

To: All U.S.-based associates and global officers

From: Donna Morris, Chief People Officer

Date: Aug. 19, 2022

RE: U.S. healthcare benefits update and annual enrollment preview

We continue to make well-being a priority at Walmart as the last few years have underscored the critical importance of taking care of ourselves and each other. We've prepared for the upcoming annual enrollment period this fall by listening to our associates about what's important to them, and we recognize the healthcare needs across our 1.6 million associates in the U.S. vary. We strive to provide quality, competitive and accessible health coverage that supports you and your families. We want to share key changes that are effective now, and preview additional changes we're making during annual enrollment.

A new Center of Excellence focused on fertility and family support: We will launch a new Center of Excellence (COE) that provides services specific to fertility, such as in vitro fertilization (IVF), intrauterine insemination (IUI) and egg cryopreservation. We are also adding surrogacy support and increasing our financial support for adoptions from \$5,000 to \$20,000. We look forward to launching the new center by January 2023. This center builds on our existing COE model, which provides benefit support and coverage for certain heart, spine and joint surgeries and cancer treatments, in partnership with independent healthcare providers and facilities.

**Travel:** Given how recent events are resulting in state-by-state healthcare environments, we will expand our travel coverage. We'll provide travel support for our associates and their covered dependents so they can access services covered by our Walmart self-insured plan when they are not available within 100 miles of their location.

**Expanded abortion coverage:** Effective immediately, the Walmart self-insured healthcare plans will cover abortion when there is a health risk to the mother, rape or incest, ectopic pregnancy, miscarriage or lack of fetal viability.

More information regarding these benefits, as well as additional benefit changes we have planned as part of annual enrollment, will be communicated in the coming weeks. As always, we'll continue to evaluate and update our benefits offerings every year.

We appreciate all you're doing to support each other and our customers and members.

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