



Let's get ready for Annual Enrollment.

Here is your Decision Guide, so *let's get started!*

2018 Annual Enrollment starts Oct. 28 and ends Nov. 10.



Choose simply. Live happy.

It's time to enroll! This guide will walk you through your choices, and make sure you have what you need to decide which plans are best for you and your family.

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Got questions? Visit WalmartOne.com/AEeComm for answers.



It's now or... 2019.

Remember, now's your chance to get the benefits you want – be sure to enroll by **Nov. 10!**

2018 Annual Enrollment is the “open enrollment” window for your Walmart benefits. The plans you enroll in will become effective on Jan. 1, 2018, and if you choose a medical plan you'll receive plan ID cards by then as well. You'll find more information about your benefits at WalmartOne.com/AEeComm

We're going to say it again, because we really want you to know: this is your **only opportunity to enroll** for 2018, unless you have an eligible status change in your life, like getting married or having a baby. You won't have another chance until next year's Annual Enrollment.

DON'T MISS OUT! Even if you don't want coverage in 2018, you still need to complete an enrollment session. It's the best way to double check details like your 401(k) contribution amount, your life insurance eligibility, and that all your personal information is up to date.

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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.



YOUR FSA MONEY: USE IT OR LOSE IT!

Keep in mind that if you currently have an FSA, your contributions will stop when your Walmart benefits begin on Jan. 1, 2018. So make sure to **spend any remaining money** in your health care or dependent care FSA by Mar. 15, 2018, or you'll forfeit any remaining funds.



Medical.

Walmart offers a range of medical plan options, so you can pick the plan that works best for you and your family.

2018 Medical Plan Options		HSA Plan	HRA Plan	HRA High Plan
		Walmart matches your contributions when you put money in a tax-free health savings account (HSA) for this year's expenses – or for future needs.	Let Walmart help pay for your medical care, with a special health reimbursement account (HRA) that helps cover eligible expenses before your deductible kicks in.	Get more Walmart dollars and lower deductibles, plus all the benefits of the HRA Plan, at a higher cost per paycheck.
In-network coverage	Walmart's annual max contribution Associate only Associate + dependents	Match up to \$350 in your HSA Match up to \$700 in your HSA	\$300 credited to your HRA \$600 credited to your HRA	\$500 credited to your HRA \$1,000 credited to your HRA
	Annual deductible (except preventive care) Associate only Associate + dependents	\$3,000 \$6,000	\$2,750 \$5,500	\$1,750 \$3,500
	Annual out-of-pocket maximum Per person Entire family	\$6,650 \$13,300	\$6,850 \$13,700	\$6,850 \$13,700
	Care and services Including doctor visits, diagnostic tests, hospitalization, behavioral health	75% covered after deductible	75% covered after deductible	75% covered after deductible
	Doctor On Demand Video doctor visit for medical, behavioral health needs	75% covered after deductible	75% covered after deductible	75% covered after deductible
Walmart/Sam's Club pharmacy	Generic drugs	\$4 after deductible	\$4	\$4
	Brand-name drugs	\$50 or 25% of allowed cost* after deductible	\$50 or 25% of allowed cost*	\$50 or 25% of allowed cost*
	Specialty drugs Available only at Walmart Specialty Pharmacy or ESI/Accredo specialty pharmacies	\$50 or 20% of allowed cost* after deductible	\$50 or 20% of allowed cost*	\$50 or 20% of allowed cost*
Your cost per biweekly pay period**	Associate only <i>(tobacco free/one tobacco user)</i>	\$29.10 / \$58.20	\$26.10 / \$52.20	\$78.50 / \$157.00
	Associate + spouse/partner <i>(tobacco free/one tobacco user/two tobacco users)</i>	\$130.50 / \$159.60 / \$188.70	\$124.80 / \$150.90 / \$177.00	\$265.90 / \$344.40 / \$422.90
	Associate + child(ren) <i>(tobacco free/one tobacco user)</i>	\$45.70 / \$74.80	\$41.90 / \$68.00	\$110.80 / \$189.30
	Associate + family <i>(tobacco free/one tobacco user/two tobacco users)</i>	\$150.70 / \$179.80 / \$208.90	\$146.40 / \$172.50 / \$198.60	\$284.60 / \$363.10 / \$441.60

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



DON'T PAY FULL PRICE FOR PRESCRIPTIONS.

To get the lowest cost, you'll need to fill your prescriptions at a **Walmart** or **Sam's Club** pharmacy. All other pharmacies are considered out-of-network, and prescriptions will cost the full retail price. If there is no Walmart or Sam's Club pharmacy within five miles of your work location, you'll also be able to use your benefit at any Express Scripts network pharmacy. And if you enroll in an HMO, you'll have access to that plan's prescription benefit instead.



Medical.

Here's more information about the medical plans available to you.



HSA Plan

The HSA Plan lets you save money tax-free in a personal health savings account to use for eligible medical expenses. These contributions are deducted from your pay before taxes are taken out. Walmart matches your contributions dollar for dollar, up to \$350 per year for associate-only coverage, or \$700 if you cover dependents. In addition to medical expenses, you may be able to use it for IRS-approved dental, vision and prescription drug expenses – see [IRS.gov](https://www.irs.gov) for details.



HRA plans

Through the HRA Plans, Walmart credits money to an account to help pay for eligible medical expenses – up to \$500 per year for associate-only coverage or \$1,000 if you cover dependents. The plan uses this money first when you get care, before you have to pay out of pocket. And as long as you stay enrolled in an HRA Plan, unused money rolls over from year to year until the amount credited to your account equals your network deductible.

KICK THE HABIT, PICK UP THE SAVINGS.

Quitting tobacco isn't just good for your health – it's good for your wallet too. You could save up to 50% on your medical insurance by going tobacco free! Need help to get there? Go to WalmartOne.com/QuitTobacco



More local options

The Walmart family is pretty big, and depending on where you work, you may have some other medical plans to choose from. To find out what's available to you, visit WalmartOne.com/AEeComm



HMO PLANS



ACP OPTIONS



SELECT NETWORK PLAN

They're all a little different, but all include:

SIMPLE COPAYS

Flat copays for visiting the doctor make it easier to predict your costs. And because there's no need to meet a deductible first, you save money too.

COORDINATED CARE

The ACPs and HMOs focus on protecting and improving your overall health. Treatment is centered around you, and coordinated among everyone who takes care of you.

SPECIAL NETWORKS

To keep the plans affordable, these plans feature a special network of providers that can deliver great care efficiently. Plus, you can still see a doctor outside the network for medical emergencies. But if you choose to go out-of-network for non-emergency services, you'll pay the full cost.

AFFORDABLE PHARMACY

Most plans cover prescriptions at Walmart and Sam's Club pharmacies and by mail order, with generics for just \$4. If you enroll in an HMO, that plan will have its own prescription benefit.



Medical programs.

Take control of your health, with these programs that make getting the right care at the right time easier – and more affordable. You'll have access to them beginning on Jan. 1, 2018. Keep in mind that some are not available with certain medical plans.



100% COVERAGE FOR PREVENTIVE CARE

Available to associates who enroll in any plan

Stay healthy by making the most of preventive care benefits, with no costs for eligible services when you see a network provider. Covered care includes an annual physical, well-woman exam, immunizations, and other preventive screenings and lab work.



SAVE ON HEALTH CARE WITH THE APP

Available to associates who enroll in an HRA plan, the HSA Plan, some ACP options or the Select Network Plan

How can you find a doctor you can afford? Just use Castlight. Compare your options based on cost, check prescription drug costs, track spending and more, at no cost to you. **Starting Jan. 1**, you can download the app from MyCastlight.com/Walmart or your app store.



DOCTOR ON DEMAND

Available to everyone

Need a doctor but don't want to leave the house – or want to see someone on a Sunday? Doctor On Demand gives you convenient, 24/7 video access to board-certified physicians and licensed psychologists on your smartphone, tablet or computer. Video visits are covered just like regular doctor visits but usually cost less. Download the app from your app store or DoctorOnDemand.com



GET THE RIGHT CARE FOR YOU

Available to associates who enroll in an HRA plan, the HSA Plan or the Select Network Plan

If you've been diagnosed with a serious medical condition and would like to get a second opinion on your treatment options, Grand Rounds provides just that at no cost to you. Receive peace of mind with a medical review, written opinion and optional recommendation on treatment with the highest quality specialists.



IT STARTS WITH YOUR HEALTH CARE ADVISOR

Available to associates who enroll in an HRA plan, the HSA Plan, any ACP option, or the Select Network Plan

Your health care advisor can help you make the most of your medical plan. To get answers about your benefits, learn more about the programs on this page, access a 24/7 nurse line, or get personalized care for an ongoing health problem, just call **the number on your new plan ID card**.



THE BEST POSSIBLE CARE FOR SERIOUS CONDITIONS

Available to associates who enroll in an HRA plan, the HSA Plan, any ACP option, or the Select Network Plan

Facing major surgery or cancer? You want the very best, most appropriate care. Walmart's Centers of Excellence program gives you access to world-class specialists for certain heart and spine surgeries, transplants, hip and knee replacements, breast, lung and colorectal cancer, and even weight-loss surgeries. Most are covered at 100 percent.

Learn more at WalmartOne.com/AEComm



LIFE WITH BABY

Available to associates who enroll in an HRA plan, the HSA Plan, some ACP options or the Select Network Plan

To give expecting parents a little extra help beyond your doctor's care plan, this program offers 24/7 phone support, dedicated nurse advisors and plenty of information about what to expect throughout pregnancy.



HELP AND ADVICE FOR EVERYDAY CHALLENGES

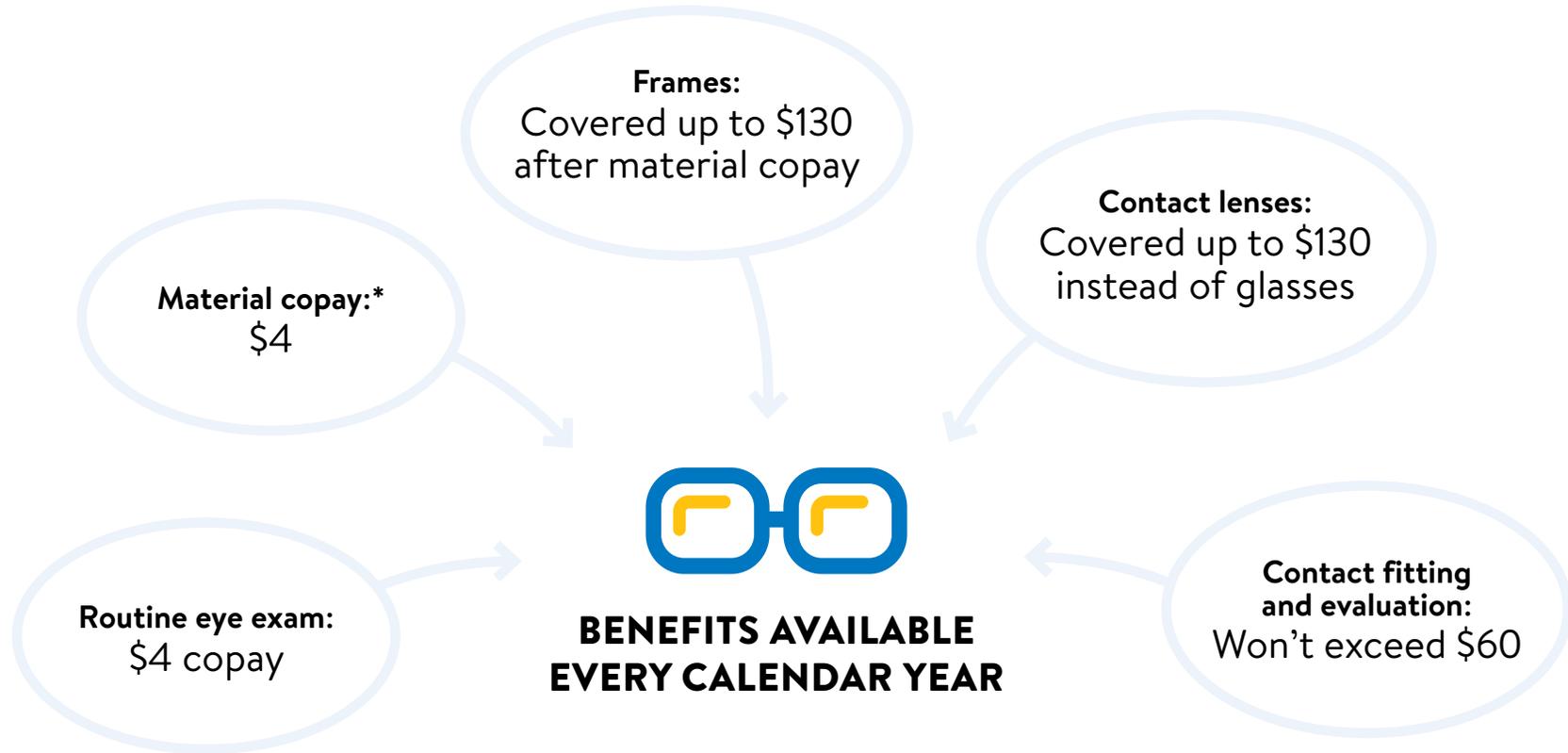
Available to all associates and their families

Resources for Living® provides telephone counseling and referrals for everyday challenges, in-person counseling with a behavioral health professional, financial and legal support services, at no cost to you. Just call **800-825-3555**.



Vision.

See your way to savings on eye care, lenses, frames and contacts with the Walmart vision plan.



Your cost per biweekly pay period			
Associate only	Associate + spouse/partner	Associate + child(ren)	Associate + family
\$2.76	\$5.52	\$5.52	\$8.26

*Applies with purchase of frames, lenses, or both. Copay is charged only once when frames and lenses are purchased together.



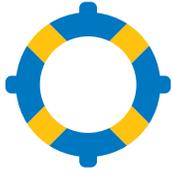
Dental.

Don't lose your smile! The dental plan covers quality care from routine checkups to major procedures.

Coverage	Delta Dental Preferred (PPO)	Delta Dental Premier/Non-Network Dentists
Annual deductible: waived for preventive and diagnostic care	\$75 per person / \$225 maximum per family	
Maximum annual benefit	\$2,500 per covered person per calendar year	
Preventive and diagnostic care: no annual deductible required	Plan pays 100%	Plan pays 80% of maximum plan allowance
Basic care: fillings, nonsurgical periodontics, root canal therapy	Plan pays 80%	Plan pays 80% of maximum plan allowance
Major care: surgical periodontics, crowns, dentures	Plan pays 50%	Plan pays 50% of maximum plan allowance
Orthodontia care:* no annual deductible required	Plan pays 80%	Plan pays 80% of maximum plan allowance

*12-month waiting period

Your cost per biweekly pay period			
Associate only	Associate + spouse/partner	Associate + child(ren)	Associate + family
\$8.30	\$20.00	\$19.40	\$33.90



Extra insurance.

It's always a good idea to plan ahead. Especially when it comes to protecting you and your family. That's what these extra benefits are all about.



COMPANY-PAID LIFE INSURANCE

Walmart provides life insurance coverage in an amount equal to your annual pay or base salary, up to \$50,000. There is no cost to you, and no need to enroll.



OPTIONAL LIFE INSURANCE

This coverage can increase the payment your beneficiaries would receive. Proof of good health may be required.



OPTIONAL LIFE INSURANCE FOR YOUR SPOUSE/PARTNER

If income from your spouse/partner is important to your family's finances, protect them with this coverage. Proof of good health may be required.



OPTIONAL LIFE INSURANCE FOR YOUR KIDS

Coverage is available for eligible children up to age 26, with no proof of good health required.



ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

It sounds scary, but it could happen. This Plan pays your beneficiary if you die in an accident, or pays you if you become paralyzed or lose a limb, sight, speech or hearing as a result of a covered accident. You can also cover dependents.



CRITICAL ILLNESS INSURANCE

Even if your medical plan pays most of the bills for a major illness, out-of-pocket costs can add up fast. This coverage is available to you and your dependents and pays up to \$20,000 in cash for covered critical illnesses.



ACCIDENT INSURANCE

This plan is available to you and your eligible dependents, and pays cash for out-of-pocket expenses due to a covered accident while not at work.



Disability insurance.

Sometimes health gets complicated - and it's good to know you have a financial backup plan when you need to take time away. **Walmart disability plans can help keep you covered if you need to be away from work for an extended time because you're sick or injured.**



SHORT-TERM DISABILITY PLAN

Available to salaried associates

If you need time off for a personal health concern, you're covered by the company-provided short-term disability plan. It can replace 100 percent of your base pay for up to six weeks after a seven calendar day waiting period, then 75 percent for up to 19 more weeks.



SHORT-TERM DISABILITY PLANS

Available to full-time hourly associates

Short-term disability automatically protects your paycheck if you need to be away from work for an extended time due to your own medical condition. Associates in most locations are covered by the company-provided short-term disability insurance plan; associates who work in CA, NJ, RI, HI, and NY have access to state-sponsored STD plans*.

Enrolling in the **short-term disability enhanced plan** can boost your benefit from 50 percent with a \$200 weekly maximum to 60 percent with no weekly maximum (this plan is not available to associates in CA, NJ, RI and HI. In NY the plan has a maximum weekly benefit of \$6,000). Both plans pay a benefit for up to 25 weeks after a seven-calendar day waiting period.

50%

BASIC
UP TO \$200 PER WEEK

OR

60%

ENHANCED
NO WEEKLY MAXIMUM



LONG-TERM DISABILITY PLANS

Available to full-time associates

This coverage takes over when your short-term disability payments end. The basic plan replaces up to **50 percent** of your average monthly wage when you're out for an extended time due to a lengthy eligible illness or injury. The enhanced plan boosts your coverage up to **60 percent**.

50%

UP TO \$15,000 MONTH*

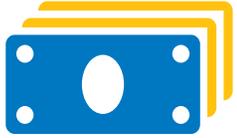
OR

60%

ENHANCED
UP TO \$15,000 MONTH*

*May be offset by other sources of income payable during your period of disability.

*To learn more about short-term disability for associates in CA, NJ, RI, HI, and NY, please visit WalmartOne.com/AEeComm



Financial benefits.

Saving for your future is easy at Walmart. Pay yourself first.



Double Your Savings with the Walmart 401(k) Plan

Our 401(k) program is a great way to set aside part of each paycheck for retirement. And because Walmart believes in saving, we'll match 100% of your contribution, up to 6% of your eligible pay, generally starting one year after your original date of hire. Beginning Jan. 1, you can make changes at any time.

INVESTMENT OPTIONS

To help your savings grow over time, the plan offers two ways to invest your money.

MY RETIREMENT FUNDS

The myRetirement Funds include a diversified mix of investments balancing growth and security. This balance changes over time to protect your savings as you get closer to retirement. If you don't choose your own investments, you'll automatically be invested in a myRetirement Fund based on your age.

DO IT YOURSELF

Select from a diverse menu of investment choices created specifically for Walmart associates.



Take stock in Walmart

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. Visit WalmartOne.com/AEeComm to learn more.



Questions, answered.

Not sure what to enroll for? Looking for some more information?
Get answers from the experts.

If you have questions about...	Website	Phone
Benefits, medical claims or care management (depending on work location) Find a network provider for medical plans starting Jan. 1 See your new Plan ID card for your specific healthcare advisor, or call the People Services Team at at 800-421-1362	WalmartOne.com/AEeComm MyCastlight.com/Walmart	Aetna health care advisor: 855-548-2387 Blue Advantage Administrators of Arkansas health care advisor: 866-823-3790 UnitedHealthcare health care advisor: 888-285-9255 HealthSCOPE health care advisor: 800-804-1272
Pharmacy benefits	WalmartOne.com/AEeComm	Express Scripts: 800-887-6194
Health Savings Account (HSA)	WalmartOne.com/AEeComm	HealthEquity: 866-296-2860
Other medical options	HealthCompare.com	HealthCompare: 877-260-1824
Vision plan	WalmartOne.com/AEeComm	VSP: 866-240-8390
Dental plan	WalmartOne.com/AEeComm	Delta Dental: 800-462-5410
Short-term disability	WalmartOne.com/AEeComm	Sedgwick: 800-492-5678
Short-term disability insurance in CA	edd.ca.gov	800-480-3287
Short-term disability insurance in NJ, NY, RI and HI	WalmartOne.com/AEeComm	Sedgwick: 800-492-5678 Liberty: 800-492-5678
Long-term disability insurance	WalmartOne.com/AEeComm	Liberty: 800-492-5678
Accident/critical illness insurance	WalmartOne.com/AEeComm	Allstate Benefits: 800-514-9525
Life, accidental death and dismemberment (AD&D) and business-travel accident insurance	WalmartOne.com/AEeComm	Prudential: 877-740-2116
Walmart 401(k) Plan	WalmartOne.com/AEeComm Benefits.ml.com	Bank of America Merrill Lynch: 888-968-4015
Associate Stock Purchase Plan	WalmartOne.com/AEeComm ComputerShare.com/Walmart	ComputerShare: 800-438-6278
For benefits questions	WalmartOne.com/AEeComm	800-421-1362

3 easy steps to enroll



1. CHOOSE YOUR MEDICAL BENEFITS

Make your benefits selection based on what's available where you work and your family's needs.



2. BENEFICIARY AND DEPENDENT INFO WILL BE NEEDED

Have your beneficiary and dependent information handy, because you'll need SSNs if you are enrolling dependents.



3. LOGIN TO WORKDAY

Remember, now's your chance to get the benefits you want – be sure to enroll by **Nov. 10!**

WALMART PEOPLE SERVICES

Get live help from dedicated professionals – in 125 languages.

Call **800-421-1362**, with extended hours from Oct. 28 through Nov. 10.

Monday – Friday

7:30 AM - 6:00 PM (CT)

Saturday

9:00 AM - 1:00 PM (CT)



WANT MORE? IT'S ALL HERE.

The **2018 Associate Benefits Book** has more than 250 pages of details about your Walmart benefits.



GET MORE.

You'll find more information about benefits and enrollment at WalmartOne.com/AEeComm

2018 Annual Enrollment starts Oct. 28 and ends Nov. 10.

For more information on your benefits options, please see the 2018 *Associate Benefits Book*, available at WalmartOne.com/BenefitsBook

ONE CLICK SURVEY

Was this Decision Guide helpful?



Helpful



Not helpful

Click on your choice.
Internet connection required.

