

Health Care at Wal-Mart

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Wal-Mart Stores Inc.

Saving
people
money
so they
can live
better

Progress in the Health Care Arena



What Has Wal-Mart Done In The Health Care Arena?

Peace of Mind

- No lifetime maximum
- No referral...World Class Providers

What Has Wal-Mart Done In The Health Care Arena?

Accessibility

- Reduced waiting periods
- All children of every associate qualify for health insurance when the parent qualifies
- **79% of the Wal-Mart workforce is eligible for health benefits, compared to 59% in the retail sector ***

* 2007 Kaiser Family Foundation Employer Health Benefits Survey

Peace of Mind

What Has Wal-Mart Done In The Health Care Arena?

Affordability

- More than 50 personalized choices
- Health care credits
- \$4 co-pay for more than 2,000 generic prescriptions
- Value Plan – as low as \$8 per month nationwide and as little as \$5 in some areas.

Accessibility

Peace of mind

What Has Wal-Mart Done In The Health Care Arena?

Health

- 24-hour nurse hotline
- Care management
- \$4 co-pay for more than 2,000 generic prescriptions
- PSPs (Personal Sustainability Project)

Affordability

Accessibility

Peace of mind

What Has Wal-Mart Done In The Health Care Arena?

Is It Working?



Health

Affordability

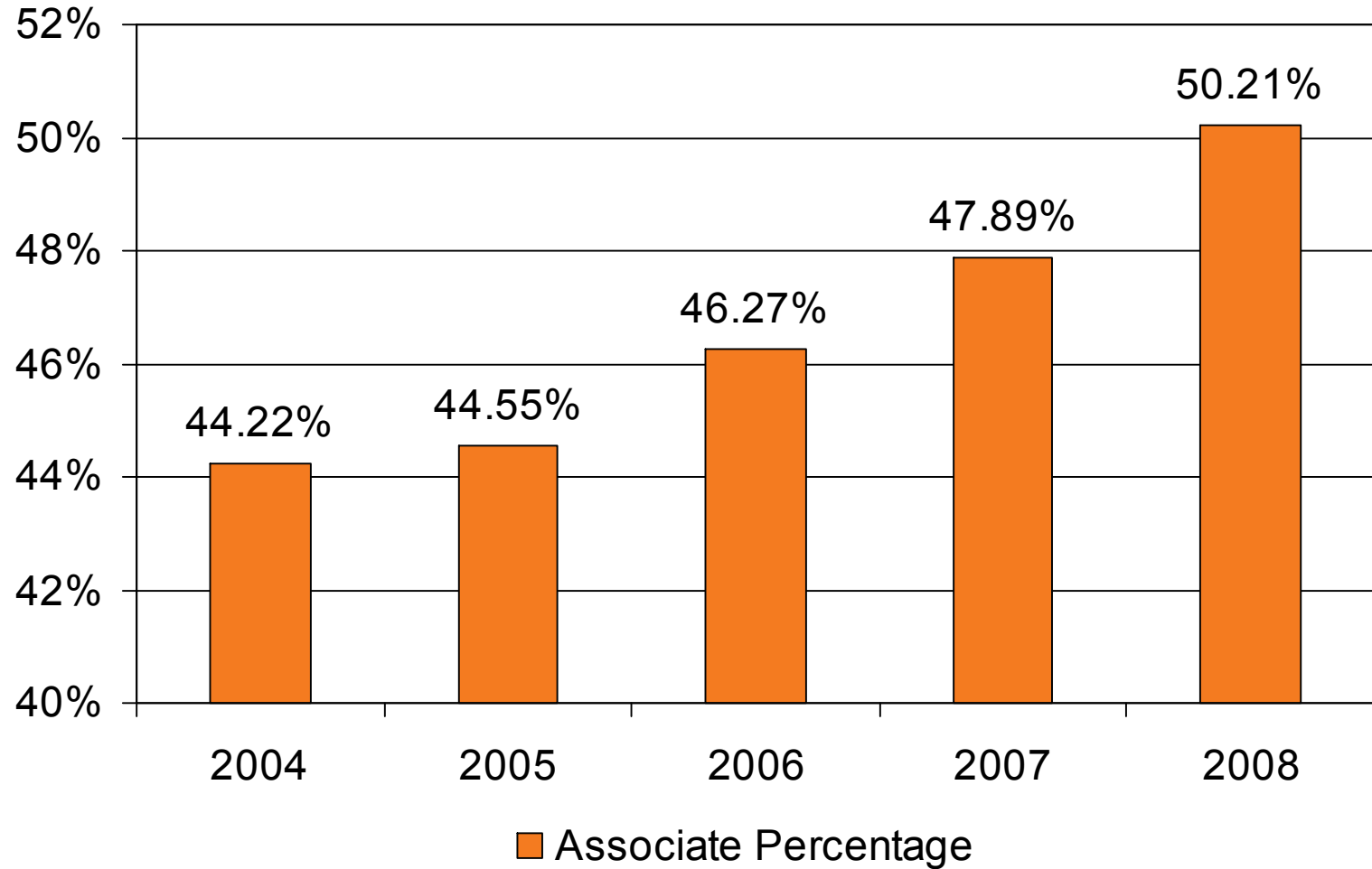
Accessibility

Peace of mind

Open Enrollment Results for 2008

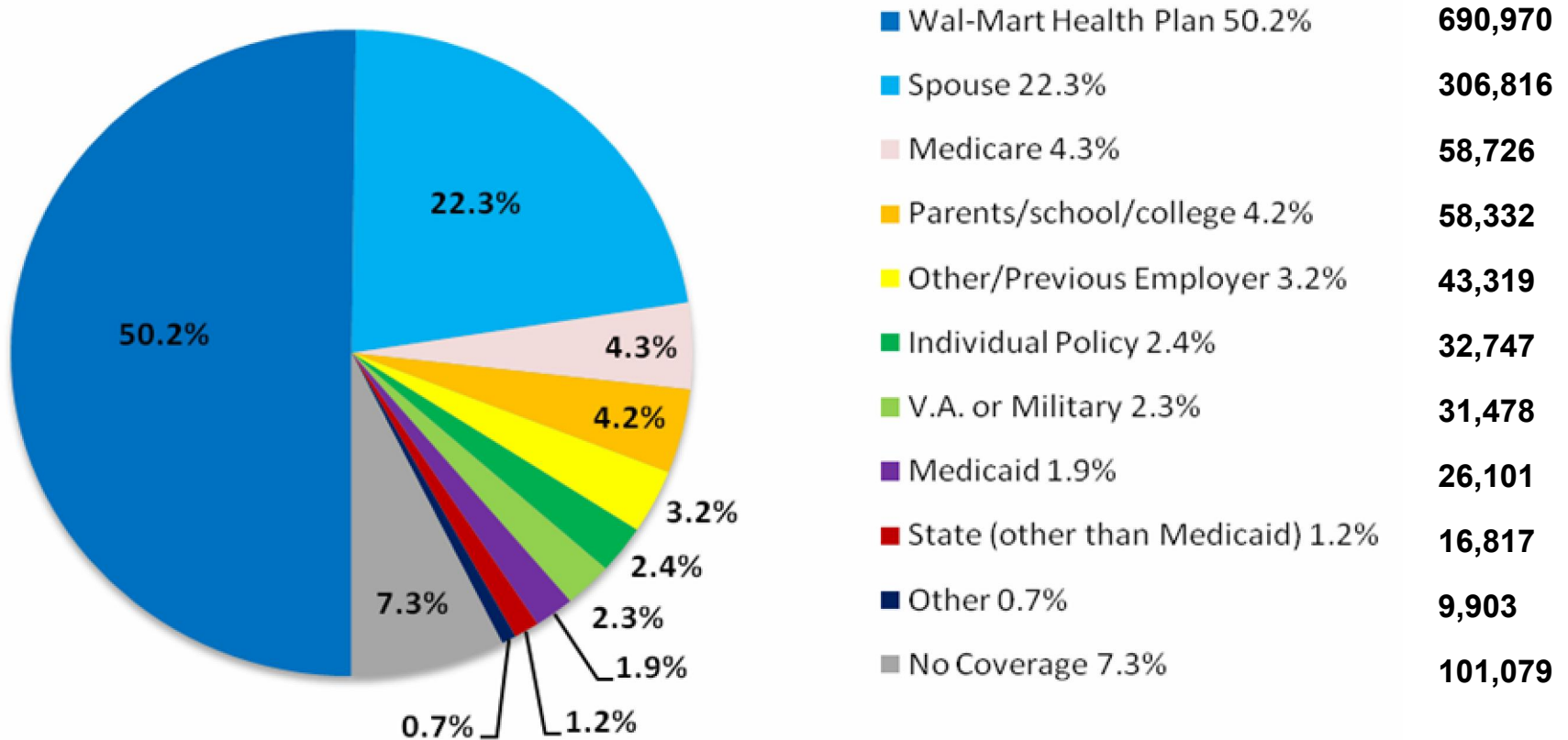


Annual Enrollment - % of **Employed** That Are Enrolled

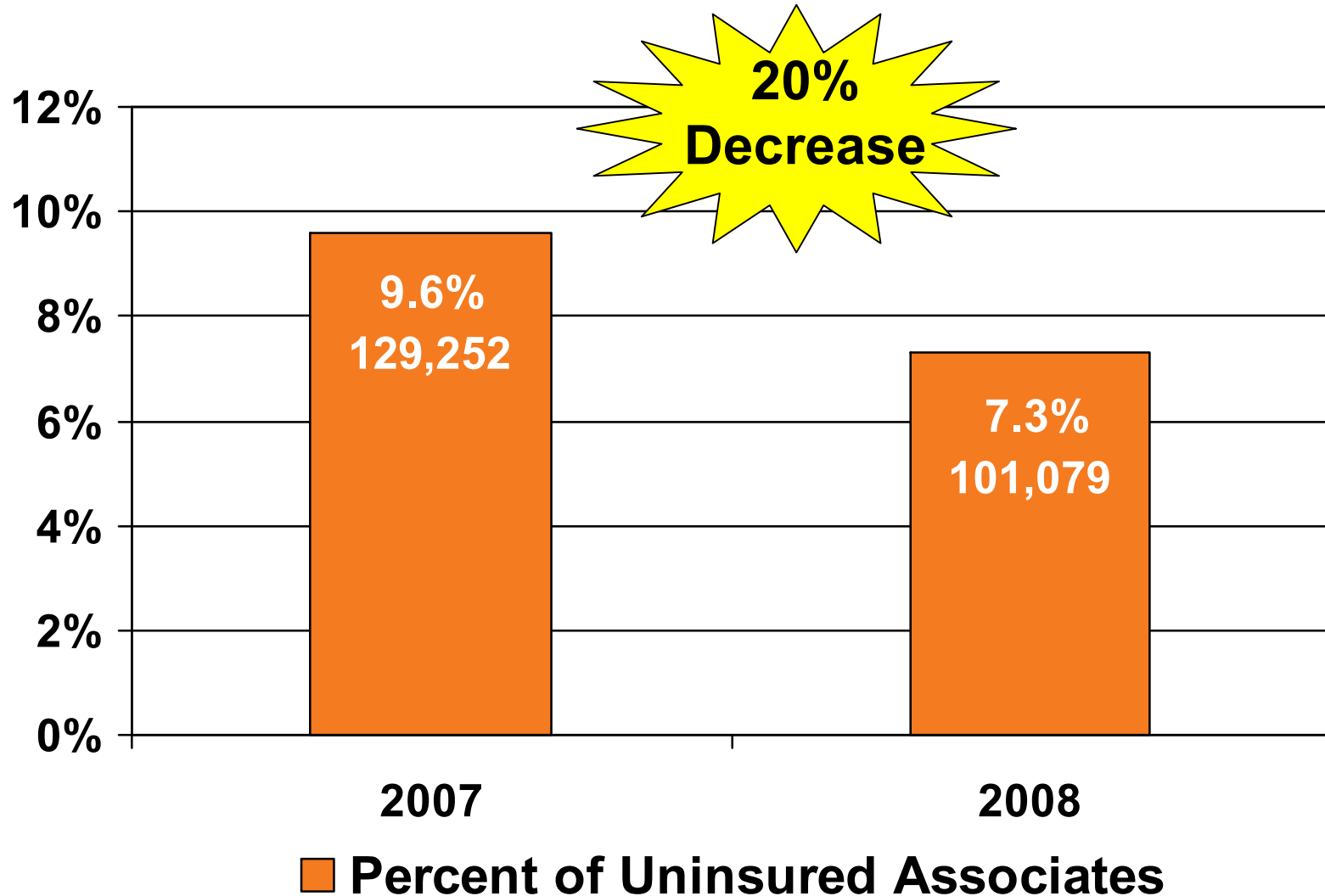


Where do Wal-Mart Associates Obtain Coverage? (2008)

92.7% Of Wal-Mart Associates Have Health Care Coverage



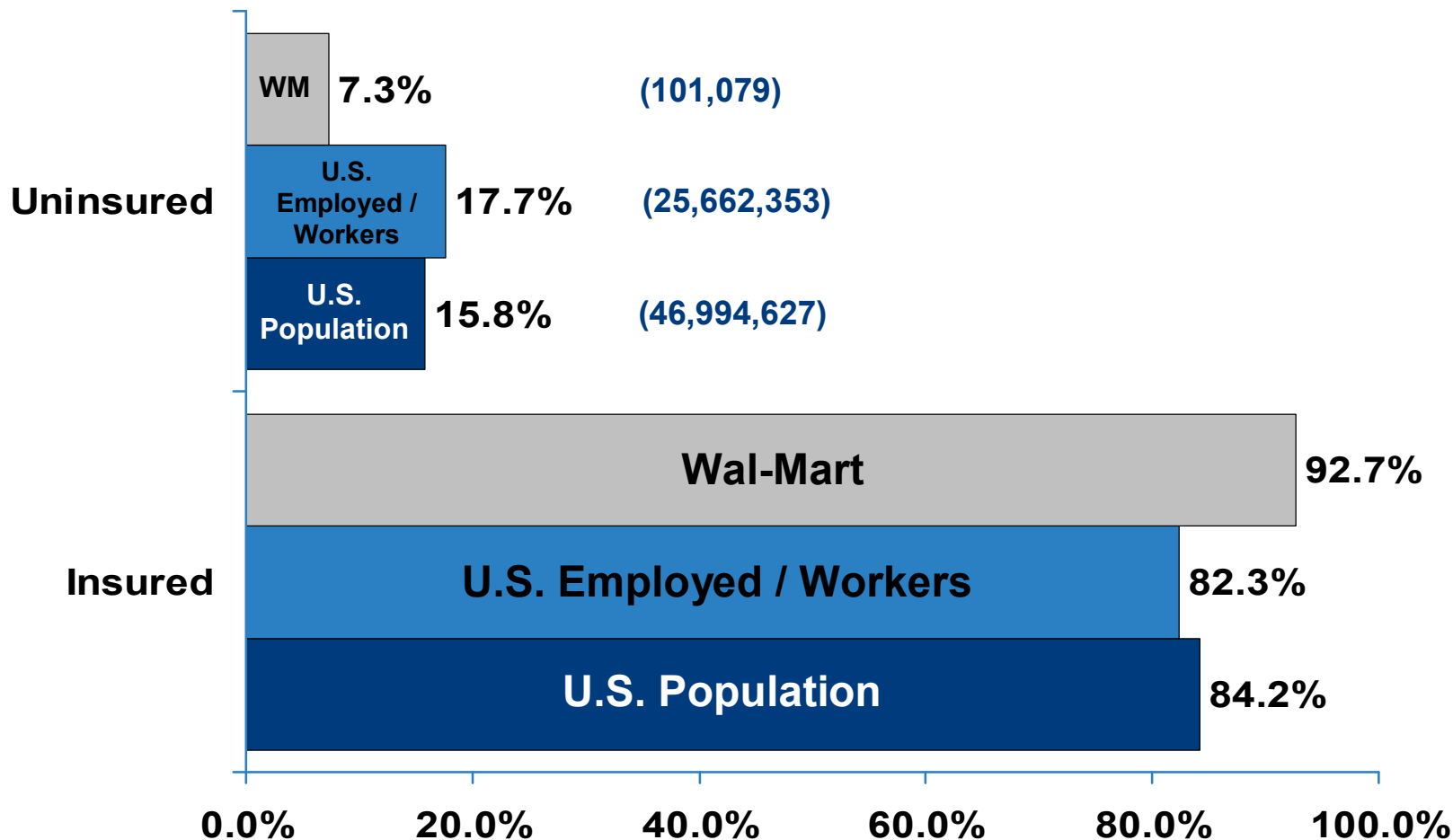
Total Wal-Mart Uninsured Drops By More Than 20%



Overall Wal-Mart Population vs. U.S. Population

Uninsured and Insured

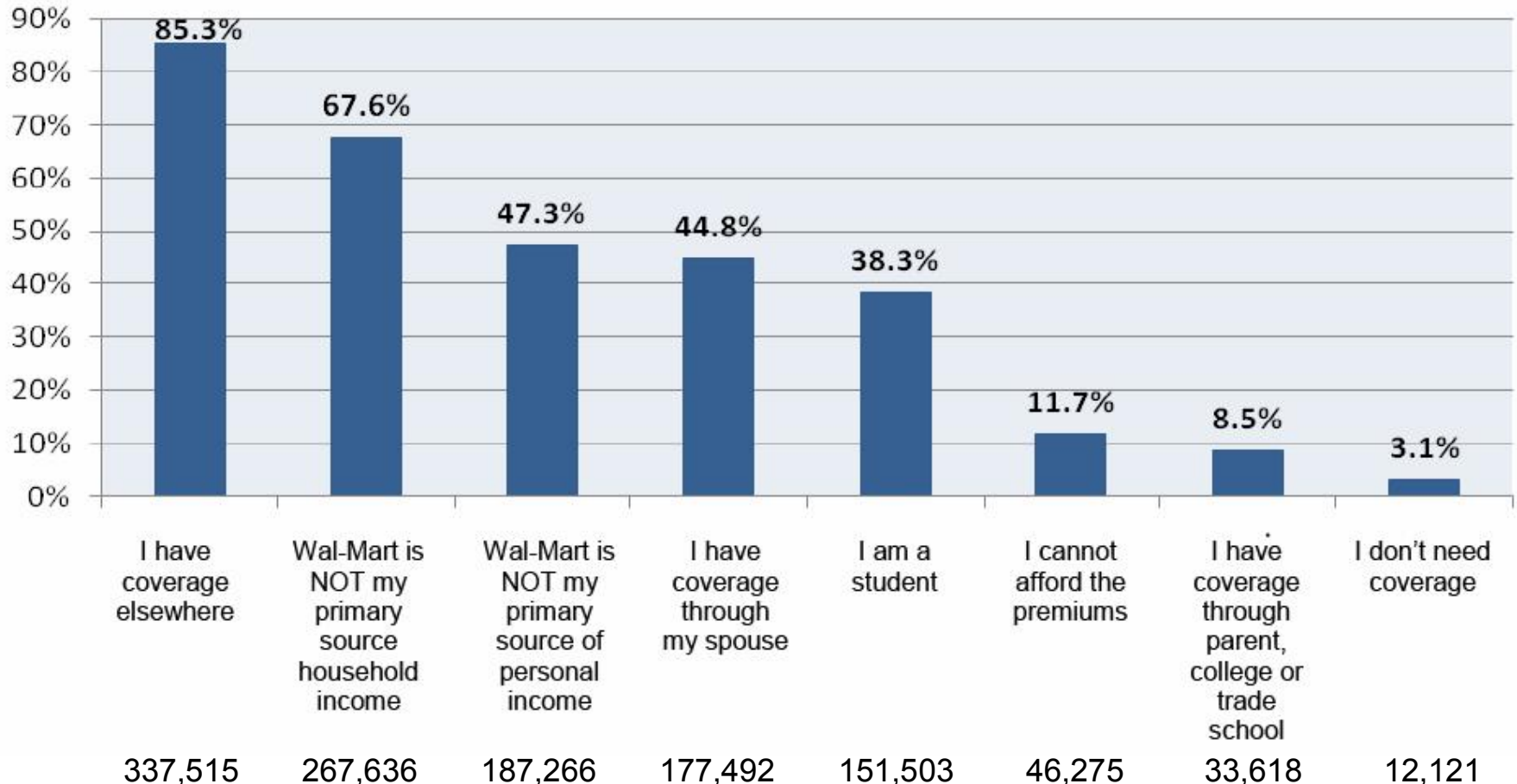
Per the 2007 U.S. Census Bureau, the Uninsured represent 15.8% of the total U.S. population. 17.7% of the U.S. Employed Population is Uninsured, whereas Wal-Mart's Uninsured is 7.3%.



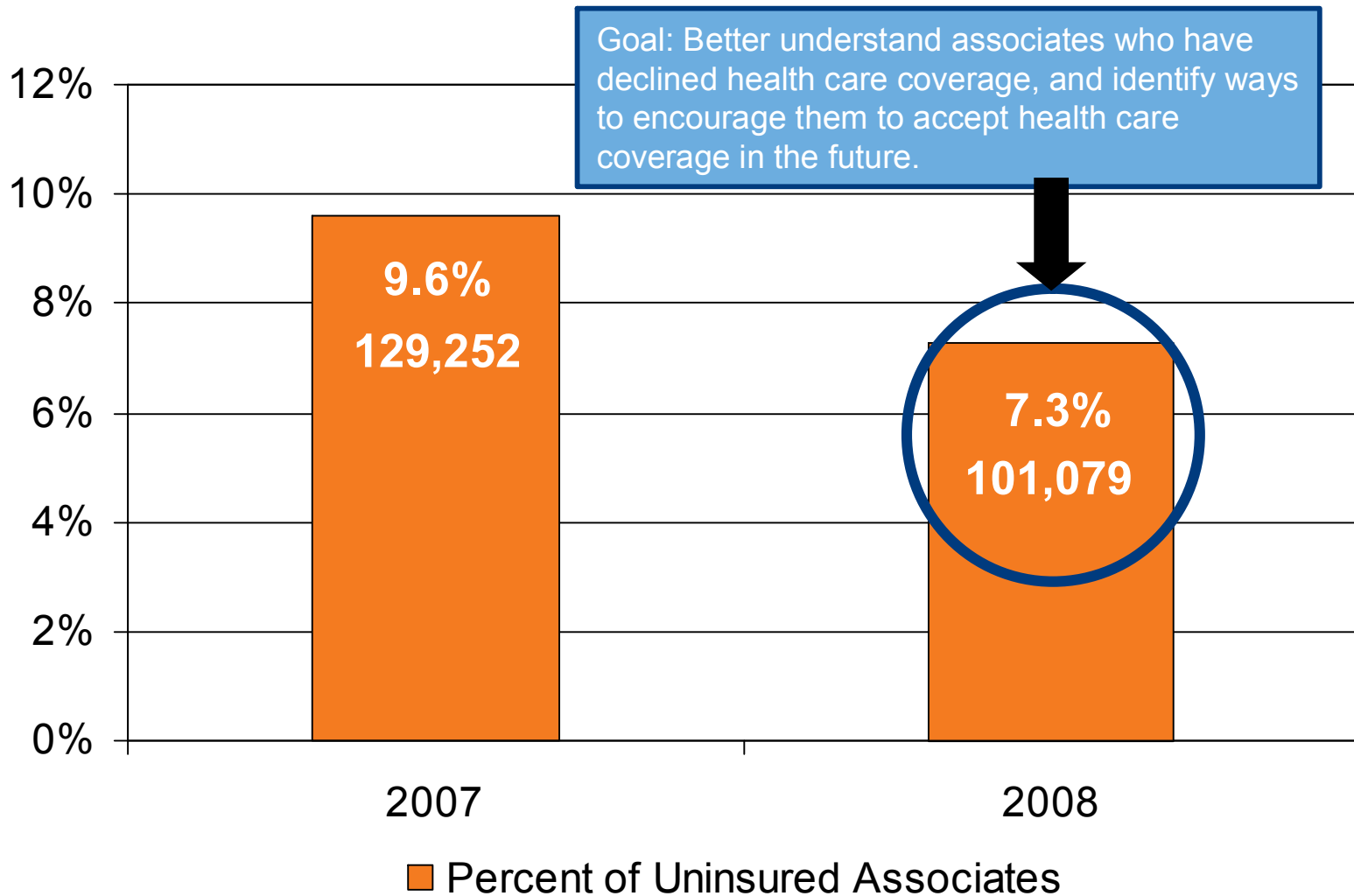
Why Do Eligible Wal-Mart Associates Decline Coverage?

In a survey conducted during Wal-Mart's fall 2007 open enrollment period, eligible associates who declined Wal-Mart's coverage were asked why they had declined the coverage. Below are statements that those associates report as applicable to their personal situation.

% of Eligible Not Enrolled



Wal-Mart To Commission Third Party Study



Communication and Education





Click [here](#) to use the **Medical Plan Builder** provided by WebMD



Click [here](#) to use the **People Like Me**

Current Plan Options 2007

New 2008 Plan Options

Use this education bar to learn more about each of your plan choices. When you roll over each coverage option, you can use this information to enroll in the coverage that's right for you.

Your Plan
Coverage Type
Health Care Credit
Annual Deductible
Network
Out-of-Pocket Maximum

Value
 Family
 No Coverage
 \$1,000 Deductible
 No Coverage
 No Coverage

Value ▼

Family ▼

350 ▼

\$1,000 Deductible ▼

Basic + BlueCross ▼

\$2,000 ▼

Current Cost
\$30.00

Your New Cost
\$56.00

Associate Name: Justin Rushing

People Like Me: are you...

Not sure what coverage is right for you? The *People Like Me* tool gives you broad suggestions for your medical coverage based on what people like you find helpful in their medical coverage. To begin, click on your coverage type below.



Associate Only



Associate and Spouse



Associate and Dependent



Family

Family coverage is often complex. The *Medical Plan Builder* lets you enter your personal information into a coverage modeler, so it will probably be more useful to you than the *People Like Me*.

The *People Like Me* is not meant to give you a specific medical plan. It will provide you with some general guidance that has a high probability of being useful to you. The actual needs of you and your family may vary, so make sure you consider your situation – such as your financial situation, budgeting capability and risk tolerance – before you make your medical plan choice.

[Return to medical selections](#)

[Next >>](#)

Congratulations!

You have completed your enrollment! Please print this page for your records.

[Print a printer friendly version](#)

Coverage Information			Payroll Deduction
Medical	Value Plan	Associate Only	\$35.00
Dental	Coverage	Associate Only	\$3.00
Accidental Death & Dismemberment	\$ 100,000	Associate Only	\$1.50
Optional Life Insurance	\$ 200,000		*
Spouse Life	No Coverage		*
Child Life	No Coverage		*
Long - Term Disability	Coverage		\$0.55
Short - Term Disability	Coverage		
Health Savings Account	\$25.00		
Cancer Policy	No Coverage	No Coverage	\$4.00
Accident Policy	Coverage	Individual	\$2.00
Profit Sharing and 401(k)	Contributing	35% 60%	*
Associate Stock Purchase Plan	Enrolled	\$5.00	\$20.00

**Your current cost
Per Pay Period:**

\$35.00

**Company Contribution
Per Pay Period**

\$100.50

**Cost of new plan
Per Pay Period:**

\$55.00

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Robust Communication Strategy

Your medical coverage has defaulted for 2008.
You can do something about it.
But time is running out.

WAL*MART

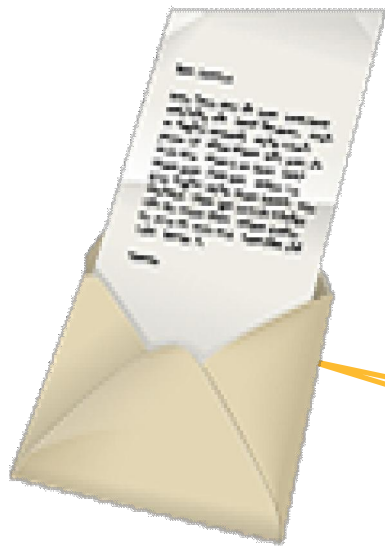
Personalized postcards to Associates' homes



New! Speech-Enabled Automated Outreach



Calls made by live reps

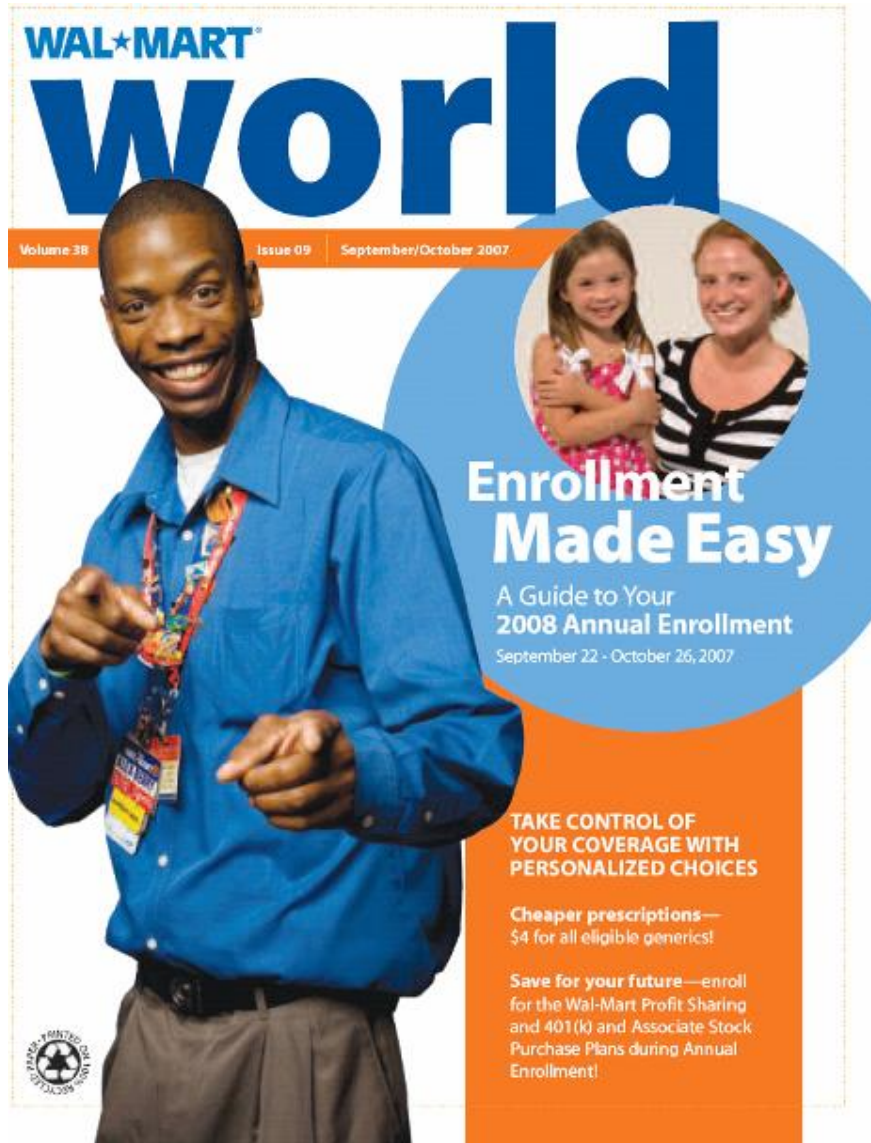


Letters to Associates

E-mails to Associates and Personnel



Robust Communication Strategy



Wal-Mart World Enrollment Issue

- Distributed to 4,416 locations
- Posted on the WIRE and on walmartbenefits.com
- Also on *Enrollment Made Easy* DVD

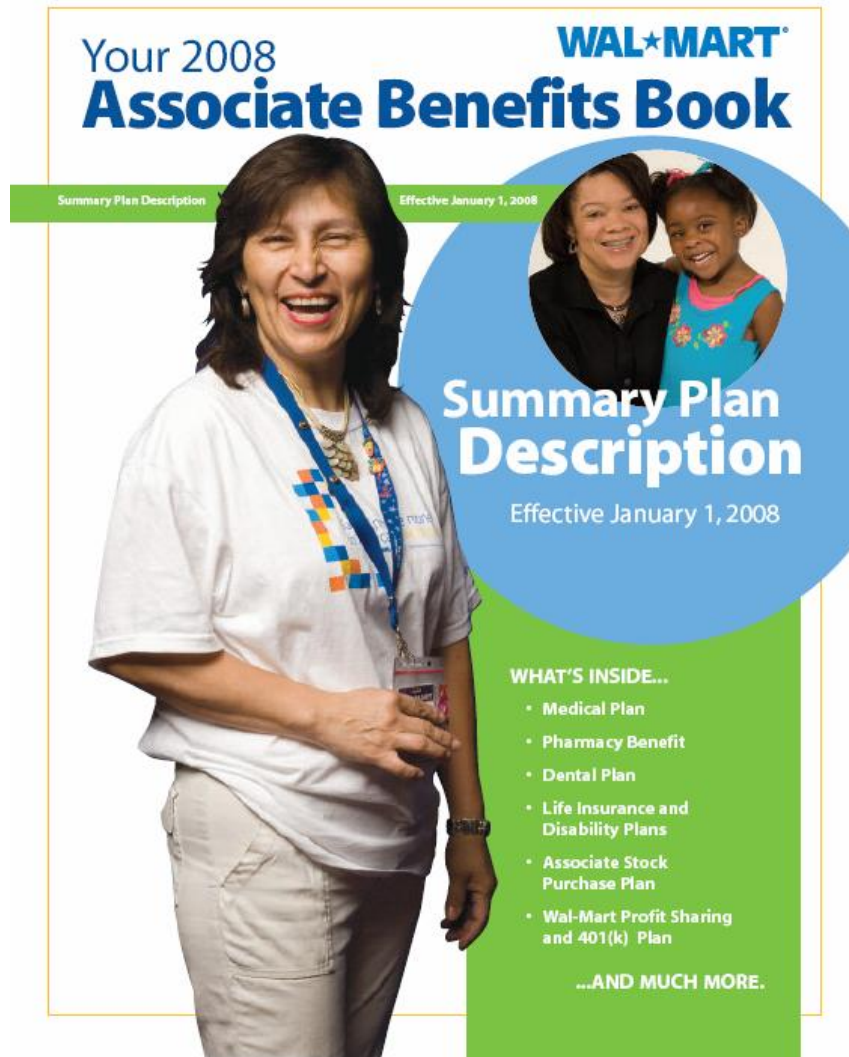
Robust Communication Strategy

Enrollment Made Easy DVD

- 2008 Enrollment video
- *Wal-Mart World* Enrollment Issue
- 2008 *Associate Benefits Book*
- *In Front with Wal-Mart* (3 episodes)
- *Lazy Town*™ episode



Robust Communication Strategy



2008 Associate Benefits Book

- Enrollment Made Easy DVD
- Posted on the WIRE and on walmartbenefits.com
- 5 copies distributed to each 4,416 locations
- Additional copies distributed upon request

Who Makes Up the Wal-Mart Workforce?



Wal-Mart Eligible Population vs. U.S. Employed Population

- Wal-Mart employs more youth and senior workers than the U.S. population.
 - 19.8% of the U.S. employed population is under 25 or over 64 years of age.
 - 24.1% of the Wal-Mart population matches this same criteria.
- Wal-Mart employs more females than the U.S. population.
 - 47% employed/workers are female.
 - 61% of associates are female.
- 38% of Wal-Mart associates have less than 3 years of tenure.

The Clinic at Wal-Mart



The Clinic at Wal-Mart

- The first co-branded convenient clinic opening April 2008 offering a one-stop health shop for people short on time
- 230 clinics scheduled to open by 2009 with 400 clinics by 2010
- Long range goal is 2,000 clinics in next 5 to 7 years
- Wal-Mart expects “The Clinic at Wal-Mart” to become synonymous with quality health care at affordable prices, provided by trusted, local providers
- The Clinic at Wal-Mart will offer a limited set of affordably-priced Get Well and Stay Well services. Each clinic will operate seven days a week and they will feature prominent signage so patients know what their costs will be up front
- Research shows 55 percent of our in-store clinic patients are uninsured
- 25-40% of services are Stay Well (immunizations and screenings)
- 60-75% of services are Get Well (common illnesses)

The Clinic at Wal-Mart: Current Facades



\$4 Generic Prescription Drugs



\$4 Generic Prescription Drugs

\$4
Prescriptions

Ask the pharmacist or visit walmart.com for a complete list of included generic drugs.

Move your prescriptions to Wal-Mart today. It's easy.

See Walmart.com for more details. This program offers up to a 30-day supply of generic drugs on the current list of covered drugs at commonly prescribed dosages for \$4.00, for each prescription fill or refill. If you are eligible, you will be charged the lowest applicable amount. The list of covered generic drugs is subject to change, but all generic prescription drugs are eligible for the \$4 program. Only prescriptions filled in person are eligible for the \$4 program. This price does not apply to prescriptions filled by mail order. Prescriptions will only be refilled unless you or the pharmacist has agreed to pick up the prescription at participating Wal-Mart or Sam's Club Pharmacy. See your Wal-Mart or Sam's Club pharmacist for details. Certain generic drugs are priced higher in CA, CO, HI, MD, MI, PA, TN, WI, and NY due to state laws. Program not available in Florida, Dakota.

- Launched the program in September 2006 and cover more than 350 commonly prescribed medicines
- More than 100 of our \$4 prescriptions are used to treat heart disease and diabetes
- \$4 prescriptions are approximately 40 percent of all filled prescriptions at Wal-Mart
- Nearly 30 percent of \$4 prescriptions are filled without insurance – industry trend is 10 percent

Discussion & Questions

Thank You

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