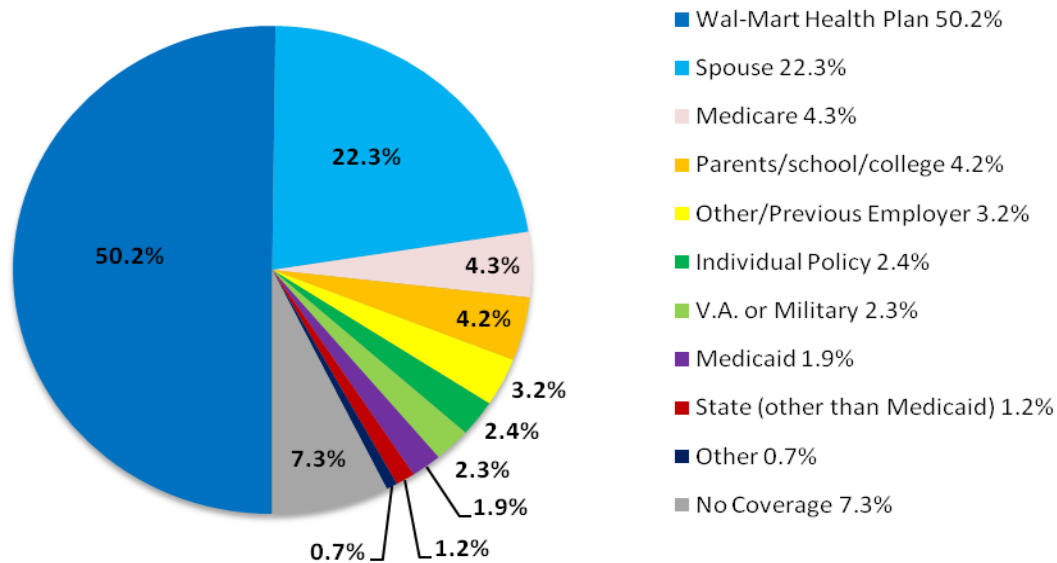




Where Do Wal-Mart Associates Get Their Health Care Coverage?* (2008)



Category	% of Total Associates	Number
Wal-Mart coverage**	50.2%	690,970
Coverage through spouse***	22.3%	306,816
Medicare	4.3%	58,726
Coverage through parents/school/college	4.2%	58,332
Coverage through other/previous employer	3.2%	43,319
Individual policy	2.4%	32,747
Coverage through V.A. or military	2.3%	31,478
Medicaid coverage	1.9%	26,101
State coverage other than Medicaid	1.2%	16,817
Medical coverage other than above	0.7%	9,903
No coverage	7.3%	101,079
Total Wal-Mart	100.0%	1,376,288

*79.0% (1,086,881 associates) were eligible for Wal-Mart coverage as of 11/9/2007

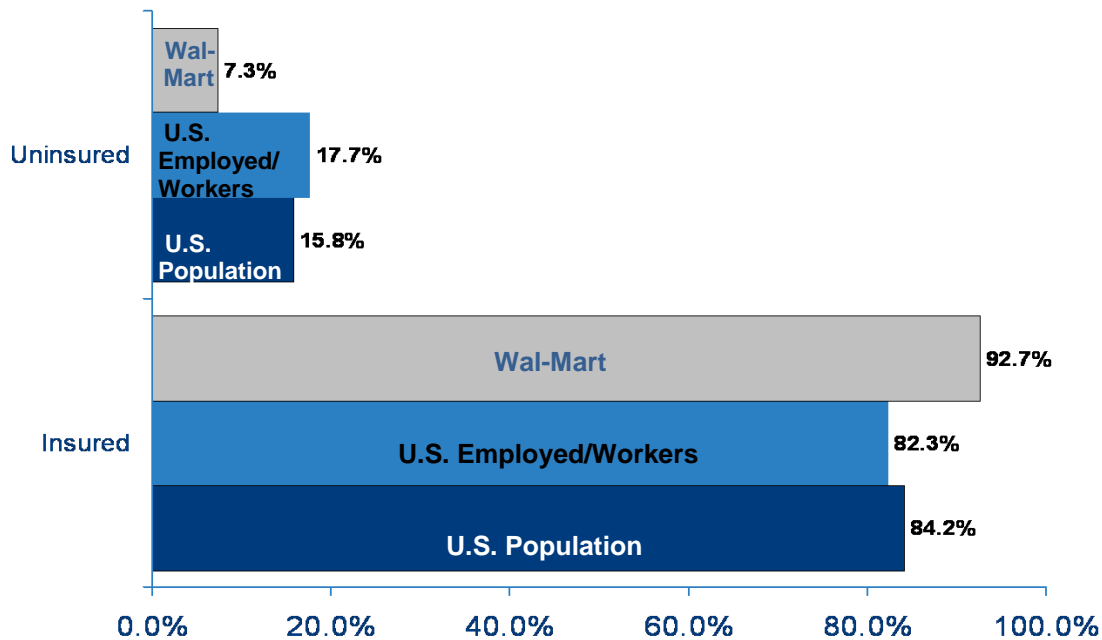
**Percentage of associates with Wal-Mart coverage as of 11/9/2007

***Other percentages were derived from a survey conducted during Wal-Mart's fall 2007 open enrollment period (September 22 – November 9, 2007). 1,086,881 associates were eligible to take the survey, including those declined Wal-Mart coverage or selected for the first time. Percentages from their answers were then projected onto the total associate base.



Health Insurance Coverage: Wal-Mart Population vs. U.S. Population

According to 2007 U.S. Census Bureau numbers, 15.8% of the overall U.S. population is uninsured. Of the U.S. employed population, 17.7% is uninsured, compared to the 7.3% of Wal-Mart's population that is uninsured.

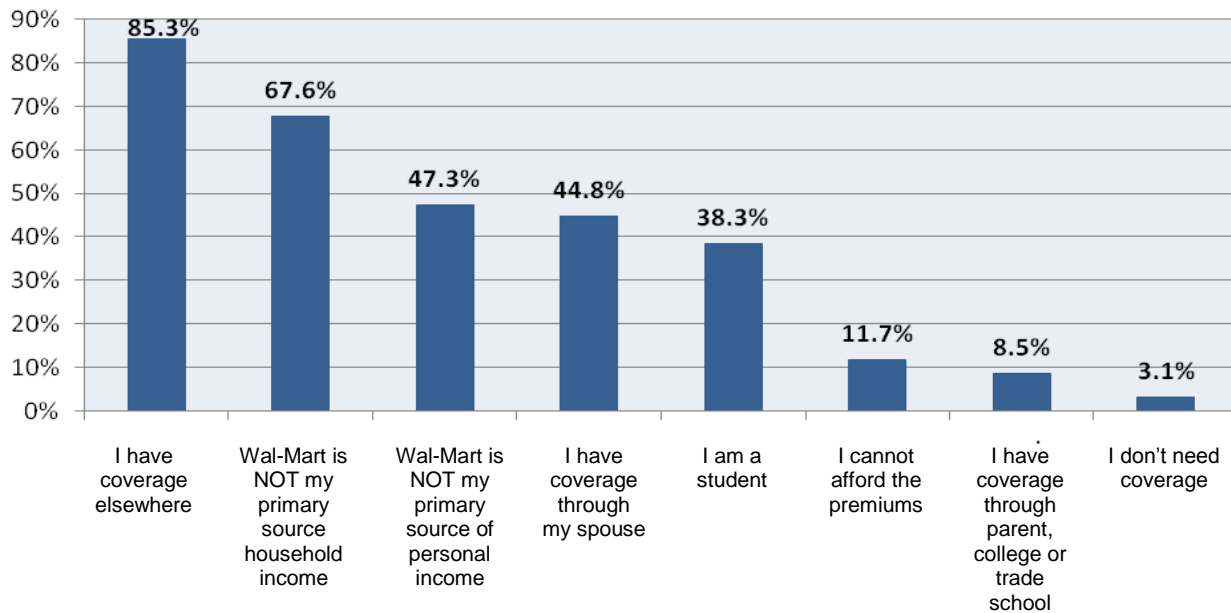




Why Do Eligible Wal-Mart Associates Decline Coverage?

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

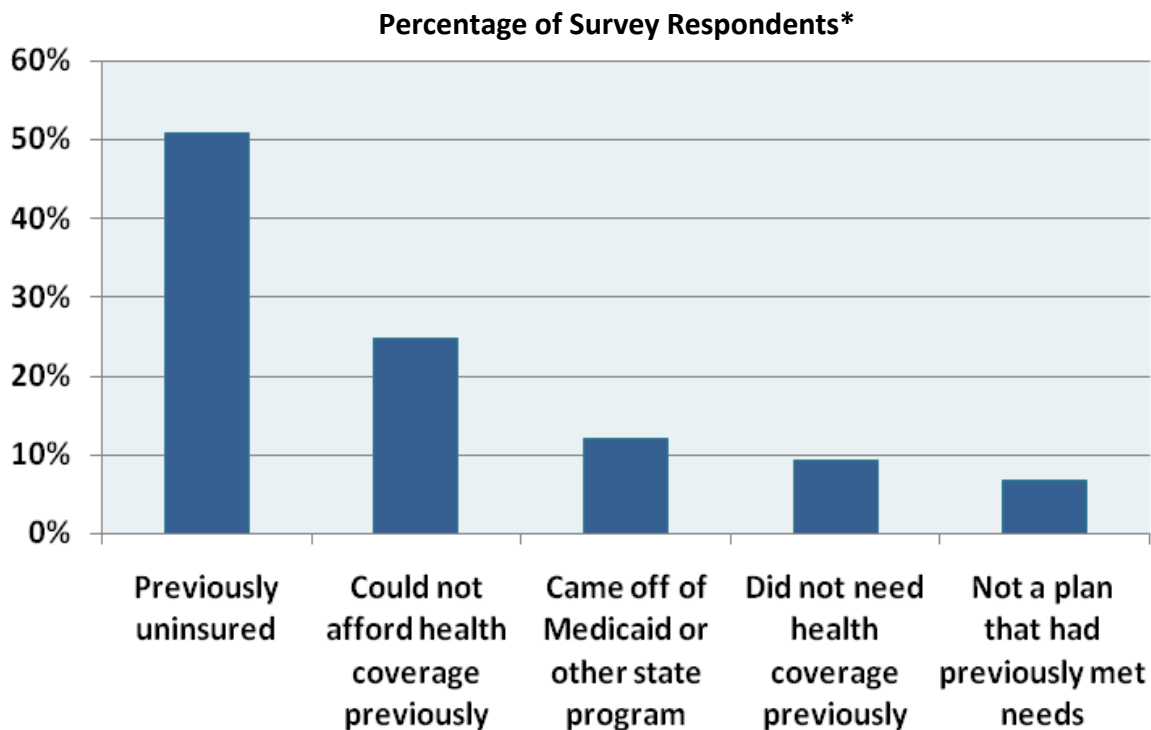


Category	% of Survey Respondents*	Number
I have coverage elsewhere	85.3%	337,515
Wal-Mart is NOT my primary source of household income	67.6%	267,636
Wal-Mart is NOT my primary source of personal income	47.3%	187,266
I have coverage through my spouse	44.8%	177,492
I am a student	38.3%	151,503
I cannot afford premiums	11.7%	46,275
I have coverage through parent, college or trade school	8.5%	33,618
I don't need coverage	3.1%	12,121

*Survey conducted during Wal-Mart's fall 2007 open enrollment period (September 22 – November 9, 2007). 802,091 associates who were eligible for Wal-Mart coverage, including those who declined Wal-Mart coverage or selected it for the first time, participated in the survey. This question was asked of eligible associates who declined coverage. Percentages add up to more than 100%, as survey respondents were asked to select all applicable statements.



Where Did Associates Who Selected Wal-Mart Coverage for the First Time Say They Received Health Coverage Previously?



Category	% of Survey Respondents*
Were previously uninsured	50.9%
Could not afford health coverage previously	24.8%
Came off of Medicaid or other state programs	12.0%
Did not need health coverage previously	9.4%
There was not a plan that had met my needs previously	6.8%

**Survey conducted during Wal-Mart's fall 2007 open enrollment period (September 22 – November 9, 2007). 802,091 associates who were eligible for Wal-Mart coverage, including those who declined Wal-Mart coverage or selected it for the first time, participated in the survey. This question was asked of associates selecting Wal-Mart coverage for the first time. Percentages add up to more than 100%, as survey respondents were asked to select all applicable statements.*