



Live Better Bulletin

Learn how to own your well-being with your Walmart benefits.

Are you an **hourly** associate or driver?

Use this button to jump to information just for you.

[Take me there](#)

Are you a **salaried** associate, manager in training, or Cali-B Pharmacist?

Use this button to jump to information just for you.

[Take me there](#)



Own your well-being

Live better when time is on your side

This quarter, your Live Better Bulletin focuses on how you can save time and make the most of it with your Walmart benefits.

You'll see icons throughout this guide that help you know whether you're eligible for a benefit.

They are:



Available on Day One as a Walmart associate



Eligibility rules apply



Part of most Walmart medical plans



No cost for service

Sign up for paperless communications to receive benefit materials electronically and reminders via text.
Visit **One.Walmart.com/Paperless**.

This is not a personalized communication. Some of the benefits information in this mailer may not apply to you.



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Associate spotlight: **Helping James'** family grow

James Bright shares how his Walmart benefits helped him adopt his twins, which he calls “the most rewarding thing we’ve ever done.”

[Read his story](#)

Share your benefits story

Tell us how a Walmart benefit has helped you live better.

[Share your story](#)

[Hourly associate and driver information](#)



Take time for you

Paid time off (PTO) can help you find balance. It's part of your Walmart benefits, so take the time you need to focus on the moments that help you rest, recharge, and live better.

You earn two kinds of PTO. With each, you'll earn more the longer you're with Walmart. They are:

Regular PTO: For just about anything—as long as you have an approved request—like vacation, spending time with your family, or celebrating holidays that are important to you.

Protected PTO (PPTO)¹: For when life happens and you need to take time off unexpectedly, like when you're sick, need to take care of a family member, or have transportation issues. PPTO will authorize or approve your absence.



Talk to your manager when you want to take PTO or PPTO. Schedule your time and view your available hours in the Global Time & Attendance Portal (GTA).

[Learn more](#)

¹ Drivers do not earn Protected PTO (PPTO). Hourly corporate/Home Office associates earn PPTO in work locations where required by law.



View this
as a video



Support for your growing family



Learn how your Walmart benefits support the many paths to parenthood at **One.Walmart.com/FamilyBuilding**.

	While you're planning	Once you're expecting	Once your child arrives
For all eligible ² associates	If you choose surrogacy or adoption , Walmart offers up to \$20,000 to help with qualifying expenses. ³	Use intermittent leave as needed to prepare for your new child.	Bond with and care for your child during parental leave, with pay for eligible associates . Birth moms can be paid through the maternity benefit under short-term disability while they recover.
If you're enrolled in a Walmart medical plan ⁴	App support: Download the Ovia app that's right for you, with options for fertility, pregnancy, and parenting. Enter Walmart as your employer to unlock Ovia+ benefits.		
	Life with Baby: One-on-one coaching with a personal registered nurse to help you prepare, understand pregnancy, or receive expert advice about feeding, sleeping, and more.		
	Fertility care: The Centers of Excellence program provides up to \$20,000 for treatment, plus eligible travel costs for you and a companion. ³	Doula services: You have access to up to \$1,000 per pregnancy for a doula to provide emotional and physical support before, during, and after birth. Breastfeeding support: Expectant moms can receive a \$275 e-gift card to use at Walmart or Walmart.com to purchase a breast pump and related supplies.	

2 A waiting period may apply. Check the applicable policy at **One.Walmart.com/LOA**.
3 There is a lifetime limit of \$20,000 for qualifying fertility care expenses and a combined lifetime limit of \$20,000 for qualifying surrogacy and adoption expenses.
4 For participants in the Premier, Saver, Contribution, and Local plans.



Health care anytime, anywhere

Convenient virtual care lets you skip the waiting room and connect with a provider whenever you need it, wherever you are.

After hours? No problem. Out of town? No worries, as long as you have an internet connection and an account with our provider partners. Create an account now, so you're ready when you need care.

And with most Walmart medical plans, this care is at no cost to you.⁵

For your physical health

For your mental health

⁵ For participants in the Premier, Contribution, Saver, and Local plans. Saver Plan participants must meet their deductible before virtual primary, urgent, and mental health care, virtual physical therapy, and at-home lab work are available at no cost to them.



View this
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Virtual care for your physical health



What's available⁶

Primary care

Preventive check-ups, everyday health needs, and management of conditions such as diabetes or high blood pressure.

Urgent care

24/7 access to a health care provider can keep you out of a waiting room or the emergency room.

Physical therapy

Work through a customized care plan from home.

Gut health

Feel better faster when you work with a dietitian and health coach.

Lab work

Save time and hassle doing some basic labs from home.



How to get started

Download the Doctor On Demand telehealth app or sign up at **DoctorOnDemand.com/Walmart**.

You'll need:

- The name of your medical plan's third-party administrator (check your plan ID card)
- The last four digits of your Social Security number

Register with **OmadaHealth.com/Walmart**.

Download the Cylinder app or register at **go.cylinderhealth.com/Walmart**.

At-home lab work can be ordered by a Doctor On Demand by Included Health provider during a virtual visit.

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Virtual care for your **mental health**



What's available⁷

Therapy or psychiatry Connect through Doctor On Demand by Included Health.



How to get started

Download the Doctor On Demand telehealth app or sign up at **DoctorOnDemand.com/Walmart**.

You'll need:

- The name of your medical plan's third-party administrator (check your plan ID card)
- The last four digits of your Social Security number

**Not enrolled
in a Walmart
medical plan?**



You still have access to confidential, virtual mental health coaching and therapy.

Sign up

Find the mental wellness tools right for you

Use Lyra's Wellness Check-In to answer a few quick questions about how you're feeling. You'll receive an overview of your mental wellness and personalized, curated resources to help you thrive.

Get started

⁷ Available through a Walmart medical plan.

Unlock your full potential



Mental health coaching can help you navigate challenges that impact your life, mood, and relationships. All Walmart associates and their eligible family members can find ways to live better, from self-guided digital tools to sessions with a therapist or mental health coach. It's all confidential, and all at no cost to you, even if you're not enrolled in a Walmart medical plan.



If you're needing to boost your confidence

A coach can help you take control of your inner critic and shift your perspective.



If you're a new manager

A coach can help you identify your strengths and become a better leader.



If your sleep could be better

Find guided meditations and relaxation tools to increase your chances of a good night's rest.



If you're in a relationship

A coach can help you build trust and communicate with your partner.



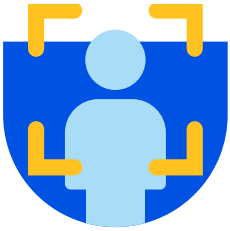
If you're a parent

A coach can teach you skills to help your child navigate big emotions or adapt to a new life stage.

Fast facts:

My Mental Health Resources

- Up to 20 coaching or therapy visits per eligible family member, per year, at no cost to you
- Therapy visits can be in-person or virtual; mental health coaching visits are virtual only
- Create an account at **Walmart.LyraHealth.com**



Find the right support for you



When you need a hand, Help Now resource specialists can help you quickly tap into all that's available—through Walmart, or through your community, for needs such as:

- Find the right Walmart benefits and resources
- Care for a sick family member
- Navigate veterans' services
- Identify resources that may help during a difficult time

Get started and learn more:

Visit **One.Walmart.com/HelpNow**

Call **1-855-4HLPNOW** (1-855-445-7669)

Monday–Friday, 7 a.m. – 7 p.m. CT

(Have your WIN, date of birth, and a brief description of your needs available.)

Tune into the “Raising the Bar” video series

Cedric Clark, who leads Walmart U.S. store operations, talks with the Walmart Benefits team about how to prioritize mental health with help from associate resources.

Watch this episode





Get time on your side

Taking the time to manage your money each month helps you pay for food, housing, transportation, and other critical expenses. Future you will have needs, too, and investing today can help you meet them if your savings grow over time.

Consider these questions when you’re trying to pick the better use for your money.

	Saving: Short-term needs	Investing: Longer-term goals
Will you need to withdraw your money quickly?	A savings account can mean easier access to your money.	Investments may not be as easy to convert to cash—and selling them may have tax implications.
Can you tolerate a little risk?	Savings accounts are lower risk—but typically have lower returns, so your balance doesn’t earn as much money.	Investments such as stocks or bonds have a higher risk, but also the potential for higher returns.
When will you need to use the money?	Save for short-term needs and goals, such as next month’s rent or building a rainy-day fund.	If you won’t need your money in the short term, investing it can help it grow through the years.





Three things to know when you're ready to invest

1 Consistency can pay off.

Investing the same amount from each paycheck can help you take advantage when stock prices drop. When prices are low, that amount can buy more stock. When stock prices swing back up, you'll have more shares that can gain value.

2 Starting early matters.

Saving or investing a small portion of your paycheck each pay period lets you take advantage of "compounding." That's when the interest your savings or investments earn starts to earn its own interest. The sooner you start, the more time your money has to make money for you.

3 Walmart offers matching funds.

The 401(k) plan and ASPP make it simple to invest part of each paycheck.

401(k) plan



Once you are eligible,⁸ Walmart matches each dollar you contribute, up to 6% of your eligible pay. Learn more at **One.Walmart.com/401k**

ASPP



Walmart matches 15 cents per dollar you contribute, with a maximum match of \$270 per plan year. Learn more at **One.Walmart.com/ASPP**

⁸ Eligibility rules apply for the 401(k) match; see the Associate Benefits Book for details.
One.Walmart.com/BenefitsBook



Keep your 401(k) account protected

Soon, you'll be required to enter a security code when logging into your 401(k) plan account through the Merrill BenefitsOnline app or website. Your personal code will be delivered to you via text, by phone or through email. Confirm your phone number and email address now at **One.Walmart.com/Paperless** or by logging in to **benefits.ml.com** or the BenefitsOnline app.



Resources to remember



One.Walmart.com/ Wellbeing

Explore the ways your Walmart benefits can help you live better.

Explore now



What will happen to your money?

It's now even simpler to choose who receives your money when you designate a beneficiary for your 401(k) account, life insurance, and more.

See your beneficiaries



Explore educational videos

Find quick, simple explanations of your virtual healthcare options, family-building benefits, and more.

Explore videos



Sign up for Direct Deposit

Support our sustainability efforts when you have your pay sent electronically to your bank account or Exceed payroll card.

Sign up now

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

This communication provides information about certain Walmart benefits. Receipt of this communication does not automatically entitle you to the benefits described and these materials do not create an express or implied contract of employment or other contractual commitment. Every effort has been made to ensure the accuracy of this communication. However, if there are discrepancies between this communication and the official plan or program documents, the official plan or program document will control. For information about most health and welfare benefits, the 401(k) plan and the Associate Stock Purchase Plan, see the 2025 Associate Benefits Book. For information about other benefits, see **One.Walmart.com/Me**.

Walmart, and where applicable, the plan's fiduciary, retains the discretion to interpret the terms and language used in this communication according to the provisions of the plan or program documents. Walmart also reserves the right to amend or terminate any benefit plan or policy in its sole discretion at any time for any reason.



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Take time for you

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Use your PTO to:



Spend time with family



Manage your life



Celebrate holidays that mean the most to you



Rest while you or your family member are ill

Annual PTO-eligible associates: On Feb. 1, the first day of the plan year, you'll have a certain number of PTO days available for use: an annual PTO amount and any days you've carried over from the previous plan year. The annual PTO amount is based on the years of service you will celebrate during the plan year and your weekly work schedule. Work with your manager when planning time off.

FlexTO-eligible associates: Your FlexTO is not tied to your tenure with Walmart. There are no minimums, maximums, or set balance of time off that you have to use in a given year. Work with your manager when planning time off.

[Learn more](#)



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If you're enrolled in a Walmart medical plan ³	App support: Download the Ovia app that's right for you, with options for fertility, pregnancy, and parenting. Enter Walmart as your employer to unlock Ovia+ benefits.		
	Life with Baby: One-on-one coaching with a personal registered nurse to help you prepare, understand pregnancy, or receive expert advice about feeding, sleeping, and more.		
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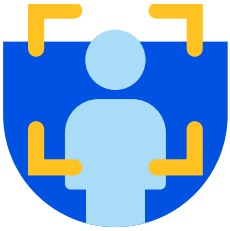
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- Navigate veterans' services
- Identify resources that may help during a difficult time

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401(k) plan



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ASPP



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Keep your 401(k) account protected

Soon, you'll be required to enter a security code when logging into your 401(k) plan account through the Merrill BenefitsOnline app or website. Your personal code will be delivered to you via text, by phone or through email. Confirm your phone number and email address now at **One.Walmart.com/Paperless** or by logging in to **benefits.ml.com** or the BenefitsOnline app.





Resources to remember



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See your beneficiaries



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Explore videos



Sign up for Direct Deposit

Support our sustainability efforts when you have your pay sent electronically to your bank account or Exceed payroll card.

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