

Welcome to Open Enrollment 2006!



Welcome to
Open Enrollment 2006!

We have spent a lot of time over the last couple of years talking with you about your benefits and learning about your needs. As a result, this year we are adding new medical plan options so that you have additional choices in medical coverage.

Here are some highlights of key changes:

- Lowest rate increase in a number of years
- New plan options with low payroll deductions
- Improved immunization benefit
- \$20 office visit copay benefit
- Health Savings Accounts now available

Take a few minutes to read this magazine so you can learn about all of the changes for 2006. This will help you prepare for Open Enrollment. Also check out Benefits at a Glance where you can see plan details and rates in one convenient place.

A great opportunity this year is that you can enroll for benefits from the convenience of your home. When you enroll from home, walmartbenefits.com provides tools to help you make more informed benefits decisions.

I hope you are excited about your new medical choices.

Get Ready! Get Set! Get Choices!

Susan Chambers

Executive Vice-President, Benefits

In this Issue:

Associate Testimony	3
Value of a Catastrophic Plan	3
Key Plan Changes for 2006	4
Enrollment FAQs	5
Medical Plan Overview	6-7
Health Savings Account Introduction	8-9
How do I get on walmartbenefits.com ?	10
How to Enroll	11
Benefits at a Glance	11-15
Open Enrollment Mini-Worksheet	16
Benefits Resource List	16

WeightWatchers®

Now available on
walmartbenefits.com!

Up to a 24% discount for
Associates of Wal-Mart Stores, Inc.
and their eligible dependents.

Good News! The fees for Weight Watchers program— when prescribed by a doctor for obesity or an obesity-related disease— are qualified medical expenses for Health Savings Accounts. See pages 8-9 for more information on Health Savings Accounts.



