



COBRA Annual Enrollment

Annual Enrollment is **Oct. 14–Nov. 10**



Explore the benefits available to you and your family.
Log in at MyBenefits.WageWorks.com.

What's new?

In many areas, you won't see any changes to your plans. In others, new programs for virtual care will become available. And in a few areas, provider networks will change, so you may have different doctors available. We're also holding your cost increases to a minimum; dental and vision will not increase while medical plan costs will increase. If you're enrolled in an HMO plan, your monthly cost may increase more significantly.

If you're happy with what you have, there's no need to complete an enrollment session this year. Head to MyBenefits.WageWorks.com to see your options for 2024 and to make any changes to your benefits.

Take your pick.

These national plans are offered in most areas. See page three for some local options that might also be available to you.

Premier Plan

This plan makes getting care easy with simple, affordable copays. You'll pay \$35 for primary care visits or \$75 for a specialist—that's it. And like our other national plans, you get \$0 virtual doctor visits with Doctor On Demand by Included Health, \$4 generic prescriptions, and much more. Learn more at One.Walmart.com/Premier.

Contribution Plan

In this plan, Walmart puts money in an account for eligible medical expenses—up to \$250 if you cover yourself or \$500 if you cover dependents. The plan uses these Walmart dollars first to pay for most eligible medical expenses until your funds are gone. If you don't use all your Walmart dollars, they'll roll over to the next year as long as you stay in the plan. Learn more at One.Walmart.com/Contribution.

Saver Plan

With the Saver Plan, you can use a personal Health Savings Account (HSA) to help pay for eligible medical expenses. Plus you can use it for IRS-approved dental, vision, and prescription drug expenses. Learn more at One.Walmart.com/Saver.



Medical plans

Check out your options below and choose the coverage that's right for you and your family.

2024 medical plan options		Premier Plan Pay doctors with simple copays.	Contribution Plan* Use Walmart dollars to help pay for care until the plan kicks in.	Saver Plan Put money in a personal health savings account (HSA) for current expenses—or for future needs.
Walmart's annual max contribution <i>In-network coverage shown.</i>	Individual only	N/A	\$250 credited to your HRA	N/A
	Individual + dependents	N/A	\$500 credited to your HRA	N/A
Annual deductible <i>In-network coverage shown.</i>	Individual only	\$2,750	\$1,750	\$3,000
	Individual + dependents	\$5,500	\$3,500	\$6,000
Annual out-of-pocket maximum <i>In-network coverage shown.</i>	Per person	\$6,850	\$6,850	\$6,650
	Entire family	\$13,700	\$13,700	\$13,300
Eligible preventive care**	Certain tests, immunizations, and services	100% covered, no deductible	100% covered, no deductible	100% covered, no deductible
Care and services <i>In-network coverage shown.**</i>	Including doctor visits, diagnostic tests, hospitalization, mental health	\$35 copay: <i>primary care and mental health office visits</i> \$75 copay: <i>specialist office visits</i> 75% covered after deductible: <i>other care</i>	75% covered after deductible	75% covered after deductible
Virtual care <i>In-network coverage shown.</i>	Video doctor visits for primary care, urgent care, and mental health needs, plus physical therapy and digestive health.	\$0 copay: Doctor On Demand by Included Health (deductible and maximum apply for physical therapy)	\$0 copay: Doctor On Demand by Included Health (deductible and maximum apply for physical therapy)	\$0 copay: Doctor On Demand by Included Health (deductible and maximum apply for physical therapy)
Walmart/Sam's Club pharmacy <i>Maintenance medications: Walmart or Sam's Club pharmacy only</i>	Generic drugs	\$4	\$4	\$4 after deductible
	Brand-name drugs	25% of allowed cost or \$50, whichever is greater***	25% of allowed cost or \$50, whichever is greater***	25% of allowed cost or \$50, whichever is greater, after deductible***
	Specialty drugs Available only at Walmart Specialty Pharmacy	20% of allowed cost or \$50, whichever is greater***	20% of allowed cost or \$50, whichever is greater***	20% of allowed cost or \$50, whichever is greater, after deductible***

*Not available in some locations.

**In some FL, IL, IN, OK, and TX locations, you must see a preferred provider to get the coverage shown. Other in-network providers are covered at 50% after deductible.

***The allowed cost of prescription drugs is determined by the plan's pharmacy benefit manager, OptumRx.



Looking for rates for the medical, vision, and dental plans?

Go to MyBenefits.WageWorks.com for complete details. You'll also find more information on your COBRA notice.

More local options

Depending on your location, you may have other plans and programs to choose from. You can see what's available to you on the Annual Enrollment form, as well as at MyBenefits.WageWorks.com.

Local Plans

Both Local Plan options connect you with local doctors, quality care, and affordable copays to help you live better every day.

Both of Walmart's Local Plan options in **Arkansas** and **Arizona** feature:

- Predictable copays that make quality care simple and accessible.
- Coordinated care with a long-term focus on your overall health.
- A network of doctors in all the specialties you might need.
- No out-of-network coverage except in an emergency.

HMO plans

HMOs offer all-in-one convenience and coordinated care. Plan details vary but typically offer flat copays and low or no deductibles. They're available in parts of: **California, Colorado, The District of Columbia, Georgia, Hawaii, Maryland, Pennsylvania, Oregon, Virginia, and Washington.**

Quality care at your fingertips

In certain areas listed below, we've identified the doctors who have consistently delivered the best value and quality care. They're called preferred providers, and when you use them, your plan covers a higher share of the eligible costs. Find them at IncludedHealth.com/Walmart.

They're available in:

- **Florida:** Gainesville, Jacksonville, Orlando, Tampa, and South Florida
- **Illinois/Indiana:** Chicago Metro
- **Oklahoma:** Oklahoma City, and Tulsa
- **Texas:** Austin, Dallas/Fort Worth, Houston, and San Antonio

In Northwest Arkansas, you have the same coverage for any network provider, but you'll still find highly rated doctors at IncludedHealth.com/Walmart.

More benefits available in all areas



Vision

Get coverage for eye care, glasses, and contacts.



Dental

Get affordable dental care from checkups to major work—including braces.



Healthy extras

Get virtual doctor visits, help finding health care, and more with most Walmart medical plans.

Convenient care that fits your life.

Getting to a healthier you is easier with your digital health benefits. You'll get a primary care doctor online for everyday health needs, plus virtual care options for mental health, physical therapy, and digestive health. It's all online and many services are at no cost to you with most medical plans.

These digital health programs are available in every state except Hawaii. You must be enrolled in the Premier, Contribution, Saver, or any Local Plan.



Questions, answered.

If you have questions about... finding a doctor, benefits, medical claims, or care management for an HMO plan:	Website	Phone
Geisinger Health Plan Geisinger Extra Health Pan Geisinger Health Plan—Eastern Geisinger Extra Health Plan—Eastern	GeisingerHealthPlan.com	Geisinger: 844-863-6850
Health Net Low Option ExcelCare Health Net High Option ExcelCare Health Net Salud y Mas HMO	HealthNet.com	Health Net: 800-722-5342
HMSA Hawaii	HMSA.com	HMSA: 800-776-4672
Kaiser of California	kp.org	800-464-4000 (English) 800-788-0616 (Spanish)
Kaiser of Colorado	kp.org	Denver metro: 303-338-3800 Other areas: 800-632-9700
Kaiser of Georgia	kp.org	Atlanta metro: 404-261-2590 Other areas: 888-865-5813
Kaiser of Hawaii	kp.org	Kaiser: 800-966-5955
Kaiser of the Mid-Atlantic Low-MD Kaiser of the Mid-Atlantic Low-VA	kp.org	Kaiser: 855-249-5018
Kaiser of Oregon	kp.org	Portland area: 503-813-2000 Other areas: 800-813-2000
Kaiser of Washington state	kp.org	Kaiser: 888-901-4636



Questions, answered.

If you have questions about...	Website	Phone
Benefits, medical claims, or care management in most areas: see your plan ID card for your health care advisor	Contact plan administrator	Atena; most areas, including Banner Local Plan: 855-548-2387 BlueAdvantage Administrators of Arkansas: 866-823-3790 UMR-Mercy Local Plan: 800-804-1272 UMR, all others: 855-870-9177
Finding a doctor in most areas for virtual urgent care, virtual primary care, and virtual mental health visits Doctor On Demand by Included Health	Register at: IncludedHealth.com/Walmart Download the app at App Store or Google Play	Included Health: 800-941-1384 Doctor On Demand by Included Health: 800-997-6196
Finding a doctor, benefits, medical claims, or care management in, AK, AL, AZ, CO, IA, IL, IN, KY, MN, MO, NC, SC, TN, VA, WI, WV If UMR is your plan administrator, contact them for help with finding a doctor, benefits, medical claims, or care management.	IncludedHealth.com/Walmart	Included Health: 800-941-1384 UMR: 855-870-9177
Finding a doctor, benefits, medical claims, or care management in Northwest AR; central, northeast, and south FL; Chicago Metro IL/IN; Tulsa and Oklahoma City, OK; Austin, Dallas/Fort Worth, San Antonio, Houston, TX	IncludedHealth.com/Walmart	BlueAdvantage Administrators of Arkansas: 866-823-3790 Aetna (Chicago Metro and portions of South Florida): 800-525-6257
Health savings account: Saver Plan	HealthEquity.com	HealthEquity: 866-296-2860
Vision plan	One.Walmart.com/Vision	VSP: 866-240-8390
Dental plan	One.Walmart.com/Dental	Delta Dental: 800-462-5410
My Mental Health Resources	Walmart.LyraHealth.com	Lyra: 800-825-3555 , 24/7
When you're eligible for benefits or how to enroll	MyBenefits.WageWorks.com	WageWorks, COBRA Administrator: 800-570-1863



Explore it all at MyBenefits.WageWorks.com.

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. To learn more, visit the Associate Benefits Book at One.Walmart.com/BenefitsBook. For specific information about the HMO Plan visit One.Walmart.com/HMO.





A few more things...

Here are some important legal documents that let you know about your rights as a Plan participant.

You should also share these notices with any family members who are covered under your Plan. If they live in a different household, you can ask for these notices to be sent to a different address. You and your family members can also ask for a free paper copy of these notices by calling People Services at **800-421-1362**.

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. 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
- **Email:** 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
ਦੇਵਾਸ਼ੀਆ ਸੇਵਾਵਾਂ ਮੁਫ਼ਤ 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.