

Wal-Mart Stores, Inc.: HSA Plan

Coverage Period: 01/01/2013 – 12/31/2013

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Associate Only, Associate + Spouse, Associate + Children, and Associate + Family |

Plan Type: High-deductible



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.anywalmart.com or by calling 1-800-421-1362.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$3,000 individual / \$6,000 family for network services, or \$6,000 individual / \$12,000 family for out-of-network services. Does not apply to certain preventive care services.	You must pay all the costs up to the deductible amount before the plan begins to pay for covered services you see. Check your policy or plan documents to see when the deductible starts over (usually, but not always, January 1). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. When using in-network providers, \$8,250 individual / \$12,500 family for network services. There is no out-of-pocket limit for out-of-network services.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit ?	Premiums, balance-billed charges, out-of-network coinsurance and health care services this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for people covered services, such as office visits.
Does this plan use a network of providers ?	Yes. For a list of network providers, see www.anywalmart.com or call 1-800-421-1362.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. The same, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the terms in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	No.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about excluded services .

Questions: Call 1-888-421-1362 or visit us at www.anywalmart.com. If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform/ or call 1-888-421-1362 to request a copy.

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