



Annual Enrollment edition

Live Better Bulletin

Choose the Walmart benefits that are right for you, Oct. 11–Nov. 7.

Are you a **Walmart associate** or **Sam's Club office-based** associate?

Use this button to jump to information just for you.

[Take me there](#)

Are you a **Sam's Club frontline** associate?

Use this button to jump to information just for you.

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Own your well-being

Live better when you choose the right benefits

It's Annual Enrollment, your opportunity to choose or change your benefits for 2026. Explore your choices now, then enroll by Nov. 7. Most changes you make during Annual Enrollment will take effect Jan. 1, 2026.¹

This quarter, we'll focus on:

- How medical plans work, so you can choose what's right for your needs
- How you can protect your and your family's finances
- Why now's a great time to check out the benefits that help you take ownership of your financial future

Sign up for paperless communications to receive benefit materials electronically and reminders via text.
Visit One.Walmart.com/Paperless

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

¹ 401(k), ASPP, and ONE@Work changes will go into effect within one to two pay periods of making your elections. Life insurance changes will go into effect within one to two pay periods of making your elections, as long as Proof of Good Health is submitted accurately and approved.



Table of contents

Tip! Tap on any title to quickly navigate to that content

Associate spotlight >

2026 Annual Enrollment >

Your Annual Enrollment checklist >

Tune in to Live Better LIVE >

Take your benefits to the next level >

For your health >

2026 Walmart plan options >

Medical coverage basics >

Help managing type II diabetes, pre-diabetes,
and weight >

World Mental Health Day: Oct. 10 >

For your wealth >

Protect yourself and your loved ones >

Work toward your financial goals >

NEW ways Walmart supports your wallet >

Resources to remember >



Associate spotlight:

How Justin Garcia helped his team through loss

Justin reached out to Lyra, our mental health partner, to have an on-site counselor help associates process the loss of a fellow associate. Today, they appreciate how mental health help is within reach for all associates.

[Read his story](#)



Share your benefits story

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

[Share your story](#)



Your Annual Enrollment checklist

You have until Nov. 7 to choose or change your benefits for 2026. Here's what you should do now:

- ✓ **Think about your needs.** Dive into how the medical plan options compare and look into ways your Walmart benefits can protect you and your loved ones.
- ✓ **Know the details.** You'll need the name, date of birth, and Social Security number for anyone you plan to cover in 2026.
- ✓ **Update your beneficiaries' information.** Take five minutes to review and update their names and contact information at One.Walmart.com/Beneficiary

Find personalized details on your current coverage and your options for 2026.

[Go now](#)

Prefer to watch a video?

Get ready to enroll and see what tools can support your decisions.



[Access our video library](#)



Tune in Oct. 22 for Live Better LIVE: Well-being Event

Get inspired by tips on routines that can help you find balance and live better in mind, body, and wallet.

Learn more on Workvivo.

Find event details!



Take your benefits to the next level

You have access to benefits that support your mind, body, and wallet, on your first day as an associate. During Annual Enrollment, you can choose plans that offer even more support.

Available on Day One [➤](#)

Enroll Oct. 11–Nov. 7 [➤](#)

Take your benefits to the next level



Benefits key



Available on Day One as a Walmart associate



Eligibility rules apply



Part of most Walmart medical plans



No cost for service

Available on Day One 	
For your mind	<p>Access to therapy, coaching, peer-to-peer support, and more, all at no cost to you.</p> <p></p>
For your body	<ul style="list-style-type: none">• Get fit wherever you work, live, or travel for as little as \$5 per biweekly pay• Quit tobacco or vaping for good• Create healthy habits with app-based support in a way that works for you
For your wallet	<ul style="list-style-type: none">• Contribute to Walmart’s 401(k) plan• Share in the company’s success with the Associate Stock Purchase Plan (ASPP)• Manage your money better with the ONE@Work app² <p></p>

2 You may not be eligible for all ONE@Work features based on your job or location.

Take your benefits to the next level



Enroll Oct. 11–Nov. 7 ³	
For your mind	<p>Most Walmart medical plans include virtual and in-person mental health support.</p> <div></div>
For your body	<p>Most Walmart medical plans come with access to specialists at some of the best facilities in the country. Those plans also include virtual primary and urgent care, digestive health support, and physical therapy.⁴</p> <div></div>
For your wallet	<ul style="list-style-type: none">• You can choose to purchase life insurance for your eligible dependents or increase your own coverage⁵• You can enroll in or increase your long-term disability coverage• And you can add Critical Illness or Accident Insurance for further financial protection <div></div>

³ If you have an election change event, such as getting married or having a child, or become newly eligible for benefits, you may be able to change or enroll in benefits outside of Annual Enrollment.

⁴ For participants in the Premier PPO, Contribution HRA, and Saver HSA plans.

⁵ If you enroll in more than the guaranteed life insurance amounts, or if you enroll in or increase your life insurance coverage after you first become eligible, you'll have to provide Proof of Good Health.



2026 Walmart plan options: new names, same great coverage

Three medical plan options are available in most states, and those options are getting new names for 2026. The updated names make it easier to understand what sets each plan option apart.

Premier PPO Plan

Features predictable copays for some covered care.

Saver HSA Plan

Allows you to open a Health Savings Account (HSA) to pay for eligible care now or in the future. If you contribute to your HSA through payroll deductions, Walmart matches your contributions.⁶

Contribution HRA Plan

Comes with a Health Reimbursement Account (HRA) that uses Walmart dollars to automatically pay some of your eligible medical expenses.

- ⋮ You may have other medical plan options available,
- ⋮ depending on where you work.

⁶ Walmart will provide a dollar-for-dollar matching contribution to your HSA to match your pretax contributions up to the matching limit of \$350 for individual coverage and \$700 for family coverage.

See your 2026 medical plan options: One.Walmart.com/AE



Medical coverage

basics

Understanding how you pay for care can help you choose the right plan for your needs. Here's what some important terms mean.



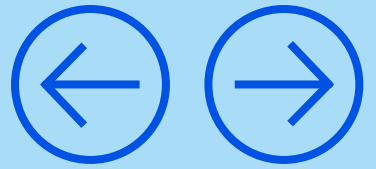
Premiums

Your share of the cost of coverage.

This is deducted from your pay each pay period. The Walmart medical plan pays the bulk of the cost for active associates. Your premium contributions provide coverage under a medical plan option, but you will still have out-of-pocket expenses if you need medical care.

How you might pay for care





How you might pay for care

Copays

A set amount that you'll spend when you need care.

This helps you expect what you'll pay for care, but not all plan options feature copays—or use them for all forms of care. Your copays don't count toward meeting your deductible, but do count toward meeting your out-of-pocket maximum.

OR

Annual deductible

The amount you'll need to pay each year before the plan starts sharing costs with you.

If your plan doesn't have copays, or if the care you need isn't subject to a copay, you'll pay the full cost for covered care until you meet your annual deductible.

Coinsurance

Your share of the cost of covered care once you've met your annual deductible.

Typically, the plan pays the majority of eligible costs when you use an in-network provider, and you pay the remainder.





How you might pay for care

Out-of-pocket maximum

The most you'll pay for covered network care in a calendar year.

Each dollar you spend on **eligible in-network expenses**—whether that's a copay, your deductible, or coinsurance—helps you reach your annual out-of-pocket maximum.



The Walmart medical plan takes it from here

Once your share of eligible in-network expenses reaches the out-of-pocket maximum, the plan pays 100% of eligible in-network expenses for the rest of the calendar year.



Help managing type II diabetes, pre-diabetes, and weight

Most Walmart medical plans include Twin, a no-cost program⁷ to reduce or eliminate medications and achieve a healthier weight.

[Learn more](#)

⁷ For participants in the Premier PPO, Contribution HRA, or Saver HSA plans with type II diabetes, pre-diabetes, or a body mass index of at least 40.



World Mental Health Day: Oct. 10



Take a moment to consider how you're feeling and how your Walmart benefits might be able to support you.

All Walmart associates and their eligible family members can access no-cost support on Day One, even without a Walmart medical plan. That includes:

- 20 mental health therapy or coaching sessions per year, powered by Lyra
- Connection with others through peer-to-peer chat by Supportiv

Answer a few quick questions to get support that's right for you.

[Get support](#)

Not sure where to start?

Help Now resource specialists can connect you with the right Walmart benefits, including mental health offerings and community resources.

Get started: Call **1-855-4HLPNOW** (1-855-445-7669) Monday–Friday, 7 a.m.–7 p.m. CT or go to **One.Walmart.com/HelpNow**

[Learn more](#)



Protect yourself and your loved ones

Access long-term cash support through Long-Term Disability

Eligible associates can enroll in long-term disability (LTD) coverage, which provides cash when you're not able to work for months or even years due to an illness or injury.

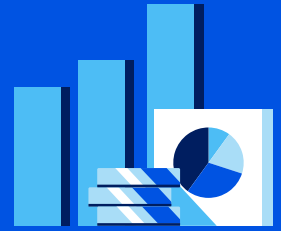
Prepare for the unexpected with life insurance

All associates have the option to enroll in coverage⁸ at group rates that may be lower than you find elsewhere. Eligible associates automatically receive some life insurance, with the option to enroll in more.

⁸ Proof of Good Health is required, and your coverage cannot begin until it is approved.



Work toward your financial goals



As you're completing your online enrollment, you can review your contributions in programs that support your financial goals. Are you making the most of them?

Be sure to review your elections for:

401(k)



You can contribute each pay period to save for your future. Once you're match-eligible, Walmart will match each dollar you contribute, up to 6% of your eligible pay.

ASPP



You can share in Walmart's success by participating in the Associate Stock Purchase Plan (ASPP). Walmart provides a 15% match on the first \$1,800 you contribute to the ASPP per plan year.

ONE@Work



Save automatically, spend confidently, and get paid early with the ONE@Work app.⁹

⁹ OnePay is a financial technology company, not a bank. Banking services provided by Coastal Community Bank or Lead Bank, Member FDIC. Instapay is unavailable to associates in New York and Puerto Rico, truck drivers, and executives.



NEW ways Walmart supports your wallet



Get paid three days early

Direct deposit to OnePay Cash and enjoy your paycheck three days early.¹⁰ Set it up easily through MyWalmart, Me@Campus, or Me@Sams.



Save 10% on food year-round

Now you can save all year on regularly priced food such as milk, bread, meat, and more—on top of the general merchandise savings you already loved on items like electronics, clothes, and toys.

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Resources to remember



One.Walmart.com/Wellbeing

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

Explore now



Your total pay and benefits

Visit **MyWalmart**, **Me@Campus** or **Me@Sams** to see what Walmart offers you: your base pay, bonus, stock awards (if applicable), retirement savings, Associate Stock Purchase Plan (ASPP), and more.

Check it out



Explore educational videos

Find quick, simple explanations of how the medical plans work, virtual health care, family-building benefits, and more.

Explore videos



People Services

Trained representatives can answer your benefits questions via chat or when you call **1-800-421-1362**.

Chat People Services

The Associates' Health and Welfare Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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

Los servicios de interpretación están disponibles de manera gratuita. 1-800-421-1362

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.

Availability of Summary of Health Information: As an associate, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare options. The SBC is available on **One.Walmart.com/Health**. A paper copy is also available, free of charge, by calling 1-800-421-1362.

Associates who work in Illinois and are eligible for a Walmart medical plan: Visit the Illinois Essential Health Benefit Comparison form at **One.Walmart.com/Notices** for a list of Walmart's medical plan benefits compared to those required of individual insurance policies regulated by Illinois.



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For your wallet	<ul style="list-style-type: none">• Contribute to Walmart’s 401(k) plan• Share in the company’s success with the Associate Stock Purchase Plan (ASPP)• Manage your money better with the ONE@Work app² <p></p>

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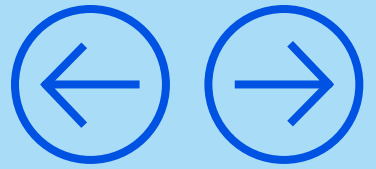
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Out-of-pocket maximum

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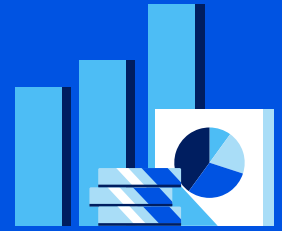
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A NEW way Walmart supports your wallet

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Direct deposit to OnePay Cash and
enjoy your paycheck three days early.¹⁰
Set it up easily through Me@Sams.

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Availability of Summary of Health Information: As an associate, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare options. The SBC is available on **One.Walmart.com/Health**. A paper copy is also available, free of charge, by calling 1-800-421-1362.

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