# 2018 Benefits at a Glance

Here’s a quick snapshot of some of your Walmart benefits. We’ll start with the big one, medical coverage. You’ll find much more about these plans and many other benefits at WalmartOne.com/Benefits.

## 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, ask your People Partner about any special plans available in your location and choose the coverage that’s right for you and your family.

## 2018 Medical Plan Options

<table>
<thead>
<tr>
<th>In-network coverage</th>
<th>2018 Medical Plan Options</th>
<th>HSA Plan</th>
<th>HRA Plan</th>
<th>HRA High Plan*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Walmart's annual max contribution</td>
<td>Associate only</td>
<td>Match up to $350 in your HSA</td>
<td>$300 credited to your HRA</td>
<td>$500 credited to your HRA</td>
</tr>
<tr>
<td></td>
<td>Associate + dependents</td>
<td>Match up to $700 in your HSA</td>
<td>$600 credited to your HRA</td>
<td>$1,000 credited to your HRA</td>
</tr>
<tr>
<td>Annual deductible (except preventive care)</td>
<td>Associate only</td>
<td>$3,000</td>
<td>$2,750</td>
<td>$1,750</td>
</tr>
<tr>
<td></td>
<td>Associate + dependents</td>
<td>$6,000</td>
<td>$5,500</td>
<td>$3,500</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum</td>
<td>Per person</td>
<td>$6,650</td>
<td>$6,850</td>
<td>$6,850</td>
</tr>
<tr>
<td></td>
<td>Entire family</td>
<td>$13,300</td>
<td>$13,700</td>
<td>$13,700</td>
</tr>
<tr>
<td>Care and services</td>
<td>Including doctor visits, diagnostic tests, hospitalization, behavioral health</td>
<td>75% covered after deductible</td>
<td>75% covered after deductible</td>
<td>75% covered after deductible</td>
</tr>
<tr>
<td>Doctor On Demand™ Video doctor visit for medical, behavioral health needs</td>
<td>75% covered after deductible</td>
<td>75% covered after deductible</td>
<td>75% covered after deductible</td>
<td></td>
</tr>
</tbody>
</table>

## 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 (Tobacco-free rates)

<table>
<thead>
<tr>
<th></th>
<th>Associate only</th>
<th>Associate + spouse/partner</th>
<th>Associate + child(ren)</th>
<th>Associate + family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate only</td>
<td>$29.10</td>
<td>$130.50</td>
<td>$45.70</td>
<td>$150.70</td>
</tr>
<tr>
<td>Associate + spouse/partner</td>
<td>$26.10</td>
<td>$124.80</td>
<td>$41.90</td>
<td>$146.40</td>
</tr>
<tr>
<td>Associate + family</td>
<td></td>
<td></td>
<td></td>
<td>$284.60</td>
</tr>
</tbody>
</table>

*Not available in certain locations where special plans are offered instead.

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

For complete plan rates, including medical plan rates for tobacco users, go to WalmartOne.com/Rates.
MORE MEDICAL 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 ask your People Partner.

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 Accountable Care Plans 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.

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. HMO options have a separate pharmacy benefit.
Associates in selected locations may also use a network pharmacy. For details, check WalmartOne.com/Pharmacy.
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.

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.

ASSOCIATE DISCOUNTS
Available to all associates.
Get an associate discount card or Sam’s Club membership, depending on where you work. Enjoy discounts on services from wireless to travel and entertainment. And, eat well with a 10 percent discount of fresh fruits and veggies.

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.

ALEX HAS THE ANSWERS!
It’s a lot, we know. If you want to check in with a benefits expert, have an online chat with ALEX*—your virtual benefits advisor.
WalmartOne.com/ALEX
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/Benefits.

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](https://ocrportal.hhs.gov/ocr/cp/wizard_cp.jsf)
- **Email**: [OCRCompliant@hhs.gov](mailto:OCRCompliant@hhs.gov)

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

---

**Languages**

**Arabic**
خدمات الترجمة العربية متوفرة دون تكلفة. 1-800-421-1362

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

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

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

**Polski**
Usługi tłumacza dostępne są bez żadnych kosztów. 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.

**Kreyòl Ayisyen**
Gen Sévis entèprèt ki disponib gratis. 1-800-421-1362.

**Română**
Serviciile de interpretariat sunt disponibile gratuit. 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.**

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, 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.

**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. 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 for more information.

---

1 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.