



FY27 Q1 edition inside!

Live Better Bulletin

Get the most from your Walmart benefits.

For all U.S. frontline and office-based
Walmart associates and their families.

Use this button to jump to information just for you.

[Take me there](#)



Your path to better

Live better with the right benefits for your journey

This quarter we'll explore:

- New ways to support your mind, body, and wallet
- A wide range of benefits that meet you where you are, whether it's your first day as an associate or you've worked here for years
- How you can save more money, improve your credit score, and invest in your 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.

One.Walmart.com/Wellbeing Find details at One.Walmart.com/Wellbeing Find



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Benefits key



Available on Day One
as a Walmart associate



Eligibility rules apply



Part of most Walmart
medical plans



No cost for service



Associate spotlight:

Helping Tim save for his future

Tim Smith, a 35-year Walmart associate, shares how the 401(k) match and Associate Stock Purchase Plan have helped him prepare for retirement.

[Read his story](#)



Share your benefits story

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

[Share your story](#)



Simple ways to live better this quarter

Know where your money will go



It's easier than ever to make sure your benefits, such as 401(k) or life insurance, are paid according to your wishes. Name your beneficiaries through **Me@Campus**, **Me@Sams**, or **MyWalmart** by going to:

- **Me@Campus and Me@Sams:** Me > Additional information > Manage beneficiaries.
 - **MyWalmart:** Profile > Additional information > Manage beneficiaries.
-

Step into your financial future



Understanding how money works can turn your dreams into reality.

Join the **Green Socks Day Challenge in April** and take the next step toward your goals.



Even more ways to live better

Support for neurodiversity [➤](#)

More ways to access mental health care [➤](#)

More support for diabetes and weight loss [➤](#)

More paid time away to mourn [➤](#)

Benefits key



Available on Day One as a Walmart associate



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Even more ways to live better



Support for neurodiversity

Quickly connect one-on-one with board-certified behavioral analysts for help with needs such as ADHD and autism.



If you're enrolled in most Walmart medical plans, you can schedule a neuropsychological evaluation often within four weeks.



Even more ways to live better



More ways to access mental health care

All associates and their eligible family members can continue to access 20 no-cost virtual and in-person therapy sessions with Lyra each year. In addition to these Day One benefits, participants enrolled in most Walmart medical plans can access therapy sessions and medication management through Lyra under regular medical plan terms.



Even more ways to live better



More support for diabetes and weight loss

If you have pre-diabetes, type 2 diabetes, or a BMI of 35 or higher, you can get support from the Twin Health care team and app to help you improve your metabolic health.¹



¹ For participants in the Premier PPO, Saver HSA, Contribution HRA, and Personalized Wellbeing Copay plans who meet clinical eligibility requirements.

Even more ways to live better



More paid time away to mourn

If you lose a pregnancy, child, spouse, or partner, you can take up to five days of bereavement paid time off. This benefit can be combined with other paid time off and leave options.

(Remember: You have access to grief counseling and other mental health support, at no cost to you.)





Your path to better

You've got goals for living better, whether that's more peace of mind, more energy, or more financial security. Here's how you can use your Walmart benefits for a healthier mind, body, and wallet.

Tip: Select any button on the right to navigate to the benefits bundle and explore the options that may be available to you. ▶▶▶

Some benefits fall under multiple categories. We've tagged these with a colored line around the box:

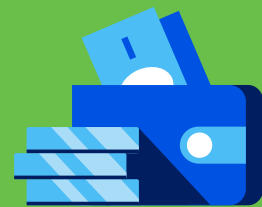
- Mind
- Body
- Wallet



Your mind



Your body



Your wallet



Time off to manage your life or rest



See a licensed therapist or certified mental health coach



Neurodiversity support



Your mind

Ways to reduce stress and refocus



Support to overcome substance use



Virtual medical and mental health care²



Benefits key



Available on Day One as a Walmart associate



Part of most Walmart medical plans



Eligibility rules apply



No cost for service

² For participants in the Premier PPO, Saver HSA, Contribution HRA, and Personalized Wellbeing Copay plans when connecting online with a Doctor On Demand by Included Health provider. Participants in the Personalized Wellbeing Copay Plan pay \$0 for covered virtual care, but virtual urgent care is \$0 only when connecting online with a Doctor On Demand by Included Health provider.



Specialized care for complex health conditions³



Virtual medical and mental health care⁴



Ways to reduce stress and refocus



Your body

Support for pre-diabetes, diabetes, and weight loss⁵



Create and maintain healthy habits



Find a quality health care provider



Benefits key



Available on Day One as a Walmart associate



Part of most Walmart medical plans



Eligibility rules apply



No cost for service

³ For participants in the Premier PPO, Saver HSA, Contribution HRA, and Personalized Wellbeing Copay plans who meet clinical eligibility requirements. Saver HSA Plan participants must meet the plan's deductible.

⁴ For participants in the Premier PPO, Saver HSA, Contribution HRA, and Personalized Wellbeing Copay plans when connecting online with a Doctor On Demand by Included Health provider. Participants in the Personalized Wellbeing Copay Plan pay \$0 for covered virtual care, but virtual urgent care is \$0 only when connecting online with a Doctor On Demand by Included Health provider.

⁵ For participants in the Premier PPO, Saver HSA, Contribution HRA, and Personalized Wellbeing Copay plans who meet clinical eligibility requirements.



Gym and online fitness class discounts



Medical, dental, and vision coverage options



Help quitting nicotine, like tobacco or vaping



Your body (continued)

Cash support if you're ill or injured and can't work



Support for building your family⁶



Benefits key



Available on Day One as a Walmart associate



Part of most Walmart medical plans



Eligibility rules apply



No cost for service

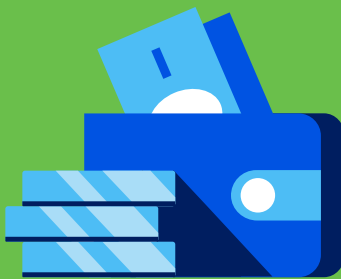
⁶ Fertility care coverage for participants in the Premier PPO, Saver HSA, Contribution HRA, and Personalized Wellbeing Copay plans. Surrogacy and adoption support do not require medical plan enrollment.



Support for building your family⁷



Ways to invest in your future, like 401(k) and stock



Your wallet

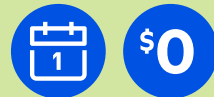
Cash support if you're ill or injured and can't work



Simple ways to save, budget, and get paid early⁸



Tools to grow your financial skills



Benefits key



Available on Day One as a Walmart associate



Part of most Walmart medical plans



Eligibility rules apply



No cost for service

⁷ Fertility care coverage for participants in the Premier PPO, Saver HSA, Contribution HRA, and Personalized Wellbeing Copay plans. Surrogacy and adoption support do not require medical plan enrollment.

⁸ Depends on your job role and location.



4 ways to financial well-being

Your path to knowledge >

Your path to savings >

Your path to the future >

Your path to what's new >

There's so much more to explore! These are just a few examples of benefits that support your financial well-being.

[Get the full picture](#)

Not sure where to start?

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

Get started:

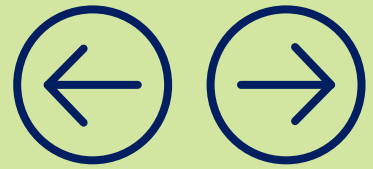
Call **1-855-4HLPNOW** (1-855-445-7669) Monday–Friday, 7 a.m.–7 p.m. CT or go to **One.Walmart.com/HelpNow**



Your path to knowledge

Learn how to build strong financial habits.

- Explore Walmart-sponsored lessons through **Khan Academy** to learn about credit, budgeting, borrowing, and even the basics of homeownership.
- See where you stand by checking your credit score in MyWalmart, Me@Campus, or Me@Sams and get tips for improving your score.



Your path to savings

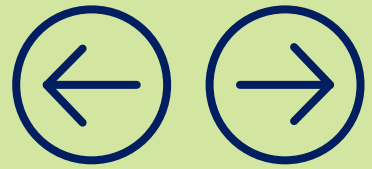
Make your money go further. These benefits can help you save, avoid fees, and keep more of every paycheck.

- The ONE@Work app provides easy-to-use tools to help you manage your pay and build for the future:
 - **Get paid early.** Request up to 50% of your net earnings and get your money when you need it—with no “gotcha” fees.⁹
 - **Budget easily.** Connect your bank account so ONE@Work can detect your monthly expenses and help you know what to spend.
 - **Save automatically,** by choosing a percentage you want to save and we’ll deduct it from your pay.¹⁰
- Walmart associates and Sam’s Club home office associates can save 10% on regularly priced food and general merchandise once they’re eligible for an **Associate Discount Card**. Sam’s Club frontline associates receive a **no-cost Sam’s Club membership** with lower gas prices and exclusive deals.¹¹
- Save on travel, tickets, and more in the **Associate Discount Center**.

⁹ Depends on your job role and location.

¹⁰ 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.

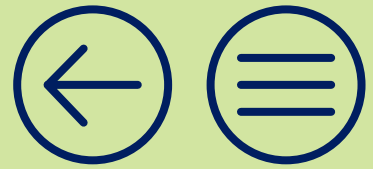
¹¹ Walmart associates and Sam’s Club corporate associates are eligible for the Associate Discount Card after 90 days of continuous employment.



Your path to the future

Build long-term security—for your home, family, and retirement.

- Save for your future with the **Walmart 401(k) Plan**. Once you're match-eligible, receive matching funds from Walmart of up to 6% of eligible pay.
- Take ownership in the company by buying Walmart stock through the **Associate Stock Purchase Plan (ASPP)**. Walmart matches your contributions 15 cents per dollar of the first \$1,800 you contribute up to a maximum match of \$270 per plan year.



Your path to what's new

Unlock ways to help strengthen your financial benefits and make it easier to manage your money now and in the coming year, like:

- **A simpler way to specify who will receive your money**, with the new beneficiary-naming tool in MyWalmart, Me@Sams, and Me@Campus. Use it to name and update information for the people you want to receive your life insurance and other benefit payments.
- **One place for better money management**, as ONE@Work becomes part of the OnePay app in 2026 and gets a new name: OnePay@work. After the move, you'll use the OnePay app to access everything you love about ONE@Work, such as credit score monitoring, three-day early pay, Credit Builder, and many more. Check out OnePay's perks before the move.¹²

¹² 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.



Resources to remember



[One.Walmart.com/Wellbeing](#)

Explore the ways your Walmart benefits can support your mind, body, and wallet.

[Explore now](#)



[One.Walmart.com/BenefitsGuide](#)

See exactly what you're enrolled in now and learn more about any benefits you can choose or change throughout the year.

[Look now](#)



[Me.Walmart.com/Money](#)

Find the right tools and resources to help you on your path to financial well-being.

[Check it out](#)



[One.Walmart.com/WellbeingVideos](#)

Watch stories from associates who have used our benefits to live better, and educational videos to learn more about your benefits.

[Explore videos](#)

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 **2026 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.