



Support for survivors

When a loved one passes away, you may feel overwhelmed. Walmart offers support and resources so that family members can make important decisions at a difficult time.

This guide is a summary of benefits that may be available. All benefits are subject to the terms and conditions of the controlling plan and policy documents, which will govern in the event of a conflict. You'll find a timeline to help you keep track of things, as well as contact information and a list of any documents you may need.



Table of contents

What to do when your loved one passes away	3	Health Savings Account (HSA)	13
Mental health support when you need it	4	Family building benefits: adoption and surrogacy	14
How and when Walmart benefit partners pay claims	5	Disability	15
Final pay and Paid Time Off (PTO) and/or Protected PTO (PPTO) payout	6	Critical Illness Insurance and Accident Insurance	16
Life and Accidental Death and Dismemberment (AD&D) Insurance	7	Associate Stock Purchase Plan (ASPP)	17
Business Travel Accident Insurance	9	Stock Incentive Plan	18
Walmart 401(k) Plan account	10	Commuter benefits	19
Medical, dental, and/or vision coverage through COBRA	11	Discounts and memberships	20
		Contacts and reference material	21



What to do when your loved one passes away

Reporting your loved one's death to Walmart starts the process that will help benefit providers connect with you and/or their designated beneficiaries. This includes getting life insurance and other benefits paid out to their survivors as soon as possible.

Important!



As you're working through this process, keep in mind that Walmart and our benefit partners are legally permitted to communicate only with the associate's:

- Spouse,
- Beneficiary, or
- Executor/Administrator of Estate

1. Report the death

- If your loved one was actively working for Walmart or on a leave of absence, contact their manager for help.
- If they were no longer working for Walmart, you can report their death to Prudential by calling **1-877-740-2116**. Reporting the death to Prudential will prompt outreach from other Walmart benefits partners.

If you need mental health support or resources, please see **page 4**.

Associates Benefits Book



The **Associate Benefits Book** has details about your benefits coverage. You can access the Associate Benefits Book by using this QR code.

2. Gather documentation

Gather these documents so they are available when you need them to claim or continue benefits.

- Death certificate (original)
- Marriage certificate or divorce papers
- Social Security number (yours and the deceased's)
- Will, trust, or power of attorney
- Birth certificates of minor children

You'll also need to find a notary public for some documents to be processed.

3. Watch for communication from our partners

Along with this guide, you may receive outreach from:

- **Life, AD&D, BTA Insurance | Prudential** – if the associate had life insurance, Accidental Death & Dismemberment (AD&D) coverage, and/or Business Travel Accident Insurance. **See pages 8 and 9.**
- **401(k) | Merrill** – if the associate had a 401(k) Plan account. **See page 10.**
- **Medical benefits | HealthEquity/Wageworks** – if you're covered under a Walmart medical, dental, or vision plan, you'll receive details about how to continue your coverage through COBRA. **You won't have a gap in coverage if you enroll for COBRA. See page 11.**
- **HSA | HealthEquity** – if the associate was enrolled in the Saver HSA Plan (or was previously enrolled in the Saver HSA Plan) and had a Health Savings Account (HSA). **See page 13.**
- **Critical Illness, Accident Insurance | The Standard** (formerly Allstate Benefits) – if the associate had Critical Illness or Accident Insurance. **See page 16.**



Mental health support when you need it

Walmart offers confidential mental health resources (provided through Lyra Health) at no cost to associates and their eligible dependents. You can take advantage of this benefit now to help you cope with your loss. You don't have to be covered by Walmart medical benefits to use these services.

You can access therapy, coaching, and digital tools where and when you need them, 24/7. Services are offered in person, over the phone, or virtually. Go to **One.Walmart.com/MentalHealth** to learn more.

How to claim or continue this benefit

You can use Walmart's mental health resources at no cost to you if you are the associate's spouse/partner or child up to age 26. You do not have to elect COBRA coverage to use these resources, which include:

- In-person and video therapy
- Personalized support from a mental health coach via video or live chat
- An on-demand self-care library

To access Lyra, call **1-800-825-3555** or visit **Walmart.LyraHealth.com**. You'll need the associate's Walmart identification number (WIN) and date of birth to get started.

When to act



You can use the services available through My Mental Health Resources for **up to 18 months** (or the maximum duration for which you would be eligible for COBRA coverage) from when coverage was lost.

Contact Information

Lyra Health can be reached by calling **1-800-825-3555** or by visiting **Walmart.LyraHealth.com**.





How and when Walmart benefit partners pay claims

Some Walmart benefits, such as life insurance, will pay a benefit to the designated beneficiary(ies) after an associate dies. They include:

Life Insurance

Each eligible Walmart associate can choose to purchase life insurance. Full-time Walmart associates also receive company-paid life insurance once they've met eligibility requirements. Prudential typically pays beneficiaries within five business days of receiving all information needed to process the claim.

Accidental Death and Dismemberment (AD&D) Insurance

If the associate enrolled for this coverage, Prudential may pay a benefit depending on the circumstances of their passing. Prudential typically pays beneficiaries within three weeks of completing all paperwork.

Business Travel Accident Insurance

If the associate was covered by this benefit, Prudential may pay a benefit depending on the circumstances of your associate's passing. Prudential typically pays beneficiaries within three weeks of completing all paperwork.

401(k) Plan

If the associate had a balance in their retirement savings account, Merrill will pay a lump sum to the beneficiary(ies) designated by the associate. If the associate did not designate a beneficiary, Merrill will pay according to the plan terms. Merrill typically processes payouts within five to seven days of completing all paperwork.

Health Savings Account (HSA)

If the associate was enrolled in the Saver HSA Plan and had a balance in their HSA, the balance will be sent to the beneficiary(ies) designated by the associate. If the associate did not designate a beneficiary, HealthEquity will pay according to the plan terms. HealthEquity typically processes payouts within three weeks of completing all paperwork.

What is a beneficiary?



It's the person or entity that an associate designates to receive their benefit payouts at the time of the associate's death. If the associate didn't designate a beneficiary for a benefit, controlling plan documents specify who will receive these payouts. Find details in the Associate Benefits Book at One.Walmart.com/BenefitsBook.

Did the associate use ONE@Work or Money Network?



If the associate had a ONE@Work savings account, email support@oneatwork.app to learn more about accessing those funds.

If the associate had a Money Network card, call **1-800-903-4698** to learn more about accessing those funds.



Final pay and Paid Time Off (PTO) and/or Protected PTO (PPTO) payout

Outstanding pay will be issued using the same method the associate selected for their regular pay.

Final pay

If the associate used direct deposit, final pay will be deposited into that account. If the associate used a Money Network card, payment will be sent to that card. If the payment bounces back for either of these methods, a paper check will be mailed to the associate's address on file within two pay periods.

Bonus payout: Some associates' total pay included a quarterly or annual bonus. If the associate's job qualified for a bonus, a bonus payout is generally processed within two pay periods of their death. The payout will be sent to their designated beneficiary in the same manner as their final pay and Paid Time Off (PTO) and/or Protected PTO (PPTO) payout. The bonus payout will be prorated for the days the associate worked during the bonus eligibility time frame.

If you have questions, please email Bonus.Team@walmart.com.

PTO and/or PPTO payout

The associate might have had earned and unused paid time off at the time of their death. What happens to that time depends on where they lived and how long they'd worked for Walmart.

- **Hourly and OTR Driver associates:** If they had been employed with Walmart for at least one year, earned and unused time will be included in their final pay. In some states, earned and unused time is paid out regardless of how long the associate had been employed with Walmart.
- **Salaried associates:** If they had been employed with Walmart for at least one year, up to five days of earned and unused time will be included in their final pay. In some states, all earned and unused time is paid out regardless of how long the associate had been employed with Walmart.

There is no payout for Flexible Time Off (commonly referred to as FlexTO), unless required by law.

What to expect and when



PTO and/or PPTO payouts as described will be included in the associate's final pay.

Contact Information

People Services can be reached by calling **1-800-421-1362** or chatting with them at **One.Walmart.com/BenefitsChat**.



Life and Accidental Death and Dismemberment (AD&D) Insurance

If the associate was covered under a Walmart life insurance or accidental death and dismemberment (AD&D) policy, Prudential will work with the appropriate person on the payout.

Life insurance

Full-time associates automatically receive company-paid life insurance coverage once they are eligible for benefits. The benefit on that policy is equal to their annualized rate of pay, including overtime and bonuses, during the one-year period prior to the associate's death, rounded to the nearest \$1,000, to a maximum of \$50,000.¹

Your associate might have enrolled in optional life insurance coverage. Hourly associates could purchase up to \$200,000 in coverage. Salaried associates and full-time drivers could purchase up to \$1 million in coverage.

Accidental death and dismemberment (AD&D)

Your associate may have selected AD&D coverage. If they were enrolled in AD&D insurance, their designated beneficiary may receive a lump sum for the amount of coverage selected.¹

Hourly associates had the opportunity to purchase \$25,000 to \$200,000 in coverage. Salaried associates and full-time drivers could purchase up to \$1 million in coverage.

Continued...

¹ AD&D benefits are not paid in certain circumstances, and eligibility requirements apply to life insurance beneficiaries. Find details in the Associate Benefits Book at One.Walmart.com/BenefitsBook.



Life and Accidental Death and Dismemberment (AD&D) Insurance (continued)

How to claim or continue these benefits

Beneficiaries must contact Prudential at **1-877-740-2116** and provide the following information about the associate:

- Name
- Social Security number
- Date of death
- Cause of death (if known)

In addition, they must mail an original or certified copy of the death certificate to:

The Prudential Insurance Company of America
Group Life Claim Division
P.O. Box 8517
Philadelphia, PA 19176

Support and resources for beneficiaries

Prudential understands that navigating loss is difficult, so they've collaborated with Empathy® to support you and your family. To access your Empathy® benefits, visit app.empathy.com or call **1-720-707-3724** to speak with a dedicated Care Manager.

What to do



Remember to follow the steps on **page 3** to report that the associate has passed away.

Prudential, our life insurance provider, will be reaching out to you. However, if you have questions or want to take action now, contact Prudential by phone, email, or online.

Contact Information

Prudential can be reached by calling **1-877-740-2116**, visiting prudential.com/gimicro/walmart-beneficiary-support, or emailing GroupLifeClaims@prudential.com.



Business Travel Accident Insurance

Associates who travel on authorized company business automatically receive business travel accident insurance from Walmart at no cost to the associate. This benefit is three times the associate's base annual earnings, with a minimum payment of \$200,000 and maximum of \$1 million, unless otherwise specified.

How to claim or continue this benefit

If the associate died as a result of authorized company business travel, the named beneficiary(ies) will receive any benefits payable.¹ The benefit payment will be a lump sum, or paid in monthly installments if the beneficiary requests this in writing.

To file a claim, please provide the following information about the associate to Prudential:

- Name
- Social Security number
- Occurrence, character, and extent of the injury
- Date of injury or death, and
- Cause of injury or death (if known)
- Certificate of death (original or certified copy)

If there is no named or surviving beneficiary, Prudential will reach out to surviving family members as described in the Associate Benefits Book at One.Walmart.com/BenefitsBook.

When to act



You will need to file a claim along with a death certificate **within 12 months** of the covered associate's death, or **within 90 days** after any periodic payment due to injury that results in death.

Mail an original or certified copy of the death certificate, as well as the information listed at left, to:

The Prudential Insurance Company of America
Group Life Claim Division
P.O. Box 8517
Philadelphia, PA 19176

Contact Information

Prudential can be reached by calling **1-877-740-2116**, visiting Prudential.com/walmart, or emailing GroupLifeClaims@prudential.com.

¹ Certain restrictions apply. Find details in the Associate Benefits Book at One.Walmart.com/BenefitsBook.



Walmart 401(k) Plan account

If the associate had a balance in the company's 401(k) retirement savings plan, the account will be reviewed to determine the designated beneficiary(ies). There are important steps to preserve a 401(k) account's tax advantages. Once Merrill confirms the beneficiary(ies), and all required paperwork and documentation is approved, Merrill will set up a new account in each beneficiary's name and the balance will be transferred.

If the associate did not designate a beneficiary, the balance will be distributed as spelled out in the Plan's default provisions.

How to claim or continue this benefit

After completing the steps on page 3, Walmart will mail an initial packet of information to the beneficiary and/or contact. Fill out the enclosed forms and return them to Merrill. After Merrill receives the forms, they will follow up directly to explain next steps.

If the associate did not name a beneficiary, more documentation may be required. This could take time to resolve.

The beneficiary should consult a financial professional to determine the best next steps and tax implications for the account once the funds are in their name.

What to do



Remember to follow the steps on **page 3** to report that the associate has passed away. Walmart will follow up with a packet that contains forms for the beneficiary to return to Merrill.

In the event a beneficiary can't be located, the funds will be held in an account until beneficiaries are found.

Contact Information

Merrill can be reached by calling **1-888-968-4015** or by visiting **Benefits.ml.com**.

Mailing address:

Merrill Global Wealth Management
Retirement & Benefit Plan Services
1400 American Blvd, NJ2-140-03-50
Pennington, NJ 08534

¹ Find details on beneficiary designations, the Plan's default provisions, and other 401(k) Plan details in the Associate Benefits Book at One.Walmart.com/BenefitsBook.



Medical, dental, and/or vision coverage through COBRA

If you were covered under the associate's Walmart-sponsored medical, dental, or vision coverage (or were already enrolled in COBRA coverage at the time of death), you can continue that coverage through COBRA. The length of time you're eligible for COBRA coverage depends on government regulations and your individual situation. **You won't have a gap in coverage if you enroll for COBRA by the deadline.**

What is COBRA?

It's a federal law that allows you to continue the Walmart medical, dental, and vision benefits in which you're currently enrolled. You'll pay the full cost of coverage (plus a 2% administrative fee), rather than sharing the cost of coverage with Walmart.

If you do elect COBRA coverage, you must mail in or otherwise submit your premium payments each month to maintain coverage. Your cost for coverage will be included in your COBRA election notice.

Medical coverage if you do not want COBRA coverage

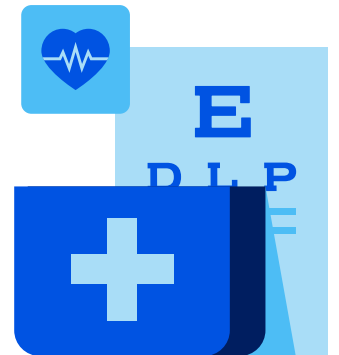
As a result of your loss, you're eligible to choose new health care coverage through **healthcare.gov** or your state-based health insurance exchange. Depending on your income, you may be eligible for a government subsidy.

COBRA coverage can only continue for a limited time; coverage through **healthcare.gov** or your state's exchange can be renewed each year.

Contact Information

HealthEquity | WageWorks can be reached by calling **1-800-570-1863** or by visiting **MyBenefits.WageWorks.com**.

Continued...





Medical, dental, and/or vision coverage through COBRA (continued)

How to claim or continue this benefit

You will receive a COBRA election notice in the mail at your last known address. To enroll, you must complete and mail back your COBRA election notice or visit [MyBenefits.WageWorks.com](https://www.MyBenefits.WageWorks.com) within 60 days.

- **Within 44 days of Walmart being notified of the death:** Walmart will notify HealthEquity | WageWorks, the plan's COBRA administrator, of your right to elect COBRA continuation coverage and they will mail a COBRA election notice to you.
- **Within 60 days:** If you want to continue Walmart-sponsored medical, dental, or vision coverage, you must complete and return the notice within 60 days of the date of the COBRA notice, or you'll lose this opportunity.

Note: If you're currently enrolled in one of our HMO plans and continue your coverage through COBRA, you may also be able to convert your coverage to an individual policy when your COBRA coverage ends. Contact your HMO for details.

If you are currently enrolled in COBRA coverage under the associate's Walmart-sponsored medical, dental, or vision plan at the time of the associate's death, please contact HealthEquity | WageWorks within 60 days of the associate's death to report a second qualifying event. If HealthEquity | WageWorks is not notified of the second qualifying event during the 60-day period, you cannot extend your COBRA coverage and it will end as of the date of your initial COBRA period.

Contact Information

HealthEquity | WageWorks can be reached by calling **1-800-570-1863** or by visiting [MyBenefits.WageWorks.com](https://www.MyBenefits.WageWorks.com).

How to pay COBRA premiums

Your first payment is due 45 days after you elect COBRA and must cover the cost of coverage from the date following the associate's passing through the end of the first full month.

After that, monthly payments are due on (or before) the first day of each month. HealthEquity | WageWorks will typically send you an invoice, but you're responsible for making your monthly payment even if you don't receive one. Here's how you can make your payments:

- On [MyBenefits.WageWorks.com](https://www.MyBenefits.WageWorks.com)
- By phone at **1-800-570-1863**
- By mail at:
HealthEquity | WageWorks
P.O. Box 660212
Dallas, TX 75266-0212



Health Savings Account (HSA)

A Health Savings Account is a tax-advantaged way to pay for health care expenses now or in the future. If the associate had an HSA, they could contribute pre-tax dollars to the account and receive Walmart contributions.

Not all Walmart medical plans include the option to contribute to an HSA; you'll know if your associate had one by contacting People Services at **1-800-421-1362** or chatting with them at **One.Walmart.com/BenefitsChat**. You'll need to provide them with:

- The associate's name and date of birth
- Your relationship to the associate

How to claim or continue this benefit

If you're the surviving spouse, or the designated beneficiary, request that HealthEquity, our HSA administrator, send you a form called "Health Savings Account instructions upon death of account holder." You will need the associate's Social Security number when you contact HealthEquity.

If you are a surviving spouse beneficiary, you can:

- Keep the HSA. You won't owe taxes on the account balance. Any fees associated with the HSA become your responsibility.
- Close the HSA and receive a check, but taxes and penalties may apply.

If you are the surviving spouse and continue to maintain the HSA, you won't owe taxes when you use the account for eligible health care expenses, such as doctor visits, dental care, or vision care. You don't have to enroll in COBRA coverage to use the HSA, and you can use the funds at any point in the future.

If you are a designated non-spouse beneficiary, the funds will be distributed to you by check.

What to do



Once you have a death certificate, contact HealthEquity and request a form called "Health Savings Account instructions upon death of account holder."

Contact Information

HealthEquity can be reached by calling **1-866-296-2860** or by visiting **MyHealthEquity.com**.



Family building benefits: adoption and surrogacy

If you were in the process of adoption or working with a surrogate at the time of the associate's death, please contact Kindbody. They can answer any questions and process eligible receipts.

Adoption and surrogacy benefits are available for eligible expenses incurred before the associate's death.

How to claim or continue this benefit

Request reimbursement of eligible adoption or surrogacy expenses and provide requested documentation to Kindbody **within 180 days** after the date of adoption or the date of the surrogacy agreement. Call Kindbody to start the process.

Kindbody will ask for:

- The associate's name, date of birth, and date of death
- A copy of the adoption decree or surrogacy agreement indicating that it was finalized within 180 days and while the associate was actively working for Walmart
- All receipts and documentation supporting the requests for reimbursement

When to act



If the associate participated in family building benefits, requests for reimbursement need to be submitted to Kindbody **within 180 days** following the date the adoption or surrogacy was finalized.

Contact Information

Kindbody can be reached by calling **1-855-454-7663** or by visiting **Kindbody.com**.





Disability

If the associate passed away while on a disability leave, here's what will happen with their disability benefit payments.

Short-term disability (STD)

If the associate passed away while on STD, their short-term disability benefit payments will end on the date of their death.

Long-term disability (LTD)

If the associate passed away while receiving LTD benefits, their surviving spouse or partner will be paid the greater of:

- A lump sum payment of \$5,000 or
- Three times the last gross monthly LTD benefit.

If there is no spouse/partner, the payment will be made to surviving children, including stepchildren and legally adopted children, in equal shares. If there is no spouse/partner or children, the payment will be made to the associate's estate.

How to claim or continue these benefits

Once notification of death has occurred, Lincoln will reach out to initiate the final benefit process.

What to do



Remember to follow the steps on **page 3** to report that the associate has passed away. You will receive notification from Lincoln if anything additional is needed to issue the LTD survivor benefit.

Contact Information

Lincoln can be reached by calling **1-877-353-6404**.





Critical Illness Insurance and Accident Insurance

These insurance policies are optional. If the associate was enrolled for critical illness or accident insurance (which is offered through The Standard).

Critical Illness Insurance

If the associate was enrolled in critical illness insurance and died as a result of a covered illness or health event, the named beneficiary(ies) will receive any benefits due at the time of death. If two or more beneficiaries are named but their shares are not specified, the benefit will be shared equally.

Accident Insurance

If an associate dies from an accident while covered under accident insurance, the designated beneficiary(ies) may receive any benefits due at the time of death. If two or more beneficiaries are named but their shares are not specified, the benefit will be shared equally.

How to claim or continue these benefits

Send a notice of claim, along with a certified death certificate and required medical records or applicable medical bills, to:

The Standard
Attn. Walmart Claims Unit
P.O. Box 41488
Jacksonville, FL 32203-1488

Online: Standard.com/ahl/mybenefits

By phone: **1-800-514-9525**

Benefits will be paid to the beneficiary(ies) named in the policy.¹ If there is no beneficiary, The Standard will reach out to surviving family members.

When to act



You will need to file a claim **within 60 days** of the covered accident or critical illness.

Contact Information

The Standard can be reached by calling **1-800-514-9525** or by visiting Standard.com/ahl/mybenefits.

¹ Benefits are not paid in certain situations. Please consult the Associate Benefits Book at One.Walmart.com/BenefitsBook for more information.



Associate Stock Purchase Plan (ASPP)

If the associate owned shares of Walmart through the ASPP, you will need to contact Computershare, the Walmart ASPP administrator, to request transfer forms.

If you are also a Walmart associate, you can request that the deceased associate's shares be transferred to your existing ASPP account at Computershare.

How to claim or continue this benefit

Reach out to Computershare to request transfer forms for shares held in the associate's account. Once you complete the transfer forms, and a Computershare account is established in your name, Computershare will transfer the shares to your account.

You may keep the shares in that account, purchase additional Walmart shares for yourself if desired, transfer the shares to another broker, or sell the shares and request a check from Computershare.

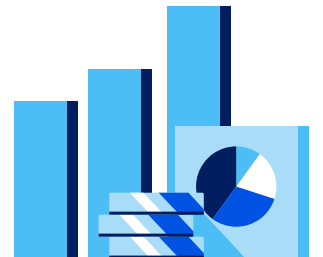
When to act

Contact Computershare as soon as possible to report the death of the ASPP account holder and learn about next steps.



Contact Information

Computershare can be reached by calling **1-800-438-6278** or by visiting **Computershare.com/Walmart**.





Stock Incentive Plan

Some salaried associates receive Walmart stock awards as part of their annual pay. These could include Restricted Stock Units (RSUs), Restricted Stock Awards (RSAs), or Performance Stock Units (PSUs), depending on their role.

These awards vest, or fully become the property of the associate, over multiple months or years.

- If the associate left Walmart, they forfeited the right to any unvested shares.
- If they passed away while still employed at Walmart, any unvested shares became fully vested upon their death and will be distributed to the associate's brokerage account within two weeks of completing all paperwork.

This plan is separate from the **Associate Stock Purchase Plan (ASPP)**, in which all eligible associates can purchase Walmart stock through payroll deductions.

How to claim or continue this benefit

The survivor can contact Fidelity to help with the beneficiary process. Walmart changed partners June 15, 2021; if the associate received a stock incentive award before that date, you might need to contact both partners.

- **For stock awards that vested June 16, 2021, or later:** Contact Fidelity's Transition Services team at **1-800-544-0003** for assistance with the beneficiary process at Fidelity. You'll need the associate's name, date of birth, and Social Security number.
- **For stock awards that vested on or before June 15, 2021:** Contact Merrill at **1-888-968-4015** (option 3 for "equity plan") if you believe the associate had unsold shares in a Merrill brokerage account. You'll need the associate's Social Security number or nine-digit internal verification number.

When to act



If the associate received stock awards as part of their annual pay, you'll need to reach out to Fidelity or Merrill to start the beneficiary process. **They will inform you of any timelines.**

Contact Information

The Fidelity Transition Services team can be reached by calling **1-800-544-0003**.

Merrill can be reached by calling **1-888-968-4015** and selecting option 3 from the menu.



Commuter benefits

If the associate participated in commuter benefits, their Transit Account might have a remaining balance.

How to claim or continue this benefit

Transit Card and Transit Pass Plan: You have 90 days from the date of death to submit expenses incurred before the associate's death for reimbursement. After the 90 days run out, any post-tax balances in the account will be returned to the associate's estate. Pre-tax funds are not refundable.

Parking Card: Funds left in the account are not refundable and forfeited immediately after the associate passed away.

When to act

Transit passes, including vouchers, can be used for **90 days** from the date of death.



Contact Information

HealthEquity | WageWorks can be reached by calling **1-877-924-3967** or by visiting **WageWorks.com/Walmart**.





Discounts and memberships

Some programs may extend to an associate's surviving spouse/partner for a limited time.

Walmart Associate Discount Card, Walmart+ Membership, and Sam's Club Associate Membership

Walmart Associate Discount Card: The associate's spouse/partner may be eligible for their own Associate Discount Card, which provides a 10% discount on general merchandise and produce in stores, for one year after the associate's passing. If eligible, the spouse/partner's Associate Discount Card becomes active automatically. No action is required.

Walmart+ and Sam's Club Associate Memberships: These memberships end upon the associate's passing. Surviving family members can sign up for their own membership at any time.

Contact Information

For assistance with the Associate Discount Card and Walmart + memberships, People Services can be reached by calling **1-800-421-1362** or chatting with them at **One.Walmart.com/BenefitsChat**.

Walton Family Whole Health & Fitness (WFWHF) Membership

The associate's spouse/partner may be eligible for their own WFWHF Membership for one year after the associate's passing. Eligibility depends on the associate's length of service. You'll need the associate's name and Walmart identification number (WIN) when you contact the WFWHF.

How to claim or continue this benefit

Contact the WFWHF by calling **1-479-204-1000** or by emailing **wholehealth@walmart.com**.

Important information for long-term associates



An associate's surviving spouse may be eligible for a lifetime Associate Discount Card or Associate Sam's Club Membership if the associate:

- Worked for Walmart for 20 continuous years or
- Was at least 55 years old and worked for Walmart for 15 continuous years

If you need assistance with a long-term associate Sam's club membership, email **SamsAlumni@SamsClub.com**.



Contacts and reference material

Important! As you're working through this process, keep in mind that Walmart and our benefit partners are legally permitted to communicate only with the associate's: Spouse, Designated beneficiary, or Executor/Administrator of Estate.



If you have questions about	Website	Phone
COBRA health care continuation coverage ¹	MyBenefits.WageWorks.com	HealthEquity WageWorks: 1-800-570-1863
Health Savings Account (HSA) ¹	MyHealthEquity.com	HealthEquity WageWorks: 1-866-296-2860
My Mental Health Resources ¹	Walmart.LyraHealth.com	Lyra Health: 1-800-825-3555, available 24/7
Family building benefits: adoption and surrogacy	Kindbody.com/Walmart	Kindbody: 1-855-454-7663
Life insurance, or accidental death and dismemberment insurance (AD&D) ¹	Prudential.com/walmart	Prudential: 1-877-740-2116
Long-term disability (LTD) ¹	LincolnFinancial.com	Lincoln: 1-877-353-6404
Critical Illness Insurance and/or Accident Insurance ¹	Standard.com/ahl/mybenefits	The Standard: 1-800-514-9525
Business travel accident insurance	N/A	Prudential: 1-877-740-2116
Associate Stock Purchase Plan (ASPP) ¹	Computershare.com/Walmart	Computershare: 1-800-438-6278
Stock Incentive Plan	N/A	Fidelity: 1-800-544-0003
Walmart 401(k) Plan account ¹	Benefits.ML.com	Merrill: 1-888-968-4015
Commuter Benefit	WageWorks.com/Walmart	HealthEquity WageWorks: 1-877-924-3967
Walmart Associate Discount Card PTO	One.Walmart.com/BenefitsChat	People Services: 1-800-421-1362
Sam's Club Associate Membership	N/A	Sam's Club Support: 1-888-746-7726
Walton Family Whole Health & Fitness (WFWHF) Membership	Wholehealth@walmart.com	WFWHF: 1-479-204-1000

¹ Please see the **Associate Benefits Book** for details about your benefits coverage.



Walmart is here, ready to support you through this difficult time.



The **Associate Benefits Book** has details about Walmart's benefits coverage. You can access the Associate Benefits Book by using this QR code.

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](https://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](https://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](https://one.walmart.com/Notices) for a list of Walmart's medical plan benefits compared to those required of individual insurance policies regulated by Illinois.

