



FY26 Q3 edition inside!

# Live Better Bulletin

Get the most from your Walmart benefits.

Are you an **hourly** associate?

Use this button to jump to information just for you.

Take me there

Are you a **salaried** associate or **driver**?

Use this button to jump to information just for you.

Take me there





# Own your well-being

## Live better when you protect your health and wealth

This quarter we'll explain how:

- Your Walmart medical coverage and mental health benefits work together so you can find the support you need
- You can build healthy habits and live better
- Dental and vision coverage help you keep your whole self healthy
- Disability coverage and life insurance can help protect you and your loved ones

### Benefits key



Available on Day One as a Walmart associate



Part of most Walmart medical plans



Eligibility rules apply



No cost for service

**Sign up for paperless communications** to receive benefit materials electronically and reminders via text. Visit [One.Walmart.com/Paperless](https://One.Walmart.com/Paperless).

**This is not a personalized communication.** Some of the benefits information in this mailer may not apply to you.



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Associate spotlights:

# Providing Estrella financial peace of mind

Estrella Garza shares how being a beneficiary of her mother's Walmart 401(k) account has supported her journey toward financial well-being.

[Read her story](#)

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# How LTD protected Willie's family

Willie Byers shares how without long-term disability coverage, he “could have lost everything” when he needed time away from work to heal.

[Watch the video](#)

## Share your benefits story

Tell us how a Walmart benefit has helped you live better.

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# Who Knew? We Knew.



When you work at Walmart, you can:



## Build your career

More than 75% of jobs at Walmart **do not require degrees**. These include store, club, and supply chain management roles paying **over \$100,000**.



## Support your well-being

Starting on your first day, you and your eligible family members can get up to **20 mental health coaching or therapy sessions** per year at no cost to you.



## Manage your money

Over **200,000** associates have used our ONE@Work app<sup>1</sup> to save nearly **\$200 million** for unexpected expenses. Try it to manage your money, save automatically, get paid early when needed, and spend confidently.



## Unlock your potential

Walmart's Associate to Technician program is **accelerating the careers of 4,000 associates** by training them for in-demand skilled roles such as HVAC and automation tech, earning an average of **\$32/hour**.<sup>2</sup>



## Choose robust medical coverage

Medical plan coverage for most eligible associates starts at **\$36.10 per biweekly pay period**. Most plans include access to specialists for complex conditions at some of the **best facilities** in the country.



## Save for the long term

More than 860,000 associates with a Walmart 401(k) account saw their retirement savings grow by a combined **\$1.8 billion** last year through our **6% company match**.

## What can we do for you?

Explore all the ways you can live better with help from your Walmart benefits.

[Go now](#)

Learn more about our education and training options.

[Get started](#)

<sup>1</sup> You may not be eligible for all features based on your job or location.

<sup>2</sup> The \$32/hour average is based on a range of \$19 to \$45/hour.



# Prepare now: Annual Enrollment starts Oct. 11!

It's your once-a-year chance to make changes to your Walmart benefits or enroll in coverage (unless you have an election change event, such as getting married or having a child).

## See your current elections

To see what you're eligible for and enrolled in, check out your personalized Benefits Guide.

[Go now](#)





# Healthy habits made easy

Live better with easy-to-use well-being tools that fit your life.

You can choose from programs that feel right for where you are today and help you maintain wellness moving forward. A simple place to start is to eat better, move more, and manage stress.

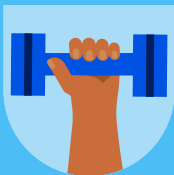
If you want to...



**Eat better**



- Create healthy habits and change your mindset with a science-based program from Fresh Tri
- Build skills to lose weight and live healthier with text-based coaching from myAgileLife



**Move more**



- Get fit anywhere with Fitness Pass; choose a plan that best fits your journey starting at \$5 per biweekly pay
- Take a 2-minute movement microbreak that fits into your workday with Breakthru



**Manage stress**



- Reset, refocus, and change your mood with a 2-minute breathing exercise with Breakthru
- Learn new ways to handle stress with text-based coaching from myAgileLife

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# Get help quitting tobacco

Starting a healthy habit is much easier than quitting an unhealthy one—especially nicotine or tobacco use, including smoking and vaping.

You don't have to go it alone. With the Kick Buts program, you and up to two family members or friends can tap into:

- Daily text message support, for in-the-moment support for cravings or relapses
- A personal health coach available via text
- Help learning new skills to manage cravings
- Up to \$100 in gift cards to use for nicotine replacement patches, gum, or lozenges

Using Kick Buts may double your chances of successfully quitting.

[Learn more](#)



# Focus on your whole health



You may be able to choose dental coverage and vision coverage, even if you're not eligible for medical coverage.



## Vision<sup>3</sup>

- **Annual eye exam:** Pay only \$4 at a VSP network provider, including most in-store Walmart Vision Centers or Sam's Club Optical facilities.
- **Glasses or contacts:** Pay only \$4 for eyeglass lenses when you buy frames. The plan pays up to \$130 toward new glasses or contacts each year.



## Dental<sup>3</sup>

- **Exams and cleanings:** No cost to you as covered preventive care.<sup>4</sup>
- **Fillings and root canals:** You'll pay 20% of the allowed amount after you meet the plan's deductible.<sup>4</sup>
- **Orthodontia:** You'll have up to \$1,500 in coverage for braces after one year in the dental plan.<sup>5</sup>

Explore your options

<sup>3</sup> Some limitations apply. Find full details at [One.Walmart.com/BenefitsBook](https://One.Walmart.com/BenefitsBook), and find more details about your eligibility and who you can cover at [One.Walmart.com/BenefitsGuide](https://One.Walmart.com/BenefitsGuide).

<sup>4</sup> This is the cost sharing for a Delta Dental PPO dentist; you may pay more if you use a Delta Dental Premier dentist or non-network dentist.

<sup>5</sup> The plan pays 80% of the allowed amount, up to a lifetime maximum of \$1,500 per person.

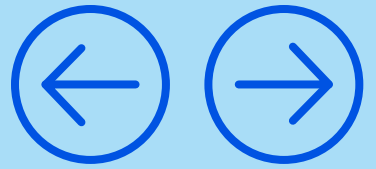


# Find the right fit for your mental health

You and your eligible family members have multiple ways to access mental health care.

**Starting Day One**

**When you're enrolled in a Walmart medical plan**



# Starting on Day One as an associate:



Connect with a mental health coach or therapist who can help you reach your mental health goals.

## Get support:

Try the confidential five-minute wellness check-in at **Walmart.LyraHealth.com** to get personalized recommendations to support your mental well-being. Sign up or log in to see your results. You (or your eligible family member) will need to provide your:

- Name and WIN
- Date of birth

Lyra recommends providers who can meet with you quickly.

## What's available through Lyra:

- Up to 20 mental health coaching or therapy sessions per person, per year—all at no cost
- 24/7 access to a licensed clinician for crisis support or receiving everyday care by calling **1-800-825-3555**

## Never worked with a Lyra coach or therapist?

Explore how a first session typically goes, so you can be more at ease and get the most out of your visit.



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# When you're enrolled in a Walmart medical plan:



Access clinical support through your Walmart medical plan.

## Get support:

Finding a medical plan provider for any mental health need is simple:

- Download the Doctor On Demand app or create an account at **DoctorOnDemand.com/Walmart**
- After logging in to your account, connect with care in your area by:
  - **Virtual care:** Select “Book mental health visit” on the home screen
  - **In-person providers:** Select “Search for local care” > Search for providers > Select what type of provider you are searching for > Continue to the Provider Guide (you will be prompted to log in to Included Health)

## What's available through Doctor On Demand by Included Health:

- **Therapists** who are licensed mental health clinicians and psychiatrists who offer prescription management through your medical plan
- **No-cost virtual counseling**<sup>6</sup>

[Learn more](#)

<sup>6</sup> For participants in the Premier, Contribution, Saver, and Local plans. Saver Plan participants must meet their deductible before virtual mental health care is available at no cost to them.



# Protect yourself and your loved ones



Disability coverage and life insurance can provide cash support when you need it most.

## When you need time to heal

Disability coverage provides cash support when you can't work. For example, Bob (an hourly associate) receives the company-paid 50% short-term disability (STD) benefit. He also enrolled in Enhanced STD and Enhanced long-term disability (LTD).

He learned he had advanced-stage cancer shortly after his third anniversary as a full-time Walmart associate. He worried about his health, but also about keeping his job and paying the bills during treatment. Here's how his Walmart benefits supported him through it.<sup>7</sup>

His leave of absence will run through...

He's paid through...

Week 1	Weeks 2–12	Weeks 13–26	Weeks 27–32	Week 33
Personal Medical Leave				Bob returns to work with or without restrictions. <sup>8</sup>
Family and Medical Leave: Bob is eligible for and hasn't used any FMLA Leave in the past 12 months, so he can use up to 12 weeks now.				
Available PTO or PPTO for the seven-day waiting period before STD begins.	Enhanced STD: Bob's benefit pays him 60% of his average weekly wage during this period.		Enhanced LTD: Bob's benefit pays him 60% of his average monthly wage while Bob is considered disabled.	

Find details

7 The amount of your benefit payment will depend on your state of residence. This example assumes that Bob lives in Arkansas and has been enrolled for Enhanced STD for at least 12 months.

8 If Bob's position is not available, Walmart will make reasonable efforts to assist him in applying for open positions that he is qualified to perform. If Bob is released to return to work with restrictions, he may be eligible for a reasonable accommodation to support his return to work.



# When your family needs support

Life insurance provides cash when your loved ones need it most: to cover funeral expenses and replace your earnings. You can enroll in coverage at any time<sup>9</sup> at group rates that may be lower than you'd pay elsewhere.

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9 Proof of Good Health (POGH) may be required when you enroll.

## Not sure where to start?

Help Now resource specialists can connect you with the right Walmart benefits and community resources.

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# Focus on your financial future

Define your financial goals and plan how to reach them with a 30-minute virtual one-on-one consultation with a Merrill financial specialist.

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# Plan for the unexpected: Name your beneficiaries today

Keeping your beneficiaries' information updated helps make sure your benefits, like 401(k) and life insurance, are paid according to your wishes. If you don't name a beneficiary, your benefit will be paid according to plan terms, which may not be consistent with your intent.

Take five minutes to review and update your beneficiary information by visiting [One.Walmart.com/Beneficiary](https://One.Walmart.com/Beneficiary)



# Resources to remember



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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 2025 Associate Benefits Book. For information about other benefits, see [One.Walmart.com/Me](#).

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.



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Hourly associate information





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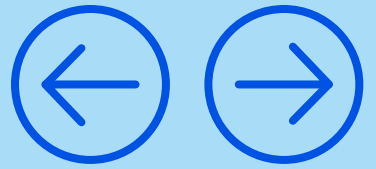


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Access clinical support through your Walmart medical plan.

## Get support:

Finding a medical plan provider for any mental health need is simple:

- Download the Doctor On Demand app or create an account at **DoctorOnDemand.com/Walmart**
- After logging in to your account, connect with care in your area by:
  - **Virtual care:** Select “Book mental health visit” on the home screen
  - **In-person providers:** Select “Search for local care” > Search for providers > Select what type of provider you are searching for > Continue to the Provider Guide (you will be prompted to log in to Included Health)

## What's available through Doctor On Demand by Included Health:

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# Protect yourself and your loved ones



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## When you need time to heal

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He learned he had advanced-stage cancer shortly after his third anniversary as a full-time Walmart associate. He worried about his health, but also about keeping his job and paying the bills during treatment. Here's how his Walmart benefits supported him through it.<sup>7</sup>

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Family and Medical Leave: Bob is eligible for and hasn't used any FMLA Leave in the past 12 months, so he can use up to 12 weeks now.					
FlexTO or available PTO for the seven-day waiting period before STD begins.	STD: Bob's benefit pays him 100% of his base pay for six weeks. <sup>8</sup>	STD pays him 75% of his base pay for 19 weeks more <sup>8</sup>		Enhanced LTD: Bob's benefit pays him 60% of his average monthly wage while Bob is considered disabled. <sup>8</sup>	

Find details

7 The amount of your benefit payment will depend on your state of residence and job class. This example assumes that Bob lives in Arkansas.

8 The truck driver STD plan replaces 75% of average day's pay for up to 25 weeks after a one-week waiting period. Walmart LTD benefit payments end at your Social Security retirement age. Truck drivers can choose a maximum benefit period of five years or until reaching Social Security retirement age.

9 If Bob's position is not available, Walmart will make reasonable efforts to assist him in applying for open positions that he is qualified to perform. If Bob is released to return to work with restrictions, he may be eligible for a reasonable accommodation to support his return to work.



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Salaried associate or driver information