



COVID-19 absences and emergency leave

U.S. hourly associates and OTR drivers

LEVEL

2

Mandated quarantine by health care provider, government, or Walmart/ failed health screening

- Leave is paid for up to one work week* at 100%, calculated using the average of the prior 26 pay periods.
- Contact Sedgwick right away to request a leave of absence.
- You must report your absence each day as you normally would, until your leave is approved.

LEVEL

3

Tested positive for COVID-19

- Leave is paid for up to one work week* at 100%, calculated using the average of the prior 26 pay periods. Then partial pay replacement for up to 26 weeks with medical certification.
- Contact Sedgwick right away to request a leave of absence.
- You must report your absence each day as you normally would, until your leave is approved.
- Medical certification from your health care provider or documentation of a COVID-19 diagnosis will be required for time away beginning on your first date of absence.

COVID-19 Vaccine/Booster Reaction

Unable to work due to an adverse reaction to the COVID-19 vaccine or booster

- Time away for an adverse reaction must be used within three calendar days of vaccination and may be used only one time per vaccination, including boosters.
- For absences during the first three calendar days following a vaccination, report your absence as usual for your area, but do not contact Sedgwick.
- Managers/People Partners should reference the COVID Vaccine Pay Job Aid for instructions on submitting pay.

Please note: All COVID-19 Emergency Leaves must be filed by visiting [mySedgwick](#) via [One.Walmart.com/LOA](#).

*The maximum pay benefit is one work week with Level 2, Level 3, and/or adverse reaction to COVID-19 vaccine leave combined, per continuous leave event. Full policy - [COVID-19 Emergency Leave Policy](#).

Note: All associates must report any leave extension and/or return to work (RTW) date via mySedgwick or Sedgwick's Integrated Voice Response (IVR) within four days leading up to their end of leave date to avoid delay with pay and systems access.



COVID-19 absences and emergency leave

U.S. salaried associates

LEVEL

2

Mandated quarantine by health care provider, government, or Walmart/ failed health screening

- Leave is paid for up to one work week* at 100% of your base salary as of the first date of absence. Associates requiring quarantine must work with their facility or HR for the first week of a Level 2 leave.
- If more than one week away is required, associates must contact Sedgwick to file for an unpaid Level 2 leave.
- Note: Upon claim intake, please select, "yes—I have worked with my facility for the first week."

LEVEL

3

Tested positive for COVID-19

- Leave is paid for up to one work week* at 100% of your base salary as of the first date of absence. Then, partial pay replacement for up to 26 weeks with medical certification.
- Associates diagnosed with COVID-19 should contact Sedgwick immediately. Sedgwick will manage the Level 3 (positive diagnosis) leave of absence beginning day one.
- Medical certification from your health care provider, or documentation of a COVID-19 diagnosis, will be required for time away beginning on your first date of absence.

COVID-19 Vaccine/Booster Reaction

Unable to work due to an adverse reaction to the COVID-19 vaccine or booster

- Time away for an adverse reaction must be used within three calendar days of vaccination and may be used only one time per vaccination, including boosters.
- For absences during the first three calendar days following a vaccination, report your absence as usual for your area, but do not contact Sedgwick.
- Managers/People Partners should reference the COVID Vaccine Pay Job Aid for instructions on submitting pay.

Please note: All COVID-19 Emergency Leaves must be filed by visiting [mySedgwick](#) via [One.Walmart.com/LOA](#).

*The maximum pay benefit is one work week with Level 2, Level 3, and/or adverse reaction to COVID-19 vaccine leave combined, per continuous leave event. Full policy - [COVID-19 Emergency Leave Policy](#).

Note: All associates must report any leave extension and/or return to work (RTW) date via mySedgwick or Sedgwick's Integrated Voice Response (IVR) within four days leading up to their end of leave date to avoid delay with pay and systems access.



Supporting the health of our associates



Protect and prevent

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- [Wash your hands often with soap and water for at least 20 seconds](#). If soap and water are not available, use an alcohol-based hand sanitizer that contains at least 60% alcohol.



See a doctor from home

- When you talk or video chat with your own doctor or behavioral health specialist from home, it's covered just like a regular visit. Contact your doctor's office to find out more.
- Video chat with a doctor or mental health specialist with Doctor On Demand for \$0. Medical visits are available 24/7. Learn more at [One.Walmart.com/DOD](#).



Get your prescriptions by mail

- Get eligible prescriptions by mail through Walmart Home Delivery Pharmacy. If you're enrolled in a Walmart medical plan, call [866-855-0740](#) for details, or call OptumRx at [844-705-7493](#).
- You can also get early refills at Walmart, Walmart Home Delivery, or Walmart Specialty pharmacy.



Get the emotional support you need

- Talk to someone 24/7 with Resources for Living.
- Get up to 10 free counseling sessions for you and your family members.
- Visit [One.Walmart.com/RFL](#) or call [800-825-3555](#).



Updates to the COVID-19 Emergency Leave Policy

The COVID Emergency Leave Policy provides paid time off for associates who (a) are mandated to quarantine by a health care provider, government, or Walmart, (b) fail the Walmart health screening, or (c) test positive for COVID-19. As of Jan. 4, 2022, paid leave is changed to one work week (from two weeks) in alignment with current CDC guidance. If additional time is approved, it will be unpaid, unless the associate qualifies for additional paid benefits as a result of testing positive for COVID-19. Any leave approved before this change will remain eligible for up to two work weeks of pay. Please refer to our [full policy](#) for complete eligibility and qualifying circumstances. Additional leave options are available for review at One.Walmart.com/LOA.

What if my health care provider or health department requires that I quarantine longer than five days?

Report your required quarantine dates to Sedgwick as soon as possible. If your quarantine or isolation period goes beyond one work week, your remaining leave will be unpaid, unless additional paid leave is required by applicable law.

What is the reporting process if I need to be out for any COVID-19-related absence?

Hourly associates and OTR drivers:

- If you need time away from work due to COVID-19, contact Sedgwick right away to request a leave of absence.
- Until your leave is approved, report your absence each day by calling the associate information line at [800-755-5944](tel:800-755-5944) or using the [Report an Absence form](#).

Salaried associates:

- If you are diagnosed with COVID-19, contact Sedgwick immediately. Sedgwick will manage your Level 3 (positive diagnosis) leave of absence beginning day one.
- If you are required to quarantine, the **first week** of a Level 2 (mandated quarantine) will be managed at your facility. If additional time away is required **beyond one week**, please contact Sedgwick to file an unpaid Level 2 leave of absence. Upon intake, Sedgwick will confirm that you have already worked with your Facility or HR Leadership for the initial week.

Extension Requests:

- If you are currently out of work and require additional time prior to returning, please return to the mySedgwick homepage to update your estimated return to work date on your existing claim. This includes associates who may have been on an existing leave and require additional time due to a failed health screening or mandated quarantine.

What can I do if I am unclear how to answer the updated Health Screening questions?

Please direct any questions about the health screening directly to your facility or HR Leadership. Sedgwick is unable to answer any questions about our Walmart Health Screening as they only manage the time away because of a failed health screening or other eligible leave reason.

What leave options are available if I choose to self-quarantine, self-isolate, or care for a family member affected by COVID-19?

Associates may review additional leave options at One.Walmart.com/LOA. Leave options include, but are not limited to the following and approval is subject to meeting applicable requirements:

- **Unpaid Personal Compelling Reason Leave**

- Associates requiring time off that is not related to medical reasons can apply for a Personal Compelling Reason Leave for up to 12 weeks within a 52-week period. Compelling Reason Leaves will require facility approval for additional time away from work.

- **Unpaid Personal Medical Leave**

- Associates with a serious health condition can apply for a Personal Medical Leave for up to 52 weeks of total time away, inclusive of all leaves. Medical certification will be required.

- **Unpaid Family Medical**

- Associates can apply for Family Medical Leave to care for an eligible family member with a serious health condition. Medical certification will be required. Approval is dependent on state or federal eligibility and certification of qualifying circumstances.

- **Additional leave time beyond 52 weeks**

- Associates unable to work due to their own medical condition who have exhausted their eligibility for leave of absence under other Walmart leave programs can apply for an accommodation leave by calling Sedgwick at [855-489-1600](tel:855-489-1600). Medical certification will be required.

Where can I find more information on the COVID-19 vaccine and any company mandates that may affect me?

Associates can visit the [COVID-19 vaccination information page](#) on OneWalmart for more information.

Do I qualify for time away under the COVID Emergency Leave Policy if I am on an unpaid suspension?

No. Our COVID Emergency Leave Policy is designed to provide time away for active associates who are absent from work due to one of the qualifying circumstances.

COVID-19 Vaccine or Booster Reaction

What if I have an adverse reaction to the COVID-19 vaccine or booster which keeps me from coming to work?

If you are unable to work due to an adverse reaction to the COVID-19 vaccine or booster, including, but not limited to fever or chills, body aches, fatigue, headache, or allergic reactions, you may be eligible for up to three days of paid time away. Adverse reaction time away must be used within three calendar days of vaccination and may be used only one time per vaccination, including boosters.

For absences during the first three calendar days following a vaccination, report your absence as usual for your area but do not contact Sedgwick.

Do associates who get a vaccine still need to social distance?

Yes. Vaccinated associates should still continue to social distance, wear masks, and practice proper hygiene. They should also continue to follow posted guidelines related to symptoms (for example, don't come to work if you have a fever).

What's the reporting process if I need to be out due to side effects from the COVID-19 vaccine?

- Report your absence each day as you normally would. The first three days should be coordinated with your facility or HR leadership before filing with Sedgwick.
 - Contact Sedgwick if:
 - You are going to be out for more than three days, only after working with your facility for days one through three.
- Visit mySedgwick at One.Walmart.com/LOA to file a request for leave.

Will I be paid if I miss work because of side effects from the COVID-19 vaccine? If so, how?

Hourly associates and OTR drivers:

- Eligible for up to three days of pay at your regular hourly wage. Report your absence each day as you normally would.
- HR/Facility Leaders–Please reference the [GTA COVID Job Aid](#) for guidance on how to code the first three days.

Salaried associates:

- Eligible for up to three days of pay continuance. Report your absence each day as you normally would.

Attendance

COVID-19–related absences for associates on an approved COVID-19 leave

Will I get an occurrence if I miss work because of a COVID-19–related absence?

The attendance occurrence policy will be waived for associates who are placed on **an approved COVID-19 leave** for absences due to COVID-19–related concerns, symptoms, or illnesses. Any leave request of three days or less will be denied and is subject to standard attendance guidelines. Associates should work with their facility or HR leadership for options.

COVID-19 Emergency Leave Policy

Taking a leave

Do I qualify for this leave if I fail the Walmart Health Screening?

Yes. Any associate who fails the [Walmart Health Screening](#) and is required to quarantine for more than three days can report their absence to Sedgwick for a Level 2 paid leave. Associates are expected to report their return to work once their recommended quarantine period ends.

Hourly and driver associates should contact Sedgwick right away to request a Level 2 leave of absence. **Salaried** associates should contact their facility or HR leadership, as the first week of a Level 2 leave of absence will be managed at their facility.

Do I need to submit any documentation to take a leave of absence for COVID-19?

If you've been diagnosed with COVID-19, you'll need to provide medical certification, or documented proof of a COVID-19 diagnosis in order to be eligible for leave with pay. If medical documentation is not received by the medical due date, your leave will remain approved, but it may be unpaid. If you need leave beyond the initial one week, additional medical certification from a health care provider will be required to confirm your leave.

For mandatory quarantines, Sedgwick will require you to provide one or more of the following:

- Reason for quarantine.
- If applicable, the name and phone number of the health care provider or authority requiring quarantine or if applicable, the number of days Walmart required you to quarantine.

If you're an hourly associate in **New York, New Jersey, or Hawaii**, you'll need to submit medical documentation from a licensed medical provider that has treated you for a diagnosis or symptoms of COVID-19 to qualify for your state's short-term disability benefits.

If you're a **New York** hourly, salaried, or driver associate, you may also qualify for New York Paid Family Leave benefits. You'll need a licensed health care provider who's treating your family member to complete a form, which Lincoln will provide. You'll also need to complete a Release of Personal Health Information form, which Lincoln will also provide. To start the process, file for a leave of absence with Sedgwick, who will notify Lincoln of your request.

If you're advised to self-quarantine, **New Jersey** and **Hawaii** hourly associates may also be eligible to receive state disability benefits. You and your licensed health care provider will need to complete a form, which Lincoln will provide to you.

- In **New Jersey**, the definition of "sickness" now includes known or suspected exposure to illness as well as in-home care or treatment for yourself or a family member. You'll need to provide a notice of determination from a health care provider, or public health authority that you or a family member's presence in the community will put others at risk; and a recommendation, direction, or order from the health care provider or public health authority that you or your family member be isolated or quarantined as the result of exposure.
- Paid Family Leave in **New Jersey** is administered by the state. You'll need to contact Sedgwick to file for a leave of absence and contact the state to learn about eligibility for paid family care.
- In **Hawaii**, you'll need a doctor's note stating that you are ill or quarantined because of COVID-19.

Will my COVID-19 at home test be accepted as a form of documentation to be approved for Level 3 leave?

Yes. Sedgwick will accept COVID-19 at home tests and approve up to one week of leave. If you receive a positive result or have any questions about your health, you should contact a health care professional for next steps.

If I take a leave of absence for COVID-19, will I get paid? If so, when?

If you're required to quarantine, failed the Walmart Health Screening, or been diagnosed with COVID-19, you may be eligible for up to one week of pay. Visit mySedgwick at One.Walmart.com/LOA to file your leave as soon as possible if you're going to be out for more than three days. Salaried associates should contact their facility or HR leadership, as the first week of a Level 2 leave of absence will be managed by their facility.

If you qualify for paid leave benefits, Sedgwick will coordinate your pay. Your payments will be processed through Walmart Payroll and you'll be paid on regular paydays. When your leave is complete, you're required to report your return to work to Sedgwick.

What if I'm mandated to quarantine and then get diagnosed with COVID-19?

The maximum pay benefit is one work week with Level 2 and Level 3 combined, per continuous leave event. Please contact Sedgwick to inform them of the update in your existing leave type. If you've been diagnosed with COVID-19 and aren't able to return to work after that time, you may be eligible for additional pay replacement for up to 26 weeks.

How is COVID-19 Emergency Leave pay calculated?

Hourly associates:

Leave pay will be based on your average weekly wages for the last 26 pay periods. If a benefit is payable for less than one week, your pay will be 1/7 of the weekly pay benefit for each day this benefit is used. The earnings from the 26 pay periods include not only regular wages earned, but also overtime wages, bonuses, and any other income you earned while working. If you've worked less than 26 pay periods, you'll be paid based on the number of pay periods worked.

Salaried associates:

Leave pay is based on your base salary as of your last day worked before the leave. If a benefit is payable for part of a week for a salaried associate, your pay will be based on your biweekly base pay divided by the number of days you work in a week under your regular work schedule for each day you're out.

OTR drivers:

Leave pay will be based on your Average Days Pay (ADP) as of the last day worked. If a benefit is payable for less than one week, your pay will be based on your ADP times each scheduled workday this benefit is used.

For more on COVID-19 Emergency Leave pay, please refer to the COVID-19 Emergency Leave Policy by visiting the People Policies page on One.Walmart.com.

Do I need to report my return to work upon completion of my Leave of Absence?

Yes. All associates must report their return to work (RTW) date via mySedgwick or Sedgwick's Integrated Voice Response (IVR) within four days leading up to their RTW to avoid delay with pay and systems access.

To avoid overpayments for salaried associates who do not report their RTW in a timely manner, Sedgwick will place the associate on an unpaid leave at the end of their approved leave to prevent the associate from receiving both regular salary and leave pay.

- Both the associate and manager can visit mySedgwick via One.Walmart.com/LOA to report an associate's RTW.
- Call Sedgwick's automated IVR line at [800-492-5678](tel:800-492-5678) - Option 3 to report RTW.

Will my incentive award be affected if I take a leave of absence for COVID-19?

If you've worked hours during the incentive quarter or if you were on a leave of absence and used PTO hours, you'll receive an incentive payout. Payout will be determined based on your worked and/or PTO and PPTO hours used.

If you were on unpaid LOA or long-term disability, you're not eligible, but could receive a prorated incentive award (based on previous hours worked, plus any PTO/PPTO hours used for inactive days while on unpaid LOA). If you were on Military LOA, please refer to the Military LOA Policy at One.Walmart.com via Work > Policies > People Policies > Leave of Absence Policy > Military Leave (English) and contact your facility or HR leader. This guidance applies to all types of LOAs including the Emergency Leave Policy. If you have more questions, refer to your incentive plan document.

Will my job be protected while I'm on a COVID-19 Emergency Leave?

Yes. An approved leave of absence for a mandated quarantine or diagnosis for which you receive time away or pay under Walmart's COVID-19 Emergency Leave Policy is job-protected, in general, for up to a maximum of 52 weeks. You will be returned to your position or an equivalent position; however, your role may be temporary filled until you return.

What if I'm out for more than one work week due to COVID-19?

Time away under Walmart's COVID-19 Emergency Leave Policy will be job-protected for up to 52 weeks. Your role may be temporarily filled until you return.

Under certain limited circumstances, the company may grant additional COVID-19 leave, up to a maximum of 52 weeks. If you need to extend your leave beyond 52 weeks due to a condition that you believe qualifies as a disability, you must request an extension from Sedgwick at least 30 days before you complete the 52 weeks of leave. The company will determine (a) whether you're a qualified individual with a disability and (b) whether it's reasonable to extend the leave for a specific period of time.

Exceptions:

- If you work in **Washington state** and feel you need to extend your leave beyond 52 weeks because you are at high risk, you should request an extension from Sedgwick at least 30 days before you complete the 52 weeks of leave. The company will determine whether there are any options to allow you to return to work, or if additional leave should be granted.
- If you work in **Chicago** or **Washington D.C.** and feel you need to extend your leave beyond 52 weeks to self-quarantine, you should request an extension from Sedgwick at least 30 days before you complete the 52 weeks of leave. The company will determine whether there are any options to allow you to return to work, or if additional leave should be granted.

Does FMLA time run concurrently with time under the COVID-19 Emergency Leave Policy?

Any time off under the COVID-19 Emergency Leave Policy will not run concurrently with any federal, state, and/or company leaves. Time off under a Walmart short-term disability plan will run concurrently with applicable federal, state, and/or company leaves.

I'm on disability leave for other reasons and have been diagnosed with COVID-19. Can I receive one week of pay under the COVID-19 Emergency Leave Policy?

No. If you're already on an approved disability leave, you'll continue under that leave.

How can I check on the status of a leave claim or request?

Associates, their direct supervisors, and People Partners can view claim status through mySedgwick on One.Walmart.com/LOA.

If I go on leave, will I still need to pay premiums for my medical benefits?

Yes. To keep your benefits during your leave, you must continue to [pay the premiums](#) that are normally deducted from your paycheck. If you're on a paid leave, these costs will be deducted automatically from your check.

If you're on an unpaid leave, or if you exhaust your short-term disability benefits, you must pay your premiums yourself by the Friday of the end of each pay period.

If my state offers paid leave for associates who need time away from work to care for a seriously ill family member, am I covered under the state plan?

Associates in California, New Jersey, New York, District of Columbia (Washington, D.C.), and Washington state with state-paid family benefits can apply through their state program with no impact to the benefits under the COVID-19 Emergency Leave Policy.

Will state disability programs impact benefits under the COVID-19 Emergency Leave Policy?

Benefits received under the COVID-19 Emergency Leave Policy are separate from state disability programs. Associates can apply for state benefits with no impact to benefits under the COVID-19 Emergency Leave Policy. The following states currently have state disability plans: California, District of Columbia (Washington, D.C.), Hawaii, Massachusetts, New Jersey, New York, Rhode Island, and Washington state. Associates should check with their state program to see if receipt of company benefits will impact any state paid benefit.

Is COVID-19 covered under Workers' Compensation?

Claims filed under the COVID-19 Emergency Leave Policy will be paid in accordance with the Leave Policy. COVID-19 Workers' Compensation claims will be determined based on state law. If a claim is payable under Workers' Compensation, payment under the Emergency Leave Policy and/or disability will end.

COVID-19 Emergency Sick Time Policy

Legacy Sick Bank

What happened to the Emergency Sick Time Policy?

The Emergency Sick Time Policy ended on Jan. 31, 2021. Effective Feb. 1, 2021, our PTO policies were updated to allow associates with Legacy Sick time to use it when missing work to take care of a sick family member or for their own illness without having to use their PTO or Protected PTO first.

Walmart Medical Plan Participants

Visiting a Doctor

I'm on a Walmart medical plan and need to see a doctor, but all the in-network doctors are booked. Can I go to an out-of-network doctor?

You can go to an out-of-network doctor, but you'll pay more. You can see a doctor online right away with Doctor On Demand, instead of waiting for an appointment in person. Doctor On Demand is now \$0 with most Walmart medical plans. Grand Rounds is also available to plan participants. To search for doctors in your area, go to One.Walmart.com/GrandRounds.

I think I may have COVID-19. Can Doctor On Demand help?

If you're enrolled in a Walmart medical plan:

- Complete a [two-minute self-assessment](#).
- Doctor On Demand is now \$0 with most Walmart medical plans.
- Doctor On Demand can help you determine your risk and what your next steps are, but they can't test for COVID-19.

If you're not enrolled in a Walmart medical plan:

- Complete a [two-minute self-assessment](#).
- The cost for a Doctor On Demand visit is \$75.
- Doctor On Demand can help you determine your risk and what your next steps are, but they can't test for COVID-19.

Do I have to wait long for a visit with Doctor On Demand?

Because of COVID-19, many people are using Doctor On Demand. They're working hard to see as many patients as quickly as they can. Before you see a doctor, it helps to:

- Complete a [two-minute self-assessment](#).
- Use the Doctor On Demand app to schedule an appointment time that works for you.

How much does it cost to get tested for COVID-19?

It depends. Doctors and hospitals charge different prices to administer the test. If you're covered on a Walmart medical plan, the test will be covered at no cost to you.

What kind of provider treats COVID-19?

You should first call a primary care doctor in your area. Depending on your symptoms, that doctor may refer you to someone else for care.

What if I need/want to go to an out-of-network provider for care?

You should contact your medical plan administrator to discuss options for a network exception. The phone number is located on the back of your plan ID card.

Can I use my Health Savings Account to pay for cleaning supplies?

Contact HealthEquity at [866-296-2860](tel:866-296-2860) for questions about eligible expenses.

I keep hearing about COVID-19 in the news and am very stressed out. How can I get help?

Tips to help keep calm are available online at One.Walmart.com/RFL. You can also call Resources for Living 24/7 for help coping with any unknowns in your life, including fears around COVID-19. Help is available at no cost, even if you're not enrolled in Walmart benefits. Just call [800-825-3555](tel:800-825-3555).

Psychologists and psychiatrists can work with you to understand and treat anxiety about COVID-19 or other issues. Virtual behavioral health visits through Doctor On Demand are now \$0 with most Walmart medical plans.

Going to the pharmacy

If I'm quarantined, can I get my medicine delivered to me?

If you're on a Walmart medical plan, you can use the Walmart Mail Order Pharmacy. Walmart Home Delivery Pharmacy will fill your prescription and mail it to your home in all 50 states with no charge for shipping.

Call [866-855-0740](tel:866-855-0740) for more information or to transfer your prescriptions. Our pharmacist will do the rest. You can also call OptumRX at [844-705-7493](tel:844-705-7493).

Can a Walmart or Sam's Club pharmacy test me for COVID-19?

No. You can't be tested for COVID-19 at a Walmart or Sam's Club pharmacy.

Can I get my prescription refill early in case I get quarantined?

Yes. Patients with active prescriptions can temporarily get an early refill if they have remaining refills on file at Walmart, Walmart Home Delivery, or Walmart Specialty Pharmacy. Controlled substances will not be permitted for early refills.

This decision will be continuously evaluated based on CDC guidance, federal and state declarations, and other relevant data.

Centers of Excellence (COE)

Is there a Centers of Excellence program for treating COVID-19?

No. A primary care doctor in your area can provide treatment. Please call your doctor before arriving at the office. Your doctor may have specific procedures you should follow.

How is the Centers of Excellence program responding to COVID-19?

- The Centers of Excellence (COE) program is fully functional and ready to help associates facing serious issues like cardiac or spine surgery, hip or knee replacement, certain types of cancer, transplants, and weight loss surgery. Some COE requirements have temporarily changed in response to COVID-19:
 - For spine surgery, hip and knee replacement, and weight loss surgery, associates who are concerned about COVID-19 can request a network exception to receive services in their local area by contacting Contigo Health at [877-230-7037](tel:877-230-7037).
 - For cardiac surgery and cancer, associates who are concerned about COVID-19 can choose to use their regular medical benefits in their local area, instead of traveling to a Centers of Excellence location.
 - For transplants, travel is still required; however, associates can request a network exception due to COVID-19. Associates must contact HealthSCOPE Benefits at [479-621-2830](tel:479-621-2830) to learn more.

Walmart 401(k) Plan

There has been a lot of change in the value of my 401(k) recently and some of it appears to be related to concerns about COVID-19. How safe are my investments?

Your 401(k) account is made up of various investment options and is subject to market returns. Your 401(k) investments are not guaranteed and are subject to market volatility. You should talk to your personal financial advisor for more information and to determine your level of investment risk.

What happens to my 401(k) loan payment if I become quarantined?

If you qualify for paid benefits, Sedgwick will coordinate your pay and your loan repayment will be deducted automatically. If you're not receiving a paycheck, you could be responsible for loan repayments. These can be made directly to Merrill. If you go on an approved leave of absence, your loan may be re-amortized when you return to work.

How can I get to my 401(k) money quickly if needed?

If eligible, you can take a loan or hardship withdrawal from your account. You can also withdraw money from your 401(k) if you're over 59½ or have rollover money in your account. You should talk to your financial advisor before requesting a distribution.

I was going to retire soon. Should I postpone?

Retirement is an individual decision that should be made after careful consideration. You should talk to your financial advisor about your retirement plans.

Resources

- [COVID-19 Emergency Leave Policy](#)
- [Hourly](#) and [Salary/Driver](#) LOA Overview Pages
- Sedgwick on One.Walmart.com/LOA
- People Services [800-421-1362](tel:800-421-1362)
- People lead, People Operations Manager, or facility manager
- Leave of Absence Leadership Guide