Can I go to an out-of-network doctor?

You can go to an out-of-network doctor, but you’ll pay more. You can see a doctor right away, online at Doctor On Demand, instead of waiting for an appointment in person. Doctor On Demand is now $0 with most Walmart medical plans. Grand Rounds is also available to plan participants. To search for doctors in your area go to One.Walmart.com/GrandRounds.

48. I think I may have COVID-19, can Doctor On Demand help?

*If you’re enrolled in a Walmart medical plan:*

- Complete a 2-minute self-assessment.
- You can see a doctor right away, online, instead of waiting for an appointment in person. Doctor On Demand is now $0 with most Walmart medical plans.
- Doctor On Demand can help you to determine your risk and what your next steps are. They are not able to conduct diagnostic testing for COVID-19.

*If you’re not enrolled in a Walmart medical plan:*

- Complete a 2-minute self-assessment.
- You can see a doctor right away, online, instead of waiting for an appointment in person. The cost for a Doctor On Demand visit is $75.
- Doctor On Demand can help you to determine your risk and what your next steps are. They are not able to conduct diagnostic testing for COVID-19.
49. Do I have to wait long for a visit with Doctor On Demand?

Because of COVID-19, Doctor On Demand has seen a significant increase in individuals wanting to connect with a doctor. They’re working hard to see as many patients as quickly as they can. A few things you can do before you see a doctor:

- Complete a 2-minute self-assessment
- Schedule an appointment time that works for you within the Doctor On Demand app

50. How much does it cost to get tested for COVID-19?

It depends. Doctors and hospitals charge different prices to administer the test. If you’re covered on a Walmart medical plan, the test will be covered at no cost to you.

51. What kind of provider treats COVID-19?

You should first call a primary care doctor in your area. Depending on your symptoms, that doctor may refer you to someone else for further care.

52. What if I need/want to go to an out-of-network provider for care?

You should contact your medical plan administrator to discuss options for a network exception. The phone number is located on the back of your plan ID card.

53. Can I use my Health Savings Account to pay for cleaning supplies?

Contact HealthEquity at 866-296-2860 for questions about eligible expenses.

54. I keep hearing about COVID-19 in the news and am very stressed out. How can I get help?

- Tips to help keep calm are available online at One.Walmart.com/ResourcesForLiving. You can also call Resources for Living 24/7 for help coping with any unknowns in your life, including fears around coronavirus. Help is available at no cost, even if you’re not enrolled in Walmart benefits. Just call 800-825-3555.
- Psychologists and psychiatrists can work with you to understand and treat anxiety about COVID-19 or other issues. Virtual behavioral health visits through Doctor On Demand are now $0 with most Walmart medical plans.

Going to the pharmacy

55. If I am quarantined, can I get my medicine delivered to me?

If you are on the Walmart Medical Plan you can use the Walmart Mail Order Pharmacy. Walmart Home Delivery Pharmacy will fill your prescription and mail it to your home in all 50 states with no charge for shipping.
Call 866-855-0740 for more information or to transfer your prescriptions. Our Pharmacist will do the rest. You can also call OptumRX at 844-705-7493.

56. Can a Walmart or Sam’s Club pharmacy test me for COVID-19?

No. You can’t be tested for COVID-19 at a Walmart or Sam’s Club pharmacy.

57. I’d like to get my prescription refill early in case I get quarantined. Is this possible?

Yes. Patients with active prescriptions may temporarily get an early refill if they have remaining refills on file at Walmart, Walmart Home Delivery or Walmart Specialty pharmacy. Controlled substances will not be permitted for early refills.

This decision will be continuously evaluated to determine the appropriate duration based on CDC guidance, Federal and State declarations and other relevant data.

Centers of Excellence

58. Is there a Center of Excellence for treating COVID-19?

No. A primary care doctor in your area can provide treatment. Please call your doctor before arriving at the office. Your doctor may have specific procedures you should follow.

59. How will travel be handled under the Centers of Excellence program during this time?

• For spine or joint replacement surgeries, patients can choose to stay in their local area for care at regular medical benefits. Patients will need to call Health Design Plus at 877-230-7037 to discuss a network exception and coordination through Grand Rounds.
• For cardiac surgery and cancer, the Centers of Excellence program is voluntary, and there is no requirement to travel.
• For bariatric (weight loss) surgeries and transplant care, the requirement to travel will remain. Patients can choose to postpone care until they feel safe to travel.

Walmart 401(k) Plan

60. There has been a lot of fluctuation in the value of my 401(k) recently and some of it appears to be related to concerns about COVID-19. How safe are my investments?

Your 401(k) account is made up of various investment options and is subject to market returns. Your 401(k) investments are not guaranteed and are subject to market volatility. You should consult your personal financial advisor for more information and to determine your level of investment risk.
61. What happens to my 401(k) loan payment if I become quarantined?

If you qualify for paid benefits, Sedgwick will coordinate your pay and your loan repayment will be deducted automatically. If you're not receiving a paycheck, you could be responsible for loan repayments. These can be made directly to Merrill. If you go on an approved leave of absence your loan may be re-amortized when you return to work.

62. How can I get to my 401(k) money quickly if needed?

If eligible, you can take a loan or hardship from your account. You can also withdraw money from your 401(k) if you are over 59 ½ or have rollover money in your account. You should consult with your financial advisor before requesting a distribution.

63. I was going to retire soon. Should I postpone?

Retirement is an individual decision that should be made after careful consideration. You should consult with your financial advisor as to when to retire.

Resources

• MySedgwick on One.Walmart.com/LOA or call 800-492-5678
• People Services 800-421-1362
• People Partner—People Lead or MHRM
• Facility Manager