

Health Care for America Wal-Mart Health Care Principles

Wal-Mart believes in and supports the following principles for health care for America.

1. Every person in America must have quality, affordable health insurance.

Wal-Mart stands ready to work with other employers, health stakeholders, consumer groups and policy makers to make sure every American has affordable, quality and sustainable health coverage.

2. Businesses, individuals and government must share the responsibility for financing and managing the American health care system.

Wal-Mart believes that businesses, governments, and individuals all should contribute to managing and financing a fair and equitable American health care system that drives costs out and encourages innovative health solutions.

3. The health care system must reduce the financial strains on individuals, businesses and government by eliminating waste and unnecessary procedures, and by adopting technology that will bring efficiency and value into the system.

Our health care system must reduce the financial strains caused by unnecessary waste, unnecessary procedures, lack of portability and unneeded administrative and overhead costs.

Wal-Mart advocates adopting health information technology to bring greater efficiency, quality and costs transparency to the health care system.

4. Individuals have a responsibility to maintain and protect their health.

Wal-Mart recognizes that we should all work together to improve our health system, but no health system will be sustainable unless Americans take a more proactive role in maintaining their own health. We must provide the tools and support that are needed to help each individual succeed in their quest for health.

5. America's health care system must be focused on HEALTH, not just the treatment of illness.

Wal-Mart believes that one of the keys to an effective health care system is improving the health of Americans. Our health care system must be focused on developing and maintaining the health of individuals, not just treating disease and illness.

6. Wal-Mart will play a role as a retailer, employer and influencer by driving transformational changes in America's health care system.

Wal-Mart will apply these principles in all areas of our business – in our retail stores and in programs for our employees. Wal-Mart will engage other business leaders in the discussion and work needed to create a new health care system.

Wal-Mart's Health Care Principles in Action

- 1. Every person in America must have quality, affordable health insurance.**
 - Wal-Mart associates have more than 70 ways to personalize their health care coverage options, allowing them to select various deductibles, health care credits, out-of-pocket maximums and premiums depending on their needs.
 - Wal-Mart associates are able to choose from health plans that cost just \$5 per month in some areas and \$8 nationwide, and \$4 co-pays for more than 2,000 generic prescriptions.
 - Unlike the employees of many of our retail competitors, Wal-Mart associates – both full and part-time – can become eligible for health benefits.
 - Children of Wal-Mart associates – both full and part-time – are eligible for health benefits as soon as the parent is eligible.
 - Wal-Mart associates and their family members have access to world-class health providers with no lifetime maximums while covered on our plans.
 - More than 94 percent (94.5 percent) of Wal-Mart associates reported having some form of health coverage – either through Wal-Mart or another source -- according to a survey taken during the company's most recent open enrollment period.
- 2. Businesses, individuals and government must share the responsibility for financing and managing the American health care system.**
 - Wal-Mart is a member of the Better Health Care Together coalition, a group of leaders from business, labor, government and academia who believe that by working together we can solve the nation's health care challenge. Members include Wal-Mart, AT&T, the Howard H. Baker, Jr. Center for Public Policy, the Center for American Progress, the Committee for Economic Development, the Communications Workers of America, Intel, Kelly Services and the Service Employees International Union (SEIU).
 - Wal-Mart insures more than 1.1 million associates and family members making us among the nation's largest providers of private sector health insurance.
- 3. The health care system must reduce the financial strains on individuals, businesses and government by eliminating waste and unnecessary procedures, and by adopting technology that will bring efficiency and value into the system.**
 - Wal-Mart serves as a founding member of Dossia and is playing a leadership role by providing all associates, family members and retirees access to their health information through electronic health records by the end of 2010. This will bring greater efficiency, quality, portability and transparency to the health care system.
 - Wal-Mart partnered with doctors and other providers and increased the number of electronic prescriptions we fill in the U.S. to more than 10 million to date. All Wal-Mart and Sam's Club pharmacies accept electronic prescriptions.

4. Individuals have a responsibility to maintain and protect their health.

- Wal-Mart launched a voluntary grassroots program which encourages associates to integrate a small change into their lives that can benefit their own health and well-being, as well as the health of the environment. Today, more than 500,000 associates have enrolled in the program, many focused on health and wellness initiatives – 20,000 associates have quit smoking; associates have lost more than 184,000 pounds; associates have biked, walked or swam over 1.1 million miles.

5. America’s health care system must be focused on HEALTH, not just the treatment of illness.

- Wal-Mart’s health care plan places a strong emphasis on keeping associates and their family members healthy by offering choices like annual checkups, immunizations, well child office visits, mammograms, pap smears, flu vaccinations and other preventive services.
- Wal-Mart’s new “Life with Baby” program gives mothers and their babies a healthy start on life by providing personalized coaching by a professional nurse through pre-conception, pregnancy, postpartum and child development.
- Wal-Mart has partnered with the Mayo clinic to provide a free, confidential 24-hour nurse hot line which gives associates and their family members live help regarding illness, injuries and wellness coaching. This service is available 365 days a year.
- Through Resources for Living, Wal-Mart provides a free confidential service to help give associates and their family members physical, mental, emotional, financial and career wellness coaching. The service is available 24 hours a day, 365 days a year.
- Wal-Mart associates receive discounts on a variety of products and services such as fresh fruits and vegetables, fitness and weight loss programs, eye glasses, contacts and LASIK eye surgery.

6. Wal-Mart will play a role as a retailer, employer and influencer by driving transformational changes in America’s health care system.

- Wal-Mart serves as a founding member of Dossia and is playing a leadership role with electronic health records by encouraging more people to appeal to their providers to join the electronic century.
- Wal-Mart introduced the \$4 generic prescription program which has been a game changer in American health care. Wal-Mart has saved customers more than \$1.5 billion to date and people are living better lives because of the program.
- Wal-Mart is introducing in-store clinics which provide affordable, accessible care for people who have struggled for a long time to find it or people who would otherwise go without care.
- Wal-Mart is contracting with other select employers in the U.S. to help them reduce their cost of their pharmacy benefits and health care coverage while providing high quality health care products and services.