

COBRA

Annual Enrollment

Annual Enrollment is **Oct. 11–Nov. 7**



Explore the benefits available to you and your family.

Log in at MyBenefits.WageWorks.com

What's new?

In most areas, you won't see any major changes to your options in 2026.

- In Northwest Arkansas and McDonald County, Missouri, the **Mercy Arkansas Local Plan** will be discontinued.
- In parts of Arizona, the **Banner Local Plan** will be discontinued.
- In areas where the **Aetna PPO Plan** is offered, that plan will be discontinued.

If you're enrolled in one of these plans now, you'll be automatically enrolled in the Premier PPO Plan unless you make another choice. So take some time to explore your options. And in some areas, provider networks will change, so you may have different doctors available. Visit IncludedHealth.com/Walmart to see which doctors will be available.

If your plan isn't changing and 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 if any plan changes apply to you, check out your options for 2026, and make any changes to your benefits.

Take your pick

These national plans are offered in most areas. We've changed the names slightly, but the plans are still the same. See page three for some HMO options that might also be available.

Premier PPO Plan

This plan makes getting care easy with simple, affordable copays. You'll pay \$35 for network primary care visits or \$75 for a specialist. And like our other national plans, you get virtual care tools to save you time and money, \$4 generic prescriptions, and much more. Visit One.Walmart.com/Premier to learn more.

Contribution HRA 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. Visit One.Walmart.com/Contribution to learn more.

Saver HSA Plan

With the Saver HSA 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. Visit One.Walmart.com/Saver to learn more.

Annual Enrollment
Oct. 11–Nov. 7





Medical plans

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

2026 medical plan options In-network coverage shown		Premier PPO Plan Pay for doctor visits with simple copays.	Contribution HRA Plan ¹ Use Walmart dollars to pay for care first, and roll over unused dollars for next year.	Saver HSA Plan Put money in a health savings account (HSA) for current expenses—or future needs. ²
Walmart's annual max contribution	Individual only	N/A	\$250 credited to your HRA	N/A
	Individual + dependents	N/A	\$500 credited to your HRA	N/A
Annual deductible	Individual only	\$2,750	\$1,750	\$3,000
	Individual + dependents	\$5,500	\$3,500	\$6,000
Annual out-of-pocket maximum	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
Doctor visits	Office visits, mental health	\$35 copay: primary care and mental health office visits \$75 copay: specialist office visits, urgent care	75% covered after deductible	75% covered after deductible
Inpatient and outpatient care	Diagnostic tests, outpatient care, hospitalization	75% covered after deductible	75% covered after deductible	75% covered after deductible
Virtual doctor visits	Virtual doctor visits for primary care, urgent care, and mental health needs	\$0 copay: only through Doctor On Demand by Included Health	\$0 copay: only through Doctor On Demand by Included Health	\$0 copay: only through Doctor On Demand by Included Health
Walmart/Sam's Club pharmacy Maintenance medications: Walmart or Sam's Club pharmacy only	Generic drugs	\$4	\$4	\$4 after deductible
	Brand-name drugs	25% of allowed cost ³ or \$50, whichever is greater	25% of allowed cost ³ or \$50, whichever is greater	25% of allowed cost ³ or \$50, whichever is greater, after deductible
	Specialty drugs Available only at Walmart Specialty Pharmacy	20% of allowed cost ³ or \$50, whichever is greater	20% of allowed cost ³ or \$50, whichever is greater	20% of allowed cost ³ or \$50, whichever is greater, after deductible
	Anti-inflammatory drugs Available only at Walmart Specialty Pharmacy	\$0 copay: preferred \$250 copay: non-preferred	\$0 copay: preferred \$250 copay: non-preferred	\$0 copay: preferred, after deductible \$250 copay: non-preferred, after deductible

¹ Not available in some locations.

² See the 2025 Associate Benefits Book for important tax information.

³ 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.



Tools for better health

Quality providers

We've made it easier for you to find a quality network provider by using transparent ratings based on provider history of proper care procedures and better patient outcomes. Visit IncludedHealth.com/Walmart to find providers.

HMO options

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, Oregon, Virginia, and Washington.**

You can see what's available to you at MyBenefits.WageWorks.com or on your COBRA notice.

Specialized care for complex conditions

If you're facing something big like cancer, fertility care¹, heart surgery, hip or knee replacement, organ or tissue transplant, spine surgery, or weight loss surgery¹, Walmart's Centers of Excellence (COE) program gives you access to specialists in some of the best facilities in the country. Many conditions are covered at no cost to you with most medical plans. Coverage for some services is only available through COE. Visit One.Walmart.com/COE to learn more.

¹Deductible applies if you're enrolled in the Saver HSA Plan.

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 after a waiting period.

Save time and money with virtual care.

Virtual care visits can help you prioritize your mental health or manage conditions like diabetes, high blood pressure, or asthma. You'll pay \$0 when you connect online through Doctor On Demand by Included Health. You also have virtual care options for mental health, physical therapy, and digestive health. It's all online and most services are at no cost to you.

These digital health programs are available to associates and their dependents enrolled in the Premier PPO, Contribution HRA, or Saver HSA Plan.



Questions, answered.

Premier PPO, Contribution HRA, Saver HSA plans

If you have questions about... finding a doctor, benefits, medical claims, or care management:	Website	Phone
Benefits or medical claims	SkaiBCBS.com UMR.com	Skai Blue Cross Blue Shield: 1-866-823-3790 UMR: 1-855-870-9177
Finding a doctor	Register at: IncludedHealth.com/Walmart	Included Health: 1-800-941-1384
Virtual urgent care, virtual primary care, virtual mental health visits: only available through Doctor On Demand by Included Health	Download the Doctor On Demand app at App Store or Google Play	Doctor On Demand by Included Health: 1-800-997-6196
Care management	AK, AL, AZ, CO, IL, IN, IA, KY, MN, MO, NC, SC, TN, TX, VA, WV, and WI: IncludedHealth.com/Walmart Other states—based on your administrator: SkaiBCBS.com UMR.com	AK, AL, AZ, CO, IL, IN, IA, KY, MN, MO, NC, SC, TN, TX, VA, WV, and WI: Included Health: 1-800-941-1384 Other states—based on your administrator: Skai Blue: 1-866-823-3790 UMR: 1-855-870-9177
Health savings account: Saver HSA Plan	HealthEquity.com	HealthEquity: 1-866-296-2860
Vision plan	One.Walmart.com/Vision	VSP: 1-866-240-8390
Dental plan	One.Walmart.com/Dental	Delta Dental: 1-800-462-5410
My Mental Health Resources	Walmart.LyraHealth.com	Lyra: 1-800-825-3555 , 24/7
When you're eligible for benefits or how to enroll	MyBenefits.WageWorks.com	WageWorks, COBRA Administrator: 1-800-570-1863



Questions, answered. (cont.)

HMO plans

If you have questions about... finding a doctor, benefits, medical claims, or care management:	Website	Phone
Health Net Low Option ExcelCare Health Net High Option ExcelCare Health Net Salud y Mas HMO	HealthNet.com	Health Net: 1-800-722-5342
HMSA Hawaii	HMSA.com	HMSA: 1-808-948-6111
Kaiser of California	kp.org	1-800-464-4000 (English) 1-800-788-0616 (Spanish)
Kaiser of Colorado	kp.org	Denver metro: 1-303-338-3800 Other areas: 1-800-632-9700
Kaiser of Georgia	kp.org	Atlanta metro: 1-404-261-2590 Other areas: 1-888-865-5813
Kaiser of Hawaii	kp.org	Kaiser: 1-800-966-5955
Kaiser of the Mid-Atlantic Low-MD Kaiser of the Mid-Atlantic Low-VA	kp.org	Kaiser: 1-855-249-5018
Kaiser of Oregon	kp.org	Portland area: 1-503-813-2000 Other areas: 1-800-813-2000
Kaiser Foundation Health Plan of Washington	kp.org	Kaiser: 1-888-901-4636



Explore it all at MyBenefits.WageWorks.com

This communication provides information about certain Walmart benefits. Receipt of this communication does not automatically entitle you to the benefits described and these materials do not create an express or implied contract of employment or other contractual commitment. Every effort has been made to ensure the accuracy of this communication. However, if there are discrepancies between this communication and the official plan or program documents, the official plan or program document will control.

For information about most health and welfare benefits, the 401(k) Plan and the Associate Stock Purchase Plan, see the [2026 Associate Benefits Book](#).

Walmart, and where applicable, the plan's fiduciary, retains the discretion to interpret the terms and language used in this communication according to the provisions of the plan or program documents. Walmart also reserves the right to amend or terminate any benefit plan or policy in its sole discretion at any time for any reason. See the Associate Benefits Book for specific details at One.Walmart.com/BenefitsBook. For specific information about the HMO Plans, visit One.Walmart.com/HMO.

©2025 Walmart Inc.

Annual Enrollment
Oct. 11–Nov. 7



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 **1-800-421-1362**.



The Associates' Health and Welfare Plan (AHWP) respects the dignity of each individual who participates in the Plan.

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.

To learn about or use our grievance process, contact People Services at **1-800-421-1362**

- **Phone:** 1-800-368-1019 or 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

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجاني. اتصل برقم
رقم هاتف الصم والبكم: 1-800-421-1362.

သတိပျဉ်းရန် - အကယုတ်သန့်သည့် ပျဉ်းစာစာအုပ်ကို ဝေပေးပါက၊ ဘာသာစကား အကူအညီ၊ အခမဲ့၊ သင့်အကြံကို စီစဉ်ဆောင်ရွက်ပေးပါမည်။ ဖုန်းနံပါတ် 1-800-421-1362 သို့ ဝေခံပါ။

請指出您的語言。翻譯服務免費提供1-800-421-1362。

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-421-1362 تماس بگیرید.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. 1-800-421-1362.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-421-1362.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。
1-800-421-1362 まで、お電話にてご連絡ください。

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-421-1362 번으로 전화해 주십시오.

请指出您的语言 翻译服务免费提供 1-800-421-1362.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-421-1362.

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-421-1362.

ਪਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-421-1362. 'ਤੇ ਕਾਲ ਕਰੋ।

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la -1-800-421-1362.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-421-1362.

Tilmaan luuqadaada. Adeegyada turjubaanka, lacag la'aan ayaa laguugu siinayaa. 1-800-421-1362.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-421-1362.

KUMBUKA: Ikiwa unazungumza Kiswahili, unaweza kupata, huduma za lugha, bila malipo. Piga simu 1-800-421-1362.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-421-1362.

The SBC is available on One.Walmart.com/SBC. A paper copy is also available, free of charge, by calling 1-800-421-1362.

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. Prostheses 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.