Read this!

As a Walmart associate, it's up to you to re-enrol for your benefits so don't miss out!

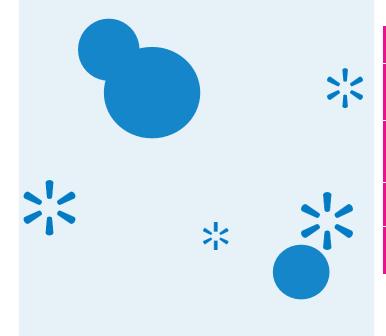
There are important changes to your benefit options for 2021! Take the time to review the information below to learn more about your benefits options to make the right coverage choices for you.

January 4, 2021 to January 19, 2021

(until 11:59 pm ET) is your window to make changes to your benefits coverage. During this time period, you can make changes to any of your benefits, including choosing a new health option or adding dependents to your coverage.

TAKE ADVANTAGE OF THIS TIME PERIOD!

After January 19, 2021, unless you have an eligible life event, **you will not be able to change your selections until 2022!**



At Walmart, we believe in the health and well-being of our Associates and their families. We recognize your healthcare needs are personal to you.

Each year we review the plan to ensure we can offer the best options to give you more choice and offer ways for you to enhance your coverage to meet the healthcare needs of you and your family.

This year we are pleased to be able to share some important enhancements:

- Higher coverage maximums for Paramedical, Vision Care & Mental Health support;
- Reduction in Associate Health & Dental Premiums!

Please review this document for highlights and key dates. The Benefits Guide will provide additional details regarding new annual rates and more details about the changes we've made to ensure This is That Place for You!

Health Benefit Enhancements

New Health Options	Foundation	Basic	Comprehensive
Paramedical	60% to max \$600 combined	80% to max \$1,000 combined	90% to max \$1,200 combined
Mental Health Support	60% to max \$1,000	80% to max \$1,000	90% to max \$1,500
Fertility Drugs	\$5,000 lifetime	\$5,000 lifetime	\$5,000 lifetime
Vision	Not applicable	80% to max \$250 every 2 years + exam	90% to max \$350 every 2 years + exam

Please see 2021 Benefits Guide for details on benefit changes and rates.

If you do not make a new selection you will remain in your current health and dental option and the new rates will apply effective February 1, 2021.

Long Term Disability (LTD)

There are no changes for the 2021 Plan Year.

To increase your LTD coverage, you will be required to submit Evidence of Insurability (EOI) for approval. To decrease your LTD coverage, you will only be able to move down by one coverage level per benefit year.

To help you select your LTD coverage, please refer to the online LTD tool. This tool is not intended to make your decision for you but rather to assist you in understanding your options and coverage needs.

Don't know what option to choose?

Benefit coverage is personal and not the same for every associate so it is important to think about what you and your family may require.

Some things to think about when choosing a health or dental benefit:

- 1. What claims have you or your dependent(s) submitted last year?
- 2. What claims do you anticipate in the upcoming year?
- 3. Do you have other coverage with a spouse that you can coordinate benefits with to provide higher reimbursement coverage?
- 4. Ask yourself What type of benefits do I utilize the most? What would provide me with the best coverage for the year?

Please refer to the 2021 Benefits Guide for details on benefit changes and rates.

Find it at www.walmart.seb-admin.com.

Click on the FlexPlus Direct tile to enter the Walmart benefits website, click <Plan Resources> and then <Forms and Links>.



REMINDER!

FlexPlus Direct: Walmart Benefits Centre - Re-enroll online starting January 4, 2021!

DON'T DELAY! The most important part about re-enrolling is getting started! Log in at <u>www.walmart.seb-admin.com</u>.

If this is your first time logging in to the site, click on First Time User and enter your WIN in the WIN field.

STEPS TO ENROL

- **1** Once online, click on the "Re-enrol" link on the righthand side.
- **2** Follow the step-by-step instructions to re-enrol in the Walmart benefits plan.
- **3** Ensure that all dependents are listed and are checked off to be covered.

Information regarding eligibility of dependents can be found under the **<Benefits>** tab.

Refer to the **<Plan Resources>** tab on the home page to learn more about the plan.

If you click on the re-enrol or Make a Change button again, you must follow it all the way to the Submit

Want to get benefits communications directly to your inbox? Add your email address during your authentication for your first time login.

Questions?

The Walmart Benefits Centre (SEB) can be reached toll-free at 1-800-367-9883.

Representatives are available between 8:00 am and 8:00 pm ET, Monday through Friday.

