# 2014 Annual Enrollment

Oct.12 - Nov. 1, 2013

# New for 2014:

- We've added a vision plan
- Lowest medical premium increases in years
- Full-time associates can cover any spouse or domestic partner
- Expanded Centers of Excellence
- New quit tobacco information
- Castlight a hassle-free way to find good care while saving money.







LiveBetter





### New vision plan — see the benefits

The new Walmart vision plan offers quality eye care, including an eye exam, lenses, frames and contacts. Your costs for many services start as low as \$10

### Lowest medical premium increases in years

Thanks to our combined efforts at keeping costs down, medical plan cost increases are at a record low for the 2014 plan year.

### **Enrolling domestic partners**

Beginning in 2014, if you're a full-time associate you can cover your spouse/domestic partner in the medical, dental, vision, life, critical illness or accident plans. For details on who qualifies and some important tax considerations, go to **WalmartOne.com/postcard**.

### **Expanded Centers of Excellence**

This program now offers 100 percent coverage for hip and knee joint replacements, in addition to certain heart and spine surgeries, for associates who enroll in an HRA plan or the HSA Plan

### New quit tobacco information

To qualify for the lower non-tobacco rates you must be tobacco-free by Oct. 11, 2013. Alternatively, you must agree to enroll in and complete a quit tobacco program in 2014.

### Comparison-shop for health care

If you enroll in an HRA plan or the HSA Plan, you'll get access to a great new benefit at no additional cost — Castlight. This online tool helps you find doctors and medical services based on cost and quality reviews. It's a hassle-free way to find good care while saving money.

## Don't miss it!

Annual Enrollment begins
Oct. 12 and ends Nov. 1.
Look for your personalized

Decision Guide the week

of Oct. 8. And access your **Smart Guide** beginning Oct. 12 at **WalmartOne.com**.



Alexandra Dominguez 123 Main Street, Apt. 2A Anywhere, ST 12345

- վիլկՈնդրիիրութիկիննիրիիիկինկիննինիրկինն

©2013 Wal-Mart Stores, Inc.