

Benefits that benefit you.

That's Better Living.

COBRA ANNUAL ENROLLMENT



If you want to make any changes, now's the time.

Access your options at MyBenefits.WageWorks.com.

Annual Enrollment
Oct. 17 – Nov. 6



What's new?

In most areas you won't see any major changes to your plans. But in some locations, some medical plans will go away, provider networks will change, or both. Either way, if you're happy with what you have, there's no need to complete an enrollment session this year. So head to MyBenefits.WageWorks.com to see your options for 2021 and to make any changes to your benefits.

Medical rates.

The cost of medical coverage goes up every year. While we work hard to keep costs down for everyone, you'll pay more for your coverage in 2021.

Premier Plan

This plan makes getting care easy with simple, affordable copays. You'll pay \$35 for primary care visits or \$75 for a specialist—that's it. And like our other national plans, you get \$0 virtual doctor visits because of COVID-19, \$4 generic prescriptions, and much more.

Contribution Plan

In this plan, Walmart credits money to an account for eligible medical expenses—up to \$250 if you cover yourself or \$500 if you cover dependents. The plan uses this money first to pay for care so you don't have to. 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.

Saver Plan

The Saver Plan lets you use a personal health savings account (HSA) for eligible medical expenses. Plus you can use it for IRS-approved dental, vision, and prescription drug expenses.



Medical.

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

| 2021 medical plan options | | Premier Plan Pay doctors with simple copays. | Contribution Plan* Get Walmart dollars to help pay for care until the plan kicks in. | Saver Plan Put money in a tax-free health savings account (HSA) for this year's expenses— or for future needs. |
|--|--|--|--|--|
| Walmart's annual max contribution <i>In-network coverage shown.</i> | Individual only | N/A | \$250 credited to your HRA | N/A |
| | Individual + dependents | N/A | \$500 credited to your HRA | N/A |
| Annual deductible <i>In-network coverage shown.</i> | Individual only | \$2,750 | \$1,750 | \$3,000 |
| | Individual + dependents | \$5,500 | \$3,500 | \$6,000 |
| Annual out-of-pocket maximum <i>In-network coverage shown.</i> | 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 |
| Care and services <i>In-network coverage shown.</i> | Including doctor visits, diagnostic tests, hospitalization, behavioral health | \$35 copay: <i>primary care</i> \$75 copay: <i>specialists</i> 75% covered after deductible: <i>other care</i> | 75% covered after deductible | 75% covered after deductible |
| Doctor On Demand <i>In-network coverage shown.</i> | Video doctor visit for medical, behavioral health needs | \$0 copay because of COVID-19 | \$0 copay because of COVID-19 | \$0 copay because of COVID-19 |
| Walmart/Sam's Club pharmacy | Generic drugs | \$4 | \$4 | \$4 after deductible |
| | Brand-name drugs | 25% of allowed cost or \$50, whichever is greater** | 25% of allowed cost or \$50, whichever is greater** | 25% of allowed cost or \$50, whichever is greater, after deductible** |
| | Specialty drugs Available only at Walmart Specialty Pharmacy or OptumRx Specialty Pharmacies | 20% of allowed cost or \$50, whichever is greater** | 20% of allowed cost or \$50, whichever is greater** | 20% of allowed cost or \$50, whichever is greater, after deductible** |

*Not available in some locations where a Local Plan is offered instead.

**The allowed cost of prescription drugs is determined by the plan's pharmacy benefit manager, OptumRx.



Looking for rates on medical, vision, and dental plans?

Go to MyBenefits.WageWorks.com for complete details. You'll also find more information on your COBRA notice.

More local options.

Depending on your location, you may have other plans to choose from. You can see what's available to you on the Annual Enrollment form, as well as at [MyBenefits.WageWorks.com](https://www.mybenefits.wageworks.com). The plans are available in parts of:

- Arizona
- Arkansas
- Illinois
- Iowa
- Missouri
- Louisiana
- Texas

Local Plans

These plans connect you with proven local doctors, high-quality care, and low copays to help you live better every day. All of Walmart's Local Plan options feature:

- Predictable copays that make it easier to manage health care costs.
- Coordinated care with a long-term focus on your overall health.
- A network of quality doctors in all the specialties you might need.
- No out-of-network coverage except in an emergency.

HMO plans

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
- Pennsylvania
- Oregon
- Virginia
- Washington

Quality care

If you live in central Florida (including Orlando or Tampa), or Dallas/Fort Worth, Texas, throughout 2021 we're partnering with medical experts to evaluate doctors and identify those who are highly rated in those areas. Check the Provider Guide at [One.Walmart.com/ProviderGuide](https://www.one.walmart.com/providerguide) to find highly rated doctors where you'll receive the highest plan benefit.



Vision.

The plan lets you save on eye care, exams, and lenses.



Dental.

Protect your smile with a high-quality, cost-effective plan that covers services from cleanings to braces, and even orthodontia with a 12-month waiting period.



Take control of your health.

Grand Rounds, Centers of Excellence, and Doctor On Demand are great programs that are available to individuals enrolled in most Walmart medical plans. Go to [MyBenefits.WageWorks.com](https://www.mybenefits.wageworks.com) or the plan administrator to learn how these programs can help you.



Questions, answered.

Making changes for 2021? Not sure yet? Or just looking for some more information? You'll find what you need at MyBenefits.WageWorks.com.

| If you have questions about... | Website | Phone |
|---|---|--|
| Benefits, medical claims, care management, or Centers of Excellence programs | Contact plan administrator | Aetna health care advisor: 855-548-2387 BlueAdvantage Administrators of Arkansas health care advisor: 866-823-3790 UnitedHealthcare health care advisor: 888-285-9255 HealthSCOPE Benefits (includes Local Plans) health care advisor: 800-804-1272 Expanded telehealth in MN, CO, and WI: 877-385-8786 |
| Finding a network doctor | GrandRounds.com/Walmart | Grand Rounds: 800-941-1384 Personal Healthcare Assistant (NC,SC only): 877-385-8786 |
| Finding a doctor: central Florida, Dallas/Fort Worth, and northwest Arkansas (except the Mercy Arkansas Local Plan) | One.Walmart.com/ProviderGuide | BlueAdvantage Administrators of Arkansas health care advisor: 866-823-3790 |
| Pharmacy benefits | One.Walmart.com/Prescriptions | OptumRx: 844-705-7493 |
| Health savings account - Saver Plan | Healthequity.com | HealthEquity: 866-296-2860 |
| Vision plan | One.Walmart.com/Vision | VSP: 866-240-8390 |
| Dental plan | One.Walmart.com/Dental | Delta Dental: 800-462-5410 |
| Resources for Living | RFL.com | RFL: 800-825-3555 , 24/7 |
| When you're eligible for benefits or how to enroll | MyBenefits.WageWorks.com | WageWorks, COBRA Administrator: 800-570-1863 |



Explore it all at MyBenefits.WageWorks.com.





A few more things...

Here are some important legal documents that go with it. You'll find a **couple of notices** that talk 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 **800-421-1362**.

Valued Plan Participant

THE ASSOCIATES' HEALTH AND WELFARE PLAN (AHWP) RESPECTS THE DIGNITY OF EACH INDIVIDUAL WHO PARTICIPATES IN THE PLAN.

The AHWP does not discriminate on the basis of race, color, national origin, sex, age, or disability and strictly prohibits retaliation against any person making a complaint of discrimination. Additionally, we gladly provide our participants with language assistance, auxiliary aids and services at no cost. We value you as our participant and your satisfaction is important to us.

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.

عربي
خدمات الترجمة الفورية متاحة دون تكلفة. 1-800-421-1362.

မြန်မာ
စကားပြန်ဝန်ဆောင်မှုများကို အခမဲ့ ရရှိနိုင်ပါသည်။ 1-800-421-1362

汉语普通话
翻译服务免费提供。1-800-421-1362.

فارسی
خدمات مترجم بدون هیچ هزینه ای در دسترس می باشد. 1-800-421-1362.

Français
Des services d'interprètes sont disponibles sans frais.
1-800-421-1362.

kreyòl ayisyen
Gen Sèvis entèprèt ki disponib gratis. 1-800-421-1362.

日本人
通訳サービスは無料でご利用いただけます。1-800-421-1362.

한국어
통역 서비스를 무료로 이용하실 수 있습니다. 1-800-421-1362.

Polski
Usługi tłumacza dostępne są bez żadnych kosztów.
1-800-421-1362.

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/Benefits. A paper copy is also available, free of charge, by calling [800-421-1362](tel:1-800-421-1362).

For assistance, call the number on the back of your plan ID card.

To learn about or use our grievance process, contact People Services at [1-800-421-1362](tel:1-800-421-1362)

To file a complaint of discrimination, contact the U.S. Department of Health and Human Services, Office of Civil Rights:

- **Phone:** [1-800-368-1019](tel:1-800-368-1019) or [1-800-537-7697](tel:1-800-537-7697) (TDD)
- **Website:** https://ocrportal.hhs.gov/ocr/cp/wizard_cp.jsf
- **Email:** OCRCompliant@hhs.gov

Interpreter Services are available at no cost. [1-800-421-1362](tel:1-800-421-1362)

Português (Brasil)
Serviços de intérprete estão disponíveis grátis. 1-800-421-1362.

ਪੰਜਾਬੀ
ਦੇਤਾਸ਼ੀਆ ਸੇਵਾਵਾਂ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। 1-800-421-1362.

Română
Serviciile de interpretariat sunt disponibile gratuit. 1-800-421-1362.

Русский
Переводческие Услуги оказываются бесплатно. 1-800-421-1362.

Af-Soomaali
Adeegyada Turjumaanka waxaa lagu heli karaa kharash la'aan.
1-800-421-1362.

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

Kiswahili
Huduma za tafsiri zipo bila malipo. 1-800-421-1362.

Tiếng Việt
Dịch Vụ Thông Dịch có sẵn miễn phí. 1-800-421-1362.

Women's Health and Cancer Rights Act

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, Walmart-provided medical plans provide coverage for:

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. Prosthesis 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.