



# COVID-19 Absences and Emergency Leave

## U.S. hourly associates and OTR drivers

### LEVEL

1

#### Requesting to self-quarantine or self-isolate due to COVID-19 concerns

- Leave is unpaid; however, you may use available PTO / Protected PTO or sick time. You may also use your personal time if you have no PTO or Protected PTO available.
- Report your absence daily using the Associate Information Line or the Report an Absence Web Form until the facility receives notification from Sedgwick.
- Only contact Sedgwick if you will be out more than three days.

### LEVEL

2

#### Mandated quarantine by health care provider, government or Walmart / Failed Health Screening

- Leave is paid for up to two work weeks\* at 100% average pay.
- Report your absence daily using the Associate Information Line or the Report an Absence Web Form until the facility receives notifications from Sedgwick.
- Contact Sedgwick as soon as you are aware of the need for leave but no later than 3 business days after the first day of your absence.

### LEVEL

3

#### Tested positive for COVID-19

- Leave is paid for up to two work weeks\* at 100% average pay. Then partial pay replacement for up to 26 weeks with medical certification.
- Report your absence daily using the Associate Information Line or the Report an Absence Web Form until the facility receives notifications from Sedgwick.
- Contact Sedgwick as soon as you are aware of the need for leave but no later than 3 business days after the first day of your absence.

### COVID-19 Vaccine Reaction

#### Unable to work due to an adverse reaction to the COVID-19 vaccine

- You may be eligible for up to three days of 100% average pay by working with your facility to report your absence.
- The first three days will only be paid by your facility.
- If you need more time off after the first three days, contact Sedgwick.
- Medical certification from your health care provider will be required for time away beyond three days and prior to returning to work.

Please note: All COVID Emergency Leaves must be filed by visiting [MySedgwick](#) via [One.Walmart.com/LOA](#)

\*The maximum pay benefit is two work weeks with Level 2, Level 3, and/or adverse reaction to COVID-19 vaccine leave combined, per continuous leave event. Full policy - [COVID-19 Emergency Leave Policy](#). Note: All associates must report any leave extension and/or return to work (RTW) date via mySedgwick or Sedgwick's Integrated Voice Response (IVR) within four days leading up to their end of leave date to avoid delay with pay and systems access.



# COVID-19 Absences and Emergency Leave

U.S. salaried associates

## LEVEL

1

### Requesting to self-quarantine or self-isolate due to COVID-19 concerns

- Leave is unpaid; however, you may use available PTO.
- Report your absence as usual for your area rather than contacting Sedgwick for each eligible self-quarantine leave.
- If you choose to be out longer than two weeks, contact Sedgwick to request additional time away.
- Note: upon claim intake, please select yes – I have worked with my facility for the first two weeks.

## LEVEL

2

### Mandated quarantine by health care provider, government or Walmart / Failed Health Screening

- Leave is paid for up to two work weeks\* at 100% average weeks pay.
- Report your absence as usual for your area rather than contacting Sedgwick for each eligible mandated quarantine leave.
- If you need to be out longer than two weeks, contact Sedgwick to request additional time away.
- Note: upon claim intake, please select yes – I have worked with my facility for the first two weeks.

## LEVEL

3

### Tested positive for COVID-19

- Leave is paid for up to two work weeks\* at 100% pay. Then partial pay replacement for up to 26 weeks with medical certification.
- Follow your normal process for reporting your absence until your leave is approved.
- Contact Sedgwick **as soon as you are aware** of the need for leave but no later than 3 business days after the first day of your absence.

## COVID-19 Vaccine Reaction

### Unable to work due to an adverse reaction to the COVID-19 vaccine

- You may be eligible for up to three days of pay by working with your facility to report your absence.
- The first three days will only be paid by your facility.
- If you need more time off after the first three days of your absence, contact Sedgwick.
- Medical certification from your health care provider will be required for time away beyond three days and prior to returning to work.

Please note: All COVID Emergency Leaves must be filed by visiting [MySedgwick](#) via [One.Walmart.com/LOA](#)

\*The maximum pay benefit is two work weeks with Level 2, Level 3, and/or adverse reaction to COVID-19 vaccine leave combined, per continuous leave event. Full policy - [COVID-19 Emergency Leave Policy](#).  
Note: All associates must report any leave extension and/or return to work (RTW) date via mySedgwick or Sedgwick's Integrated Voice Response (IVR) within four days leading up to their end of leave date to avoid delay with pay and systems access.



# Supporting the Health of our Associates



## Protect and Prevent

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose and mouth with unwashed hands.
- [Wash your hands often with soap and water for at least 20 seconds](#). If soap and water are not available, use an alcohol-based hand sanitizer that contains at least 60% alcohol.



## See a Doctor from Home

- Talk or video chat with your own doctor or mental health specialist from home and it's covered just like a regular visit. Contact your doctor's office to find out more.
- Video chat with a doctor or mental health specialist with Doctor On Demand for \$0. Medical visits are available 24/7. Learn more at [One.Walmart.com/DOD](#)



## Get Your Prescriptions by Mail

- Get eligible prescriptions by mail through Walmart Home Delivery Pharmacy. If you're enrolled in a Walmart medical plan, call [866-855-0740](#) for details. Or call OptumRx at [844-705-7493](#).
- You may also get early refills at Walmart, Walmart Home Delivery or Walmart Specialty pharmacy.



## Get support with anxiety or life concerns

- Free help is available 24/7 with Resources For Living.
- Visit [One.Walmart.com/RFL](#) or call [800-825-3555](#).



# FAQs

Supporting the health of our associates

## COVID Vaccine Reaction

### 1. What if I have side effects from the COVID-19 vaccine which keep me from coming to work?

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You'll be eligible for time off with pay under the Emergency Leave Policy if you have side effects from the vaccine that cause you to miss work. Side effects include, but are not limited to fever or chills, body aches, fatigue, headache, or allergic reactions.

If you are experiencing side effects, time away must be requested within 3 days of vaccination and may be used only one time per vaccination, for up to two events.

### 2. How many times can I take time off for vaccine side effects?

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Because the COVID-19 vaccine requires two doses, time away for adverse reactions can only be used twice.

### 3. Do associates who get a vaccine still need to social distance?

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Yes, vaccinated associates should still continue to social distance, wear masks, and practice proper hygiene. They should also continue to follow posted guidelines related to symptoms (for example, don't come to work if you have a fever).

### 4. What's the reporting process if I need to be out due to side effects from the COVID-19 vaccine?

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- Report your absence each day as you normally would. The first three days should be coordinated with your facility or HR leadership before filing with Sedgwick.
- Contact Sedgwick if:
  - You are going to be out for **more than three days**, only after working with your facility for days one through three.

Visit MySedgwick at [One.Walmart.com/LOA](https://One.Walmart.com/LOA) to file a request for leave. A medical certification from your health care provider will be required for time away from work beyond three days and prior to returning to work.

### 5. Will I be paid if I miss work because of side effects from the COVID-19 vaccine? If so, how?

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*Hourly associates and OTR drivers:*

- Eligible for up to three days of pay at your regular hourly wage. Report your absence each day as you normally would.
- HR / Facility Leaders – Please reference the [GTA COVID Job Aid](#) for guidance on how to code the first three days

### *Salaried associates:*

- Eligible for up to three days of pay continuance. Report your absence each day as you normally would.

If you need to be out more than three days, visit MySedgwick at [One.Walmart.com/LOA](https://One.Walmart.com/LOA) to file your leave as soon as possible. If you qualify for paid leave benefits, Sedgwick will calculate your pay in accordance with the COVID Emergency Leave Policy. Your payments will be processed through Walmart Payroll and you will be paid on regular paydays.

## 6. What if my family member has side effects from the COVID-19 vaccine and I need to care for them?

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Time away to care for someone experiencing side effects from the COVID-19 vaccine is not covered under the COVID Emergency Leave Policy. Hourly associates may be eligible for a leave of absence to care for a family member and can use paid time off during this time. Salaried associates and OTR drivers may be eligible for family care pay and a leave of absence. All associates are required to call into their facility and report their absence as they normally would until their leave of absence is approved. Associates should contact Sedgwick if they'll be out for more than three days.

## Attendance

### COVID-19–related absences for associates on an approved COVID-19 leave

## 7. What's the reporting process if I need to be out for any COVID-19–related concerns?

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### *Hourly associates and OTR drivers:*

- Report your absence each day as you normally would.
- Contact Sedgwick if:
  - You're going to be out for **more than three days**;
  - You're choosing to self-quarantine, isolate, or care for a family member affected by COVID-19;
  - You fail the Walmart Health Screening and require quarantine;
  - You're required to quarantine by a health care provider, government agency, or by Walmart; or
  - You've been diagnosed with COVID-19.

Visit MySedgwick at [One.Walmart.com/LOA](https://One.Walmart.com/LOA) to file a request for leave. Associates who need time away for three days or less should work with their facility or HR leadership for options.

### *Salaried associates:*

- Report your absence each day as you normally would. The first two weeks of a Level 1 (unable to work or uncomfortable at work due to COVID-19 concerns and choose to quarantine/isolate themselves) or Level 2 (facility is part of a mandated quarantine or required to quarantine by a health care provider, government agency or by Walmart) should be coordinated with your HR leadership before filing with Sedgwick.
- Contact Sedgwick if:
  - You're going to be out for more than two weeks for a self or mandatory quarantine; or
  - You've been diagnosed with COVID-19.

## 8. Will I get an occurrence if I miss work because of a COVID-19–related absence?

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The attendance occurrence policy will be waived for associates who are placed on **an approved COVID-19 leave** for absences due to COVID-19–related concerns, symptoms, or illnesses. Any leave request of three days or less will be denied and is subject to standard attendance guidelines. Associates should work with their facility or HR leadership for options.

#### 9. [If I travel for personal reasons to a location that requires quarantining upon return, is this a self-quarantine or a mandated quarantine?](#)

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If you choose to travel for personal reasons to an area restricted by your state and are required to self-quarantine per state guidance, you are eligible for a Level 1 self-quarantine. If you failed the health screening due to personal travel, you must file for a self-quarantine leave of absence.

## COVID-19 Emergency Leave Policy

### Eligibility

#### 10. [Do I qualify for this leave if I fail the Walmart Health Screening?](#)

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Yes. Any associate who fails the [Walmart Health Screening](#) and is required to quarantine for more than three days can report their absence to Sedgwick for a Level 2 paid leave. Associates are expected to report their return to work once their recommended quarantine period ends.

#### 11. [What if one of my immediate family members is diagnosed with COVID-19?](#)

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A key step in maintaining safety is to make sure associates who are living with someone who has tested positive for COVID-19 are also quarantining, even if they don't feel sick.

The Walmart Health Screening includes this question:

*“In the last 14 days, has anyone you live with been lab-tested positive for COVID-19, OR, have you been in close contact with someone who has been lab-tested positive for COVID-19?”*

Any associate or vendor who answers yes to this question will be required to quarantine for 14 days from their last contact with the person that tested positive. Associates should contact Sedgwick to notify them of the failed health screening and be considered eligible for a Level 2 leave.

### Taking a Leave

#### 12. [Do I need to submit any documentation to take a leave of absence for COVID-19?](#)

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If you've been diagnosed with COVID-19 and can't return to work after two weeks, you'll need to provide medical documentation in order to be eligible for additional pay replacement. Before you can return to work, a medical certification is required.

For mandatory quarantines, Sedgwick will require you to provide one or more of the following:

- Reason for quarantine
- If applicable, the name and phone number of the healthcare provider or authority requiring quarantine or
- If applicable, the number of days Walmart required you to quarantine

For vaccine leaves, you'll be required to provide:

- Date of vaccine
- Name of issuing provider

If you're an hourly associate in **New York, New Jersey, or Hawaii**, you'll need to submit medical documentation from a licensed medical provider that has treated you for a diagnosis or symptoms of COVID-19 to qualify for your state's short-term disability benefits.

If you're a **New York** hourly, salaried, or driver associate, you may also qualify for New York Paid Family Leave benefits. You'll need a licensed health care provider who's treating your family member to complete a form, which Lincoln will provide. You'll also need to complete a Release of Personal Health Information form; which Lincoln will also provide. To start the process, file for a leave of absence with Sedgwick, who will notify Lincoln of your request.

If you're advised to self-quarantine, **New Jersey** and **Hawaii** hourly associates may also be eligible to receive state disability benefits. You and your licensed health care provider will need to complete a form, which Lincoln will provide to you.

- In **New Jersey**, the definition of "sickness" now includes known or suspected exposure to illness as well as in-home care or treatment for yourself or a family member. You'll need to provide a notice of determination from a health care provider, or public health authority that you or a family member's presence in the community will put others at risk; and a recommendation, direction or order from the health care provider or public health authority that you or your family member be isolated or quarantined as the result of exposure.
- Paid Family Leave in **New Jersey** is administered by the state. You'll need to contact Sedgwick to file for a leave of absence and contact the state to learn about eligibility for paid family care.
- In **Hawaii**, you'll need a doctor's note stating that you are ill or quarantined because of COVID-19.

### 13. If I take a leave of absence for COVID-19, will I get paid? If so, when?

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If you choose to self-quarantine, you may use available PTO/Protected PTO or sick time, but you are not required to. You may also use your personal time if you have no PTO or Protected PTO available. If you don't have any paid time off available, your self-quarantine will be unpaid. If you're required to quarantine, failed the Walmart Health Screening, been diagnosed with COVID-19, or have experienced side effects from the COVID-19 vaccine, you may be eligible for up to two weeks of pay. Visit MySedgwick at [One.Walmart.com/LOA](https://One.Walmart.com/LOA) to file your leave as soon as possible if you're going to be out for more than three days.

If you qualify for paid leave benefits, Sedgwick will coordinate your pay. Your payments will be processed through Walmart Payroll and you'll be paid on regular paydays. When your leave is complete, you're required to report your return to work to Sedgwick.

### 14. What if I'm mandated to quarantine and then get diagnosed with COVID-19?

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The maximum pay benefit is two work weeks with Level 2, Level 3, and/or adverse reaction to COVID-19 vaccine leave combined, per continuous leave event. If you've been diagnosed with COVID-19 and aren't able to return to work after that time, you may be eligible for additional pay replacement for up to 26 weeks.

### 15. How is pay calculated?

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Please refer to the COVID-19 Emergency Leave Policy by visiting the People Policies page on One.Walmart.com.

### 16. Do I need to report my return to work upon completion of my Leave of Absence?

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Yes. All associates must report their return to work (RTW) date via mySedgwick or Sedgwick's Integrated Voice Response (IVR) within four days leading up to their RTW to avoid delay with pay and systems access.

To avoid overpayments for salaried associates who do not report their RTW in a timely manner, Sedgwick will place the associate on an unpaid leave at the end of their approved leave to prevent the associate from receiving both regular salary and leave pay.

- Both the associate and manager can visit mySedgwick via [One.Walmart.com/LOA](https://One.Walmart.com/LOA) to report an associate's RTW
- Call Sedgwick's automated IVR line at 1.800.492.5678 - Option 3 to report RTW

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### 17. Will my incentive award be affected if I take a leave of absence for COVID-19?

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If you've worked hours during the incentive quarter or if you were on a leave of absence and used PTO hours, you'll receive an incentive payout. Payout will be determined based on your worked and/or PTO and PPTO hours used.

If you were on unpaid LOA or long-term disability, you're not eligible, but could receive a prorated incentive award (based on previous hours worked, plus any PTO/PPTO hours used for inactive days while on unpaid LOA.). If you were on Military LOA, please refer to the Military LOA Policy at [One.Walmart.com](https://One.Walmart.com) via Work > Policies > People Policies > Leave of Absence Policy > Military Leave (English) and contact your facility or HR leader. This guidance applies to all types of LOAs including the Emergency Leave Policy. If you have more questions, refer to your incentive plan document.

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### 18. Will my job be protected while I'm on a COVID-19 Emergency Leave?

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Yes. An approved leave of absence for a self-quarantine, mandated quarantine, diagnosis, or side effects from the COVID-19 vaccine for which you receive time away or pay for Walmart's COVID-19 Emergency Leave Policy is job-protected, in general, for up to a maximum of 52 weeks. Your position is not to be replaced; however, your role may be temporarily filled until you return.

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### 19. What if I have the flu or strep throat? Does this policy apply to me?

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No, this leave policy is just for COVID-19. Standard policies apply for other illnesses.

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### 20. What if my child's school or daycare closes or my child is required to quarantine?

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School and childcare closures, as well as the need for your child to quarantine due to COVID 19, qualify for an unpaid, Level 1 self-quarantine leave. When filing with Sedgwick, please select the School/Child Care Closure reason at intake if you'll be out for more than three days. You can substitute available paid time off or personal time pay for any unpaid time off.

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### 21. What if I'm out for more than two work weeks due to COVID-19?

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Time away under Walmart's COVID-19 Emergency Leave Policy will be job-protected for up to 52 weeks. Your role may be temporarily filled until you return.

Under certain limited circumstances, the company may grant additional COVID-19 leave, up to a maximum of 52 weeks. If you need to extend your leave beyond 52 weeks due to a condition that you believe qualifies as a disability, you must request an extension from Sedgwick at least 30 days before you complete the 52 weeks of leave. The company will determine (a) whether you're a qualified individual with a disability and (b) whether it's reasonable to extend the leave for a specific period of time.

If you work in Washington State and feel you need to extend your leave beyond 52 weeks because you are at risk, you should request an extension from Sedgwick at least 30 days before you complete the 52 weeks of leave. The company will determine whether there are any options to allow you to return to work, or if additional leave should be granted.

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### 22. Does FMLA time run concurrently with time under the COVID-19 Emergency Leave Policy?

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Any time off under the COVID-19 Emergency Leave Policy will not run concurrently with any federal, state, and/or company leaves. Time off under a Walmart short-term disability plan will run concurrently with applicable federal, state, and/or company leaves.

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**23. I'm on disability leave for other reasons and have been diagnosed with COVID-19. Can I receive two weeks of pay under the COVID-19 Emergency Leave Policy?**

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No. If you're already on an approved disability leave, you'll continue under that leave.

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**24. How can I check on the status of a leave claim or request?**

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Associates, their direct supervisors, and People Partners can view claim status through MySedgwick on [One.Walmart.com/LOA](https://One.Walmart.com/LOA).

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**25. If I go on leave, will I still need to pay premiums for my medical benefits?**

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Yes. To keep your benefits during your leave, you must continue to [pay the premiums](#) that are normally deducted from your paycheck. If you're on a paid leave, these costs will be deducted automatically from your check.

If you're on an unpaid leave, or if you exhaust your short-term disability benefits, you must pay your premiums yourself by the Friday of the end of each pay period.

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**26. If my state offers paid leave for associates who need time away from work to care for a seriously ill family member, am I covered under the state plan?**

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Associates in California, New Jersey, New York, District of Columbia (Washington, DC), and Washington State with state-paid family benefits can apply through their state program with no impact to the benefits under the COVID-19 Emergency Leave Policy.

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**27. Will state disability programs impact benefits under the COVID-19 Emergency Leave Policy?**

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Benefits received under the COVID-19 Emergency Leave Policy are separate from state disability programs. Associates can apply for state benefits with no impact to benefits under the COVID-19 Emergency Leave Policy. The following states currently have state disability plans: California, District of Columbia (Washington, DC), Hawaii, Massachusetts, New Jersey, New York, Rhode Island, and Washington State.

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**28. Is COVID-19 covered under Workers' Compensation?**

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Claims filed under the COVID-19 Emergency Leave Policy will be paid in accordance with the Leave Policy. COVID-19 Workers' Compensation claims will be determined based on state law. If a claim is payable under Workers' Compensation, payment under the Emergency Leave Policy and/or disability will end.

## COVID-19 Emergency Sick Time Policy

### Legacy Sick Bank

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**29. What happened to the Emergency Sick Time Policy?**

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The Emergency Sick Time Policy ended on January 31, 2021. Effective February 1, 2021, our PTO policies were updated to allow associates with Legacy Sick time to use it when missing work to take care of a sick family member or for their own illness without having to use their PTO or Protected PTO first.

## Walmart Medical Plan Participants

### Visiting a Doctor

#### 30. I'm on a Walmart medical plan and need to see a doctor, but all the in-network doctors are booked. Can I go to an out-of-network doctor?

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You can go to an out-of-network doctor, but you'll pay more. You can see a doctor online right away with Doctor On Demand, instead of waiting for an appointment in person. Doctor On Demand is now \$0 with most Walmart medical plans. Grand Rounds is also available to plan participants. To search for doctors in your area, go to [One.Walmart.com/GrandRounds](https://One.Walmart.com/GrandRounds).

#### 31. I think I may have COVID-19. Can Doctor On Demand help?

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*If you're enrolled in a Walmart medical plan:*

- Complete a [two-minute self-assessment](#).
- Doctor On Demand is now \$0 with most Walmart medical plans.
- Doctor On Demand can help you determine your risk and what your next steps are, but they can't test for COVID-19.

*If you're not enrolled in a Walmart medical plan:*

- Complete a [two-minute self-assessment](#).
- The cost for a Doctor On Demand visit is \$75.
- Doctor On Demand can help you determine your risk and what your next steps are, but they can't test for COVID-19.

#### 32. Do I have to wait long for a visit with Doctor On Demand?

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Because of COVID-19, many people are using Doctor On Demand. They're working hard to see as many patients as quickly as they can. Before you see a doctor, it helps to:

- Complete a [two-minute self-assessment](#).
- Use the Doctor on Demand app to schedule an appointment time that works for you.

#### 33. How much does it cost to get tested for COVID-19?

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It depends. Doctors and hospitals charge different prices to administer the test. If you're covered on a Walmart medical plan, the test will be covered at no cost to you.

#### 34. What kind of provider treats COVID-19?

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You should first call a primary care doctor in your area. Depending on your symptoms, that doctor may refer you to someone else for care.

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### 35. What if I need/want to go to an out-of-network provider for care?

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You should contact your medical plan administrator to discuss options for a network exception. The phone number is located on the back of your plan ID card.

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### 36. Can I use my Health Savings Account to pay for cleaning supplies?

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Contact HealthEquity at [866-296-2860](tel:866-296-2860) for questions about eligible expenses.

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### 37. I keep hearing about COVID-19 in the news and am very stressed out. How can I get help?

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- Tips to help keep calm are available online at [One.Walmart.com/ResourcesForLiving](https://One.Walmart.com/ResourcesForLiving). You can also call Resources for Living 24/7 for help coping with any unknowns in your life, including fears around COVID-19. Help is available at no cost, even if you're not enrolled in Walmart benefits. Just call [800-825-3555](tel:800-825-3555).
- Psychologists and psychiatrists can work with you to understand and treat anxiety about COVID-19 or other issues. Virtual behavioral health visits through Doctor On Demand are now \$0 with most Walmart medical plans.

## Going to the pharmacy

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### 38. If I'm quarantined, can I get my medicine delivered to me?

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If you're on a Walmart medical plan, you can use the Walmart Mail Order Pharmacy. Walmart Home Delivery Pharmacy will fill your prescription and mail it to your home in all 50 states with no charge for shipping.

Call [866-855-0740](tel:866-855-0740) for more information or to transfer your prescriptions. Our pharmacist will do the rest. You can also call OptumRX at [844-705-7493](tel:844-705-7493).

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### 39. Can a Walmart or Sam's Club pharmacy test me for COVID-19?

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No. You can't be tested for COVID-19 at a Walmart or Sam's Club pharmacy.

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### 40. Can I get my prescription refill early in case I get quarantined?

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Yes. Patients with active prescriptions can temporarily get an early refill if they have remaining refills on file at Walmart, Walmart Home Delivery, or Walmart Specialty Pharmacy. Controlled substances will not be permitted for early refills.

This decision will be continuously evaluated based on CDC guidance, federal and state declarations, and other relevant data.

## Centers of Excellence

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### 41. Is there a Center of Excellence for treating COVID-19?

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No. A primary care doctor in your area can provide treatment. Please call your doctor before arriving at the office. Your doctor may have specific procedures you should follow.

#### 42. How will travel be handled under the Centers of Excellence program during COVID-19?

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- For spine or joint replacement surgeries, patients can choose to stay in their local area for care at regular medical benefits. Patients will need to call Health Design Plus at [877-230-7037](tel:877-230-7037) to discuss a network exception and coordination through Grand Rounds.
- For cardiac surgery and cancer, the Centers of Excellence program is voluntary, and there is no requirement to travel.
- For weight loss surgeries and transplant care, travel is still required. Patients can choose to postpone care until they feel safe to travel.

## Walmart 401(k) Plan

#### 43. There has been a lot of change in the value of my 401(k) recently and some of it appears to be related to concerns about COVID-19. How safe are my investments?

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Your 401(k) account is made up of various investment options and is subject to market returns. Your 401(k) investments are not guaranteed and are subject to market volatility. You should talk to your personal financial advisor for more information and to determine your level of investment risk.

#### 44. What happens to my 401(k) loan payment if I become quarantined?

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If you qualify for paid benefits, Sedgwick will coordinate your pay and your loan repayment will be deducted automatically. If you're not receiving a paycheck, you could be responsible for loan repayments. These can be made directly to Merrill. If you go on an approved leave of absence, your loan may be re-amortized when you return to work.

#### 45. How can I get to my 401(k) money quickly if needed?

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If eligible, you can take a loan or hardship withdrawal from your account. You can also withdraw money from your 401(k) if you're over 59½ or have rollover money in your account. You should talk to your financial advisor before requesting a distribution.

#### 46. I was going to retire soon. Should I postpone?

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Retirement is an individual decision that should be made after careful consideration. You should talk to your financial advisor about your retirement plans.

## Resources

- MySedgwick on [One.Walmart.com/LOA](https://One.Walmart.com/LOA)
- People Services [800-421-1362](tel:800-421-1362)
- People lead, MHRM or facility manager