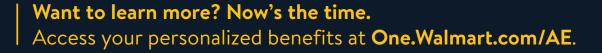


Annual Enrollment Oct. 12-Nov. 8



What's new?

Well, a lot. Updated medical plans, new names, and better care—all to help you live better. So if you haven't taken a look at Walmart's benefits lately, there's never been a better time to get to know everything that's available. To see all the changes, go to **One.Walmart.com/AE**.

Important news about medical plans.

There are some new and exciting changes to our plans, like replacing Walmart dollars with simple and affordable copays. Most plans have new names, like the Premier Plan, Contribution Plan, and Saver Plan. You'll also get a new plan ID card and a new pharmacy manager, OptumRx, but you'll still fill prescriptions at any Walmart or Sam's Club pharmacy as usual.

You'll notice rate changes.

The cost of providing benefits just keeps going up. While we work hard to keep your costs low, medical plan and disability insurance rates will increase in 2020—but are still well below what most employees nationwide pay for coverage.

Tools for better living.

You have access to some great programs to help you live better, with no need to enroll. There's ZP Challenge to help you meet your personal goals, affordable gyms with the new Walton Life Fitness Pass, help with budgeting money, and getting paid quickly with Even, and more.

Enrolling dependents.

We support all of our Walmart families—but it's important to make sure that any family member you enroll is eligible. Starting in January, if you choose to enroll a family member, you'll be required to provide documentation to confirm their eligibility.







Medical Plans

You've got a choice of updated medical plans with new names and new features.

Available to all full-time associates. Available to part-time and temporary associates after one year if hours worked requirement is met.

Premier Plan (replaces HRA Plan)

Pay doctors with simple copays: \$35 for primary care, \$75 for specialists and urgent care.

Contribution Plan (current HRA High Plan)

Get Walmart dollars to help pay for care until the plan kicks in: \$250 if you cover yourself, \$500 for family coverage.

Saver Plan (current HSA Plan)

Save tax-free for health care expenses and get a Walmart match: up to \$350 if you cover yourself, \$700 for family coverage.

You may have options designed just for you

Local Plans

You may have more great options to choose from, like HMOs, the eComm PPO Plan or a special local plan, that can save you money and make it easier to get care. Learn more at One.Walmart.com/AE.

Pharmacy changes

For 2020, **OptumRx** will handle your prescription needs, replacing Express Scripts. If you're currently enrolled, you'll get a new plan ID card as part of the change. Call **OptumRx**: **844-705-7493**. The list of covered drugs is also changing, so if you take a medication regularly it's a good idea to check if it's covered.

Most plans include:

- \$4 virtual doctor visits*
- 100% coverage for preventive care
- 100% coverage for certain serious conditions
- \$4 generic drugs*
- \$300 emergency room copay

*Only after annual deductible is met in Saver Plan.

\$4 doctor visits.

Ever wish you could see a doctor without leaving your house? With **Doctor On Demand**, you can video-chat with a doctor anytime for just a \$4 copay.* Simply download the app or go online to speak with a board-certified physician, licensed psychologist, or psychiatrist. Learn more at

One.Walmart.com/DOD.

World-class care centers.

For certain serious conditions, the **Centers of Excellence** program offers you and your family world-class care at zero cost for most plans.

Get the right care.

Don't spend all day searching for the right in-network doctor when **Grand Rounds** can do it for you. Get expert second opinions and much more at no cost. To learn more about connecting with doctors and specialists, just visit

One.Walmart.com/GrandRounds.



Still have questions?

Get answers. For help with enrollment or benefits questions, call People Services at **800-421-1362**.

Learn more and sign up at

One.Walmart.com/AE