

# 2025 October



Protect yourself and your loved ones with life insurance, disability coverage, and more

| Sunday                                                                                                                                                                                          | Monday                                                                                                                                                       | Tuesday                                                                                                                                          | Wednesday                                                                                                                               | Thursday                                                                                                                                                                     | Friday                                                                                                                                                        | Saturday                                                                                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                 |                                                                                                                                                              |                                                                                                                                                  | 1<br>Life Insurance 101: <a href="#">Learn how</a> to protect yourself and your loved ones.                                             | 2<br>Know the terms: Short-term disability coverage (STD) offers eligible associates up to 25 weeks of pay if they can't work due to illness, injury, pregnancy, or surgery. | 3<br>Having simple coverage can protect you from unexpected expenses if you experience a covered illness or accident. <a href="#">Find out more.</a>          | 4<br>Did you know Walmart offers support for Walmart associates' survivors and beneficiaries who have benefits questions? <a href="#">Learn more.</a> |
| 5<br>Know the terms: Optional long-term disability (LTD) coverage can take over when the STD benefit period ends, to help when you're disabled and unable to work.                              | 6<br>Associate Spotlight: Estrella shares how being a Walmart 401(k) beneficiary supported her well-being journey. <a href="#">Read her story.</a>           | 7<br>Communication is key. Be sure your loved ones know about your benefits and how to access them in case of an emergency.                      | 8<br><a href="#">Learn how</a> optional LTD insurance may give eligible associates long-term cash support when they can't work.         | 9<br>Know the terms: Optional AD&D insurance can offer financial protection after certain injuries, whether they happen at work or not.                                      | 10<br>It's World Mental Health Day, and financial well-being can be important to your peace of mind. <a href="#">Check out programs</a> that can support you. | 11<br>Your insurance needs may change over time. Review your options and policies during Annual Enrollment, which starts today!                       |
| 12<br>Get paid while you recover. You can use available PTO or PPTO during the seven-day waiting period before STD benefits kick in.                                                            | 13<br>How much life insurance do you need? <a href="#">Prudential's calculator</a> lets you estimate your life insurance needs.                              | 14<br>Associates who live in states with state-paid leave benefits can visit their state website to see if they qualify and how to file.         | 15<br><a href="#">Why life insurance?</a> Life insurance can help you secure your family's future at every stage of your career.        | 16<br>Considering a personal leave of absence due to special circumstances? <a href="#">Learn your options.</a>                                                              | 17<br><a href="#">Explore</a> optional critical illness insurance through Allstate.                                                                           | 18<br>Tip! When choosing optional life insurance, consider recent and upcoming life changes.                                                          |
| 19<br><a href="#">Create a simple will</a> online through EstateGuidance to protect your family's future. It's fast and free for Walmart associates enrolled in life insurance through Walmart! | 20<br>Know the terms: Term life insurance provides coverage for a defined number of years.                                                                   | 21<br>Know the terms: Permanent life insurance provides coverage for the rest of your life and includes whole life and universal life.           | 22<br>Live Better LIVE! Check out our Well-being event with a special guest TODAY. Find details on <a href="#">Workvivo</a> .           | 23<br>Need to request a leave of absence? File a claim with Sedgwick, which tries to make the process as smooth as possible. <a href="#">Find out how.</a>                   | 24<br>Optional accident insurance can help ease the burden of out-of-pocket costs from an unexpected accidental injury. <a href="#">Learn more.</a>           | 25<br><a href="#">Video tip:</a> Watch "LTD 101" to learn how STD and LTD can work together when you need time to recover.                            |
| 26<br>Optional critical illness insurance provides a cash benefit that can help you pay medical and non-medical expenses for a covered condition. <a href="#">Learn more.</a>                   | 27<br><a href="#">Review your insurance beneficiaries</a> regularly, so their information is current and your benefits can be paid according to your wishes. | 28<br>Walmart Truck Driver Willie B. shares how LTD insurance provided support as he recovered from an illness. <a href="#">Watch the video.</a> | 29<br>Did you know? Optional critical illness coverage can provide cash to help you pay expenses such as rent, utilities, or childcare. | 30<br>If you need time to recover from an injury or illness, <a href="#">learn how</a> Walmart's STD benefits can help.                                                      | 31<br>Not sure where to start? Help Now resource specialists can connect you with the right benefits. Call <a href="#">1-855-445-7669</a> .                   |                                                                                                                                                       |

Scan the QR code or visit [One.Walmart.com/Wellbeing](#) for more ways to own your well-being

## Your partners in protecting yourself and your loved ones

**sedgwick**

Sedgwick manages disability and leave of absence needs. To file a claim, visit [mySedgwick](#).

**Prudential**

Prudential provides our associates' life insurance coverage. Learn more with [on-demand webinars](#).

**Allstate**

Allstate provides voluntary programs, such as accident and critical illness insurance. [Learn about your options.](#)

**Lincoln Financial**

Lincoln Financial offers long-term disability insurance that can provide cash support. [Check it out.](#)

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