# 2018 Benefits at a Glance

Walmart eCommerce associates hired beginning Jan. 1, 2018

Here’s a quick snapshot of some of your Walmart benefits. You’ll find much more about these plans and many other benefits at WalmartOne.com/eCommToolkit.

## MEDICAL

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

Our associates all have different needs, so we offer a range of different plans to meet them. Check out your options below and choose the coverage that’s right for you and your family.

<table>
<thead>
<tr>
<th>2018 Medical Plan Options</th>
<th>HSA Plan</th>
<th>eComm HMO</th>
<th>eComm PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Walmart’s annual max contribution</td>
<td>Match up to $350 in your HSA</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Associate only</td>
<td>Associate + dependents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual deductible (except preventive care)</td>
<td>Match up to $700 in your HSA</td>
<td>$3,000</td>
<td>$300</td>
</tr>
<tr>
<td>Associate only</td>
<td>$6,000</td>
<td>$1,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Associate + dependents</td>
<td>None</td>
<td>$2,000</td>
<td>$600</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum</td>
<td>$6,650</td>
<td>$6,550 Kaiser CA/$6,850 Kaiser OR, Blue Care $13,100 Kaiser CA/$13,700 Kaiser OR, Blue Care</td>
<td>$1,500</td>
</tr>
<tr>
<td>Per person</td>
<td>$13,300</td>
<td>$13,550 Kaiser CA/$13,850 Kaiser OR, Blue Care</td>
<td></td>
</tr>
<tr>
<td>Entire family</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care and services</td>
<td>75% covered after deductible</td>
<td>$35 copay – primary $50 copay – specialist ($60 Kaiser OR) (Blue Care specialist covered after deductible) 75% covered after deductible – other services</td>
<td>$15 copay – primary $25 copay – specialist 90% covered after deductible – other services</td>
</tr>
<tr>
<td>Including doctor visits, diagnostic tests, hospitalization, behavioral health</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctor On Demand**</td>
<td>75% covered after deductible</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Video doctor visit for medical, behavioral health needs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pharmacy***</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Generic drugs</td>
<td>$4 after deductible</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>Brand-name drugs</td>
<td>$50 or 25% of allowed cost** after deductible</td>
<td>$50</td>
<td>$30</td>
</tr>
<tr>
<td>Specialty drugs</td>
<td>See HMO provider</td>
<td>$30</td>
<td>$32.00</td>
</tr>
<tr>
<td>Specialty drugs</td>
<td>$50 or 20% of allowed cost** after deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your cost per biweekly pay period (tobacco free)</td>
<td>$29.10</td>
<td>$29.00</td>
<td>$32.00</td>
</tr>
<tr>
<td>Associate only</td>
<td>$130.50</td>
<td>$125.00</td>
<td>$139.00</td>
</tr>
<tr>
<td>Associate + spouse/partner</td>
<td>$45.70</td>
<td>$49.00</td>
<td>$54.00</td>
</tr>
<tr>
<td>Associate + child(ren)</td>
<td>$150.70</td>
<td>$145.00</td>
<td>$161.00</td>
</tr>
<tr>
<td>Associate + family</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*The HMO option is not available to associates who work in New York or New Jersey.

**Whichever is greater. The allowed cost of prescription drugs is determined by the plan’s pharmacy benefit manager, Express Scripts.

***If you enroll in the HSA Plan, you can use your pharmacy benefit at Walmart, Sam’s Club and Express Scripts pharmacies. If you choose the eComm PPO Plan, you’ll use Aetna Pharmacy. The HMO plans have their own pharmacy benefits.

For complete plan rates, including medical plan rates for tobacco users, go to WalmartOne.com/Rates.
DENTAL
Available to all full-time associates. Available to part-time and temporary associates after one year, regardless of hours worked.
Protect your smile with a high-quality, affordable plan that covers services from cleanings to braces.

VISION
Available to all full-time associates. Available to part-time and temporary associates after one year, regardless of hours worked.
The plan lets you save on eye care, and now has lower copays than last year for exams and glasses.

DISABILITY INSURANCE
Available to salaried associates on date of hire. Available to full-time hourly associates after one year.
If you’re unable to work due to a qualifying medical condition, company-provided short-term disability (or a state plan in certain locations) has you covered. Full-time hourly associates can boost their basic coverage with an enhanced plan. Plus, you can add more protection by enrolling in long-term disability.

LIFE INSURANCE AND MORE
Available to all full-time associates. Associate and child coverage available to part-time and temporary associates after one year, regardless of hours worked.
You can protect your family’s financial security with life insurance for yourself, your spouse (for full-time associates) and your children. Extra insurance coverage is available for accidental death and dismemberment, critical illness and accident.

401(K) SAVINGS
Available to all associates. Match available after one year.
You can earn up to a 6 percent company match on your contributions when you save for retirement with the Walmart 401(k) plan.

TAKE STOCK IN WALMART
Available to all full-time associates.
Participate in the Associate Stock Purchase Plan through automatic payroll deductions with this convenient program. Walmart will match 15 cents for every dollar you put in, up to $1,800 of stock purchases. There’s no fee to purchase stock, and you can enroll or discontinue participation at any time.

DON’T PAY FULL PRICE FOR PRESCRIPTIONS!
Most associates need to fill prescriptions at a Walmart or Sam’s Club pharmacy, or by mail order for those you take regularly, to get your benefit. All other pharmacies are out-of-network, and you’ll have to pay the full retail price. The HMO option has a separate pharmacy benefit.

If your work location is more than five miles from a Walmart or Sam’s Club pharmacy, you have the option to have your prescriptions filled at an Express Scripts network pharmacy, in addition to a Walmart or Sam’s Club pharmacy. For the eComm PPO, prescriptions may be filled at an Aetna network pharmacy. For details, check WalmartOne.com/eCommPharmacy.
PAID TIME OFF

Salaried associates and metro professionals.*

Salaried associates have flexibility for time away with FlexPTO. Take as much time as you need, for just about any reason, with no minimums, maximums, or set balance to use. You’ll want to ensure time away does not affect your own or the team’s performance and it’s approved by your manager.

Hourly associates.**

Hourly associates earn PTO based on full-time, part-time, or temporary status, how long you’ve worked for Walmart and the number of service hours you’ve logged. Start earning it on your 90th day. Use it whenever you choose, for whatever you like. Plus, you can carry over up to 80 hours into each February (or 48 hours for part-time associates), and any extra will be paid out automatically.

Extended time away.

Both PTO programs work together with short-term disability and a leave of absence. There are also special benefits for parental and family needs. So whatever life brings you, you’ll have access to benefits helping you get paid when you take time off. Learn more at WalmartOne.com/eCommTimeOff.

*Bonobos hourly Customer Experience Ninjas, Guideshop Managers, and Guideshop Regional Managers receive FlexPTO.
**City and state variations apply.

ASSOCIATE DISCOUNTS

Available to all associates.

Get an associate discount card. Enjoy discounts on services from wireless plans to travel and entertainment with the associate discount center. And, eat well with a 10 percent discount on fresh fruits and veggies.

COMMUTER BENEFIT

Available to all associates.

Save on taxes on your way to work, by paying for certain commuting costs with convenient pretax payroll deductions. For details, visit WalmartOne.com/eCommCommuter.

HOLIDAYS

Hourly associates.

The eCommerce Holiday Pay policy pays you 8 hours of holiday pay for the following observed holidays when you meet qualifying conditions. You won’t have to use PTO for these days:

- Presidents’ Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day
- New Year’s Day
KNOW WHEN YOU CAN ENROLL

Your enrollment window and the date your benefits become effective depends on your job status:

<table>
<thead>
<tr>
<th></th>
<th>You can enroll</th>
<th>Benefits begin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaried</td>
<td>Between your first paycheck and your 60th day of employment</td>
<td>On your date of hire</td>
</tr>
<tr>
<td>Full-time hourly</td>
<td>Between your first paycheck and the first day of the month when you’ll reach your 89th day of employment</td>
<td>On the first day of the month when you’ll reach your 89th day of employment*</td>
</tr>
<tr>
<td>Part-time hourly and temporary</td>
<td>Between your 52-week anniversary and the first day of the second month after that date. You must work an average of 30 hours per week to enroll for medical benefits.</td>
<td>On the first day of the second month, after your 52-week anniversary</td>
</tr>
</tbody>
</table>

*Full-time hourly associates will be automatically enrolled in the short-term disability basic plan, after you’ve been with Walmart for a year.

WHO CAN I COVER?

**Full-time associates** may cover:

- Your spouse or domestic partner, regardless of gender or marital status. Please note that if you cover a domestic partner, the cost of coverage may be taxable due to IRS rules. Check in with your HR manager or tax advisor if you have questions.
- Your child(ren) and step-children up to age 26.

**Part-time associates** may cover your child(ren), as above.

IT’S ALL ONLINE

You’ll find more details about all the plans shown in this guide, programs for better health, and other important information and resources at [WalmartOne.com/eCommToolkit](WalmartOne.com/eCommToolkit).

For benefits questions and help, call People Services at **800-421-1362**.

These materials do not create an express or implied contract of employment or any other contractual commitment. Walmart may modify this program at its sole discretion without notice, at any time, consistent with applicable law. 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.
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.

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.

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 or 1-800-537-7697 (TDD)
- **Website**: https://ocrportal.hhs.gov/ocr/cp/wizard_cp.jsf
- **Email**: OCRCompliant@hhs.gov

Interpreter Services are available at no cost. 1-800-421-1362
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.**

### 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, 2017, for coverage starting Jan. 1, 2018.

### 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 9.56 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.¹

**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.¹ 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.

### 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.

¹An 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.