



# My Way Better

Looking for ways to live better? Check out these benefits and programs for your mind, body, and wallet.



## Own your future

Walmart's 401(k) Plan matches each dollar you contribute, up to 6% of your eligible pay, plus you can share in the company's success with the Associate Stock Purchase Program.



## Get your degree

Eligible associates can get a college degree or high school diploma at no cost with Walmart's Live Better U.



## Do good with us

From disaster relief to volunteer hours, Walmart supports the communities we're a part of.



## Get rewarded

Boost your income with cash bonus and incentive opportunities.



## Take your time

Take some time away from work for the things that matter most with paid time off or a leave of absence.



## Live better

Get easy access to more programs, perks, and resources for your mind, body, and wallet.



## Get covered

Get coverage that works for you with medical, dental, vision, life insurance, and more. Eligibility varies. See Benefits Guide for more information.



See all your options at

[One.Walmart.com/BenefitsGuide](https://One.Walmart.com/BenefitsGuide)

STILL HAVE QUESTIONS?

Chat with People Services at [One.Walmart.com/BenefitsChat](https://One.Walmart.com/BenefitsChat) or call at 800-421-1362.



# Explore even more ways to live better.



**Save automatically**, spend confidently, and get paid early with the Even app.



**Save on prescriptions.** All our medical plans include pharmacy coverage with generic prescriptions for just \$4 at Walmart and Sam's Club pharmacies.



Protect your income **when you can't work** with short- and long-term disability coverage.\*\*



Get confidential, **no-cost counseling** with a licensed therapist 24/7 in a way that fits you best—in person, on the phone, via video, or through text.



Skip the waiting room and **video chat** with a doctor anytime, anywhere, at no cost to you with most medical plans. *\*Eligibility conditions apply.*



Get access to **some of the best specialists and facilities** in the country for complex health needs like surgery, cancer and fertility care, often at no cost to you. *\*Eligibility conditions apply.*



Get exclusive savings with the **Associate Discount Card** or a **Sam's Club membership** plus a free **Walmart+ membership**. \*\*



Get a **Personal Healthcare Assistant** to help you find a doctor, get a second opinion, or figure out a medical bill.\*



Options for **growing your family** including benefits for fertility treatment, surrogacy, and adoption. *\*Eligibility conditions apply.*



**Get fit** wherever you work, live, or travel for as little as \$9 per paycheck with the Fitness Pass.



Scan the code to see your options at

[One.Walmart.com/BenefitsGuide](https://One.Walmart.com/BenefitsGuide)

\*Available through most medical plans.

\*\*Eligibility for all benefits described in this overview depends on your job classification and benefits and are subject to specific plan or program terms. Free counseling is available to all associates immediately upon hire. For more information about your benefits options, please see the **Associate Benefits Book** at [One.Walmart.com/BenefitsBook](https://One.Walmart.com/BenefitsBook). For programs not covered in this document, you'll find more information on [One.Walmart.com](https://One.Walmart.com), or you can call People Services at **800-421-1362** or chat at [One.Walmart.com/BenefitsChat](https://One.Walmart.com/BenefitsChat).

These materials do not create an express or implied contract of employment or any other contractual commitment. Employment with Walmart is on an at-will basis, which means that either Walmart or the associate is free to terminate the employment relationship at any time for any or no reason, consistent with applicable law. Walmart may modify benefits offered to associates or change associate contributions for elected benefits at its sole discretion without notice, at any time, consistent with applicable law. All benefits are subject to the terms and conditions of controlling documents which will control in the event of a conflict. See the **Associate Benefits Book** for specific details.



# 2023 Walmart Marketplace Notice

Enclosed is a copy of the Health Insurance Marketplace Notice which Walmart is required to provide to all new associates to comply with requirements under the Affordable Care Act (ACA).

**IF YOU ALREADY HAVE EMPLOYER-PROVIDED INSURANCE (OR OTHER QUALIFIED INSURANCE), NO FURTHER ACTION IS REQUIRED.**

**NOTE:** Even if you have employer-provided insurance, you may still want to research what your options are on the Marketplace. If you have questions about the Marketplace or this notice, please call **HealthCompare** at **877-260-1824**. HealthCompare representatives are available Monday through Friday from 8 a.m. - 6 p.m. Central Time.

**IF YOU DON'T CURRENTLY HAVE INSURANCE** and would like to see what options are available to you through the Marketplace, or have questions about this notice, please call **HealthCompare** at **877-260-1824**. HealthCompare representatives are available Monday through Friday from 8 a.m. - 6 p.m. Central Time.

## Health Insurance Marketplace Coverage Options and Your Health Coverage

### General Information

When key parts of the health care law took effect in 2014, a new way to buy health insurance was introduced: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by your employer.

### What Is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The

Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace runs from Nov. 1 to Dec. 15, 2023, for coverage starting Jan. 1, 2024.

### Can I Save Money on My Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.78 percent of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**NOTE:** Health coverage under the Walmart Associates' Health and Welfare Plan currently meets the “minimum value” standard and the cost of this coverage to you is intended to be affordable, based on employee wages.<sup>1</sup> Even though this coverage is intended to be



affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount.

**NOTE:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution – as well as your employee contribution to employer-offered coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

#### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact **HealthCompare** at **877-260-1824**.

HealthCompare can also help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost.

Or you can visit [HealthCare.gov](https://www.healthcare.gov) for more information.

<sup>1</sup> An employer-sponsored health plan meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.



# Valued Plan Participant

## THE ASSOCIATES' HEALTH AND WELFARE PLAN (AHWP) RESPECTS THE DIGNITY OF EACH INDIVIDUAL WHO PARTICIPATES IN THE PLAN.

The AHWP does not discriminate on the basis of race, color, national origin, sex, age, or disability and strictly prohibits retaliation against any person making a complaint of discrimination. Additionally, we gladly provide our participants with language assistance, auxiliary aids, and services at no cost. We value you as our participant, and your satisfaction is important to us.

If you need such assistance or have concerns with your Plan services, please call the number on the back of your plan ID card. If you have any questions or concerns, please use one of the methods below so that we can better serve you.

عربي  
خدمات الترجمة الفورية متاحة دون تكلفة. 1-800-421-1362.

မြန်မာ  
စကားပြန်ဝန်ဆောင်မှုများကို အခမဲ့ ရရှိနိုင်ပါသည်။ 1-800-421-1362

汉语普通话  
翻译服务免费提供。1-800-421-1362.

فارسی  
خدمات مترجم بدون هیچ هزینه ای در دسترس می باشد. 1-800-421-1362

Français  
Des services d'interprètes sont disponibles sans frais.  
1-800-421-1362.

kreyòl ayisyen  
Gen Sèvis entèprèt ki disponib gratis. 1-800-421-1362.

日本人  
通訳サービスは無料でご利用いただけます。1-800-421-1362.

한국어  
통역 서비스를 무료로 이용하실 수 있습니다. 1-800-421-1362.

PolSKI  
Usługi tłumacza dostępne są bez żadnych kosztów.  
1-800-421-1362.

### Availability of Summary of Health Information

As an associate, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare options. The SBC is available on [One.Walmart.com/Health](http://One.Walmart.com/Health). A paper copy is also available, free of charge, by calling [800-421-1362](tel:800-421-1362).

For assistance, call the number on the back of your plan ID card.

To learn about or use our grievance process, contact People Services at [1-800-421-1362](tel:1-800-421-1362).

To file a complaint of discrimination, contact the U.S. Department of Health and Human Services, Office of Civil Rights:

- **Phone:** [1-800-368-1019](tel:1-800-368-1019) or [1-800-537-7697](tel:1-800-537-7697) (TDD)
- **Website:** [https://ocrportal.hhs.gov/ocr/cp/wizard\\_cp.jsf](https://ocrportal.hhs.gov/ocr/cp/wizard_cp.jsf)
- **Email:** [OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov)

Interpreter Services are available at no cost. [1-800-421-1362](tel:1-800-421-1362).

Português (Brasil)  
Serviços de intérprete estão disponíveis grátis. 1-800-421-1362.

ਪੰਜਾਬੀ  
ਦੇਭਾਸ਼ੀਆ ਸੇਵਾਵਾਂ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। 1-800-421-1362.

Română  
Serviciile de interpretariat sunt disponibile gratuit. 1-800-421-1362.

Русский  
Переводческие Услуги оказываются бесплатно. 1-800-421-1362.

Af-Soomaali  
Adeegyada Turjumaanka waxaa lagu heli karaa kharash la'aan.  
1-800-421-1362.

Español  
Los servicios de interpretación están disponibles de manera gratuita. 1-800-421-1362.

Kiswahili  
Huduma za tafsiri zipo bila malipo. 1-800-421-1362.

Tiếng Việt  
Dịch Vụ Thông Dịch có sẵn miễn phí. 1-800-421-1362.

### Women's Health and Cancer Rights Act

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, Walmart-provided medical plans provide coverage for:

1. All stages of reconstruction of the breast on which the mastectomy has been performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. Prosthesis and physical complications of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient.

Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage. Written notice of the availability of such coverage shall be delivered to the participant upon enrollment and annually thereafter.