



First edition inside!

Live Better Bulletin

Take charge of your well-being with your Walmart benefits.

**Are you in a store, club, office,
or distribution center?**

Use this button to jump to information just for you.

Take me there

**Are you an executive
or OTR truck driver?**

Use this button to jump to information just for you.

Take me there



Own your well-being

Decide how and when to take charge of your health and wealth with Walmart benefits.

Each quarter, you'll receive this Live Better Bulletin, packed with great information about the tools and resources available to help you live better.

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

Table of Contents

Associate spotlight

For your health

Get help navigating your Walmart benefits

Find mental health support

How a Walmart medical plan pays for care

How to make the most of your medical plan

If you need complex medical care

For your wealth

How to see your total pay and benefits

Take charge of your money

Build wealth with Walmart stock

Resources to remember



Associate spotlight: Helping Tasheka fight cancer

Tasheka Saunders shares how her Walmart Centers of Excellence benefits provided no-cost breast cancer treatment at Mayo Clinic.

[Read her story](#)





Help when you need it

Connect with Help Now resource specialists to quickly tap into all that's available through Walmart and your community when you need it:

- 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

Help Now can help you navigate life's challenges with helpful Walmart benefits and other resources—all at no cost to you. From a major crisis like a natural disaster, to finding solutions for challenges like moving or parenting, get connected with help quickly.

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



Your mental health matters

Your Walmart benefits meet you where you are, so you can decide when and how to get support. Not sure where to start?

	For care during a crisis ¹	For mental health treatment	For well-being support
<div></div> <div>Support available to all associates and eligible dependents, from Day 1</div>			<div>Peer-to-peer chat through Supportiv</div> <div>Text-based coaching by Agile</div>
<div></div> <div>Clinical support available to all associates and eligible dependents, from Day 1</div>	Mental Health Resources, provided by Lyra		
<div></div> <div>Clinical support available to associates and dependents enrolled in most medical plans</div>	Licensed providers, including health plan network providers	Phone calls from AiRCare clinicians	No-cost virtual counseling from Doctor On Demand by Included Health

1 For in-the-moment support, call 1-800-825-3555 to connect with a licensed clinician 24/7.

Get details



Make the most of your medical plan

Understanding how your medical plan works can help you find care, save money, and live better. This example uses associate-only, in-network coverage under the Premier Plan. To see what medical plans you may be eligible for and/or enrolled in, and how the plans compare, visit **One.Walmart.com/BenefitsGuide**.

How you and the Premier Plan pay for care



Doctor's office visits² and most prescriptions³

You'll pay a set amount (a "copay") for these services, so you'll always know what it costs to receive care.

- \$35 for primary and mental health care
- \$75 for urgent care and specialists
- \$4 for generic prescriptions



Most other medical care, such as lab work, outpatient surgery, or hospital stays⁴

You'll pay the full cost for covered services, until your eligible expenses reach the annual deductible (\$2,750 for associate-only coverage).

Annual deductible

After your deductible is met, you'll pay a share (called "coinsurance") of the cost of covered services. The Premier Plan pays up to 75% of the cost of covered in-network services.



Each dollar you spend on eligible in-network expenses that counts toward meeting your deductible, as well as copays and coinsurance, helps you reach your annual out-of-pocket maximum (\$6,850 for associate-only coverage).

Annual out-of-pocket maximum

The Premier Plan takes it from here

Once your share of eligible in-network expenses reaches \$6,850, the Premier Plan pays 100% of eligible in-network expenses for the remainder of the calendar year.

What you pay What Premier Plan pays

2 If in-network services are billed as preventive care, the Plan pays 100%.
3 For brand-name and specialty medications, you'll pay whichever is greater: \$50 or a percentage of the allowed cost, as determined by OptumRx.
4 The plan pays 100% of some care provided through the Centers of Excellence program.

How to make the most of your Walmart medical plan



Step 1: Find a health care provider

Selecting a quality provider is one of the most important decisions you can make for your well-being.

Find a local provider in your network using transparent ratings based on their history of proper care procedures and better patient outcomes.⁵

Then, get a sense of your overall health with a no-cost⁶ annual well visit with your provider.

[Find yours](#)



Step 2: Know where to get medical care

Your costs can vary widely, depending on where you go. Here's what you'll pay in the Premier Plan using in-network providers.

- **Virtual care** (including primary care, urgent care, some at-home labs⁷, and mental health services): no cost when you connect online with a Doctor On Demand by Included Health provider
- **Doctor's office** (primary care and mental health):⁸ \$35
- **In-person urgent care and specialists:**⁸ \$75
- **Emergency room:** \$300, then the balance of your annual deductible if you haven't met it yet
- **Virtual digestive health and physical therapy:** no cost

⁵ For participants in the Premier, Contribution and Saver plans. Not all plans are available in all locations.

⁶ Preventive care is 100% covered with in-network providers. Preventive services may not be paid at the 100% benefit level if the preventive services are billed separately from an office visit or are not the primary purpose of an office visit.

⁷ For select at-home labs when ordered during a virtual session with a Doctor On Demand by Included Health provider and processed by Quest Diagnostics.

⁸ Includes in-person and virtual visits outside of Doctor On Demand by Included Health.



Centers of Excellence for complex conditions

Many Walmart medical plans include the Centers of Excellence program, which can connect you with specialists in some of the best facilities in the country for eligible care such as:



Hip and knee joint
replacements



Fertility
care



Spine and
weight-loss surgery



Heart
surgery



Cancer
care

Expanded
in 2024

Most at no cost,⁹ including travel and lodging for you and a caregiver.

Some complex health conditions are covered only under the Centers of Excellence program.

[Get details](#)

⁹ Saver Plan participants must meet their plan's deductible first. Fertility treatment and services and weight-loss surgery are subject to their plan's deductible first. Fertility care is subject to a \$20,000 maximum lifetime benefit.



Take charge of your money

Our plans and programs can help you better manage your day-to-day finances and take ownership of your financial future.

See the full picture of your Walmart total pay and benefits

Working at Walmart means having access to a suite of rewards and programs that support your mind, body, and wallet. We've built a new digital experience that makes it easier than ever to see what Walmart offers you. Simply visit **Me@**¹⁰ to review your base pay, bonus, stock awards (if applicable), retirement savings, ASPP, and more!



¹⁰ The Me@ app is not available to over-the-road truck drivers. To see their benefits, please [go here](#).



Be the boss of your money with the ONE@Work app

- **Automatically save part of your paycheck** and earn interest on your savings when you bank through One Cash.¹¹
- **Track your earnings** and see how much you'll make per shift and per paycheck.
- **Get daily snapshots of your bills** and even be paid early¹² when needed—with no hidden fees, loans or interest—with the ONE@Work app.

Find out how it works



One@Work is not available to Executives or OTR Truck Drivers. To see their benefits, [go here](#).

¹¹ One is a financial technology company, not a bank. Banking services provided by Coastal Community Bank, member FDIC.

¹² Instapay is unavailable for NY associates.

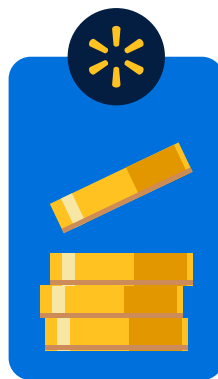


Share in our success with the Associate Stock Purchase Plan

Buying Walmart stock through the Associate Stock Purchase Plan (ASPP) can help you build wealth. Walmart matches 15 cents per dollar of the first \$1,800 you contribute, with a maximum match of \$270 per plan year, which runs from April to March.

Remember, Walmart's stock price can change daily, and all investments have risks.

[Get started](#)



15%
match
on the first
\$1,800





Resources to remember



One.Walmart.com/Wellbeing

Explore all of the benefits available to help you live better. Be sure you're signed in to see the full details.

Explore now



People Services

Trained representatives can answer your benefits questions via chat or when you call **1-800-421-1362**.

Chat now



Coming in March: Well-being tips calendar

Find daily inspiration for ways to live better at **One.Walmart.com/MonthlyTips**.

See exactly what you're enrolled in now and learn more about any benefits you can choose or change throughout the year.

See your personalized Benefits Guide

1095-C Notice: As the result of a recent law change, you will no longer receive a paper copy of Form 1095. Visit **One.Walmart.com/1095** or call **1-800-421-1362** to request a paper copy.

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 the 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 https://one.walmart.com/content/uswire/en_us/me.html.

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.



Own your well-being

Decide how and when to take charge of your health and wealth with Walmart benefits.

Each quarter, you'll receive this Live Better Bulletin, packed with great information about the tools and resources available to help you live better.

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

Table of Contents

[Associate spotlight](#)

For your health

[Get help navigating your Walmart benefits](#)

[Find mental health support](#)

[How a Walmart medical plan pays for care](#)

[How to make the most of your medical plan](#)

[If you need complex medical care](#)

For your wealth

[How to see your total pay and benefits](#)

[Take charge of your money](#)

[Build wealth with Walmart stock](#)

[Resources to remember](#)



Associate spotlight: Helping Tasheka fight cancer

Tasheka Saunders shares how her Walmart Centers of Excellence benefits provided no-cost breast cancer treatment at Mayo Clinic.

[Read her story](#)





Help when you need it

Connect with Help Now resource specialists to quickly tap into all that's available through Walmart and your community when you need it:

- 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

Help Now can help you navigate life's challenges with helpful Walmart benefits and other resources—all at no cost to you. From a major crisis like a natural disaster, to finding solutions for challenges like moving or parenting, get connected with help quickly.

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



Your mental health matters

Your Walmart benefits meet you where you are, so you can decide when and how to get support. Not sure where to start?

	For care during a crisis ¹	For mental health treatment	For well-being support
<div></div> <div>Support available to all associates and eligible dependents, from Day 1</div>			<div>Peer-to-peer chat through Supportiv</div> <div>Text-based coaching by Agile</div>
<div></div> <div>Clinical support available to all associates and eligible dependents, from Day 1</div>	Mental Health Resources, provided by Lyra		
<div></div> <div>Clinical support available to associates and dependents enrolled in most medical plans</div>	Licensed providers, including health plan network providers	Phone calls from AiRCare clinicians	No-cost virtual counseling from Doctor On Demand by Included Health

¹ For in-the-moment support, call **1-800-825-3555** to connect with a licensed clinician 24/7.

Get details



Make the most of your medical plan

Understanding how your medical plan works can help you find care, save money, and live better. This example uses associate-only, in-network coverage under the Premier Plan. To see what medical plans you may be eligible for and/or enrolled in, and how the plans compare, visit **One.Walmart.com/BenefitsGuide**.

How you and the Premier Plan pay for care



Doctor's office visits² and most prescriptions³

You'll pay a set amount (a "copay") for these services, so you'll always know what it costs to receive care.

- \$35 for primary and mental health care
- \$75 for urgent care and specialists
- \$4 for generic prescriptions



Most other medical care, such as lab work, outpatient surgery, or hospital stays⁴

You'll pay the full cost for covered services, until your eligible expenses reach the annual deductible (\$2,750 for associate-only coverage).

Annual deductible

After your deductible is met, you'll pay a share (called "coinsurance") of the cost of covered services. The Premier Plan pays up to 75% of the cost of covered in-network services.



Each dollar you spend on eligible in-network expenses that counts toward meeting your deductible, as well as copays and coinsurance, helps you reach your annual out-of-pocket maximum (\$6,850 for associate-only coverage).

Annual out-of-pocket maximum

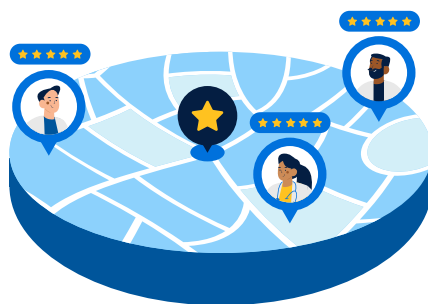
The Premier Plan takes it from here

Once your share of eligible in-network expenses reaches \$6,850, the Premier Plan pays 100% of eligible in-network expenses for the remainder of the calendar year.

What you pay What Premier Plan pays

2 If in-network services are billed as preventive care, the Plan pays 100%.
3 For brand-name and specialty medications, you'll pay whichever is greater: \$50 or a percentage of the allowed cost, as determined by OptumRx.
4 The plan pays 100% of some care provided through the Centers of Excellence program.

How to make the most of your Walmart medical plan



Step 1: Find a health care provider

Selecting a quality provider is one of the most important decisions you can make for your well-being.

Find a local provider in your network using transparent ratings based on their history of proper care procedures and better patient outcomes.⁵

Then, get a sense of your overall health with a no-cost⁶ annual well visit with your provider.

[Find yours](#)



Step 2: Know where to get medical care

Your costs can vary widely, depending on where you go. Here's what you'll pay in the Premier Plan using in-network providers.

- **Virtual care** (including primary care, urgent care, some at-home labs⁷, and mental health services): no cost when you connect online with a Doctor On Demand by Included Health provider
- **Doctor's office** (primary care and mental health):⁸ \$35
- **In-person urgent care and specialists:**⁸ \$75
- **Emergency room:** \$300, then the balance of your annual deductible if you haven't met it yet
- **Virtual digestive health and physical therapy:** no cost

⁵ For participants in the Premier, Contribution and Saver plans. Not all plans are available in all locations.

⁶ Preventive care is 100% covered with in-network providers. Preventive services may not be paid at the 100% benefit level if the preventive services are billed separately from an office visit or are not the primary purpose of an office visit.

⁷ For select at-home labs when ordered during a virtual session with a Doctor On Demand by Included Health provider and processed by Quest Diagnostics.

⁸ Includes in-person and virtual visits outside of Doctor On Demand by Included Health.



Centers of Excellence for complex conditions

Many Walmart medical plans include the Centers of Excellence program, which can connect you with specialists in some of the best facilities in the country for eligible care such as:



Hip and knee joint
replacements



Fertility
care



Spine and
weight-loss surgery



Heart
surgery



Cancer
care

Expanded
in 2024

Most at no cost,⁹ including travel and lodging for you and a caregiver.

Some complex health conditions are covered only under the Centers of Excellence program.

[Get details](#)

⁹ Saver Plan participants must meet their plan's deductible first. Fertility treatment and services and weight-loss surgery are subject to their plan's deductible first. Fertility care is subject to a \$20,000 maximum lifetime benefit.



Take charge of your money

Our plans and programs can help you better manage your day-to-day finances and take ownership of your financial future.

See the full picture of your Walmart total pay and benefits

Working at Walmart means having access to a suite of rewards and programs that support your mind, body, and wallet. We've built a new digital experience that makes it easier than ever to see what Walmart offers you. Simply visit **Me@**¹⁰ to review your base pay, bonus, stock awards (if applicable), retirement savings, ASPP, and more!



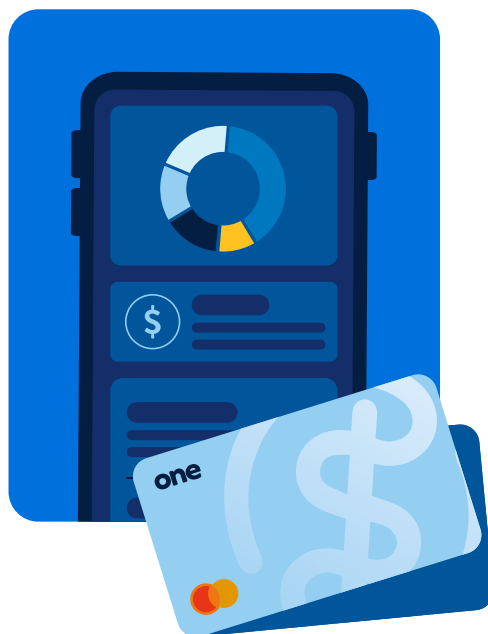
¹⁰ The Me@ app is not available to over-the-road truck drivers.



Score early pay plus other perks when you bank through One Cash¹¹

- **Get paid up to 2 days early¹²** with direct deposit
- **Add or take out cash for free** with your One debit card at any Walmart¹³
- **No monthly fees or minimum balances**

Sign up for One Cash at **One.App**



¹¹ One is a financial technology company, not a bank. Banking services provided by Coastal Community Bank, member FDIC.

¹² Direct deposit may be available up to 2 days in advance, but depends when your employer sends paycheck data.

¹³ Use your One card at any Walmart Money Center, cashier, or Customer Service desk to deposit or make a cash withdrawal for free.

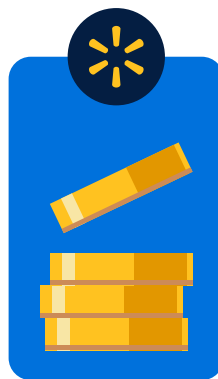


Share in our success with the Associate Stock Purchase Plan

Buying Walmart stock through the Associate Stock Purchase Plan (ASPP) can help you build wealth. Walmart matches 15 cents per dollar of the first \$1,800 you contribute, with a maximum match of \$270 per plan year, which runs from April to March.

Remember, Walmart's stock price can change daily, and all investments have risks.

[Get started](#)



15%
match
on the first
\$1,800





Resources to remember



One.Walmart.com/Wellbeing

Explore all of the benefits available to help you live better. Be sure you're signed in to see the full details.

Explore now



People Services

Trained representatives can answer your benefits questions via chat or when you call **1-800-421-1362**.

Chat now



Coming in March: Well-being tips calendar

Find daily inspiration for ways to live better at **One.Walmart.com/MonthlyTips**.

See exactly what you're enrolled in now and learn more about any benefits you can choose or change throughout the year.

See your personalized Benefits Guide

1095-C Notice: As the result of a recent law change, you will no longer receive a paper copy of Form 1095. Visit **One.Walmart.com/1095** or call **1-800-421-1362** to request a paper copy.

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 the 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 https://one.walmart.com/content/uswire/en_us/me.html.

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.