



# Walmart's family building benefits: fertility, adoption, and surrogacy FAQs

## Why does Walmart offer the family building benefits?

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We are committed to providing our associates with quality, competitive, and accessible health care that truly supports them. We've heard from our associates that support for fertility, surrogacy, and adoption is important to them, and we're excited to be able to offer access to family-building services that aligns with our values as a company.

## Fertility benefit

### What is Walmart's fertility benefit?

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Walmart's Centers of Excellence (COE) program provides services specific to fertility, including in vitro fertilization (IVF), intrauterine insemination (IUI), and egg/sperm freezing or cryopreservation. These services are subject to a \$20,000 individual lifetime maximum benefit amount.

### Who's eligible for fertility benefits?

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Walmart associates, their spouses/partners, and adult dependent children who are enrolled in the Premier, Contribution, Saver, or a Local Plan are eligible for fertility treatment services under the Centers of Excellence program for family building.

### How do I get started with the fertility benefit?

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Go to [Kindbody.com/Walmart](https://Kindbody.com/Walmart) to learn more and activate your benefit. You can also call Kindbody at [1-855-454-7663](tel:1-855-454-7663).

### Who is Kindbody?

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Fertility treatment services are provided by Kindbody, a leading fertility clinic network offering comprehensive virtual and in-person care. Their clinically managed program includes fertility assessments and education, fertility preservation, genetic testing, IVF, and donor and surrogacy services. They have more than 30 signature clinics nationwide, giving our associates access to care throughout the U.S.

### What is Walmart's Centers of Excellence program?

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Walmart's COE program gives associates and their families access to specialists in some of the best facilities in the country. The program covers care for many serious conditions, including fertility treatments. Learn more at [One.Walmart.com/COE](https://One.Walmart.com/COE).

## Adoption and surrogacy

### How do the adoption and surrogacy benefits work?

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Walmart's family building benefits can reimburse you for eligible expenses related to surrogacy or adoption. There's a \$20,000 lifetime benefit reimbursement for both surrogacy and adoption combined, which is separate from the \$20,000 lifetime benefit for fertility treatment described above.

### How do I get started with the adoption or surrogacy benefit?

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Kindbody also manages Walmart's adoption and surrogacy benefits. Go to [Kindbody.com/Walmart](https://Kindbody.com/Walmart) to learn more and get started. You can also call Kindbody at [1-855-454-7663](tel:1-855-454-7663).

### Who's eligible for the adoption and surrogacy benefits?

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Salaried associates, full-time truck drivers, and full-time hourly vision center managers are eligible for the adoption and surrogacy reimbursement benefits, on their date of hire, even if not enrolled in a medical plan through Walmart. Full-time hourly associates and part-time truck drivers are eligible after 12 months of employment.

### Where can I learn more about the adoption and surrogacy benefits?

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You'll find all the details in the [official policy](#) for these benefits. You can also contact Kindbody (see above) for more information.

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For information about most health and welfare benefits, see the [2025 Associate Benefits Book](#). For information about other benefits, see this page.

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