Kimberly-Clark

Disability Guide

Your guide to using your US K–C disability benefits when you have surgery, have a baby, or recover from an unexpected illness or injury.

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If you're an employee covered by a Collective Bargaining Agreement (CBA), contact Matrix at **866-658-3850** *for information on how your plan(s) may differ from the information provided in this guide.*

Disability Overview

This guide highlights the key things you need to know and action you need to take if you're away from work due to a covered illness, injury, surgery, or childbirth.

K-C provides short- and long-term disability coverage to all salaried and full-time hourly employees as income protection if you're unable to work.

These benefits are administered by two vendors - Reliance Matrix (Matrix) for STD and leave of absence and MetLife for LTD. The contact information for these vendors and other vendors associated with our disability benefits can be found in the chart below.

Vendor/Service	Website	Phone
Matrix *STD & Leave of Absence*	**matrixabsence.com** or Matrix eServices Mobile App (available for iOS or Android)	**866-658-3850** **File a Claim/Report FMLA Absence:** 24/7, 365 days a year **Connect with Assigned Absence Management Specialist:** Monday – Friday 7:30 a.m. to 5 p.m. ET
MetLife *LTD*	**metlife.com/mybenefits**	**800-300-4296** Monday – Friday 8 a.m. to 11 p.m. ET
Empyrean *Direct Bill & Disability Plan SPDs*	**kcbenefitcompass.com**	**800-551-2333** Choose the Health & Welfare option Monday – Friday 9 a.m. to 5 p.m. ET
Sentry *Workers' Compensation*	N/A	**800-473-6879** 24/7, 365 days a year

Note:

- **State Disability Benefits:** Depending on the state where you work, you may be entitled to state disability benefits. When you contact Matrix to file your STD claim, they'll let you know if state benefits may be available and how you can file a claim with the state. Any state disability benefits will reduce the amount of STD benefits you receive from K-C.

- **Workers' Compensation:** If you have a workplace-related illness or injury and qualify for Workers' Compensation benefits through Sentry, you may also be eligible for partial disability benefits through K-C. The K-C Occupational Health Nurse managing your case will notify Matrix about your workplace-related illness or injury so Matrix can determine whether you're eligible for partial disability benefits.

Here are some common acronyms you'll see throughout this guide:

- **STD:** Short–Term Disability
- **LTD:** Long–Term Disability
- **FMLA:** Family and Medical Leave Act
- **SPD:** Summary Plan Description

How is my health-related information handled?

All health-related information that you and your health care provider give to Matrix and MetLife is kept completely confidential. No one at K-C can access or request health-related details about your disability claim.

What is FMLA?

FMLA is a federal law that provides unpaid, job-protected leave to eligible employees for qualifying family and medical reasons. The entitlement per 12–month period is 12 weeks for one's own illness. Some states have similar laws and, if applicable, run concurrently with FMLA. When you file your disability claim, Matrix will determine if you're eligible for FMLA benefits and, if eligible, will automatically apply your entitlement to your approved STD leave. You don't have to be FMLA-eligible to receive STD benefits.

Medical record release

Unless you already have authorization on file with your health care provider's office that would allow them to share your medical information, you'll need to authorize the release of your records to Matrix. To expedite the claims review process, it's important to provide a copy of the Medical Release Form to your health care provider in advance of filing your claim with Matrix. To get a copy of the form, go to **mykcbenefits.com > Health & Welfare > Other > Time Away from Work**.

Note: Your health care provider's office may require you to sign their own release form, instead of Matrix's standard form. You may also be charged a fee to have medical records shared with K-C's disability vendors.

Leave of Absence

In addition to disability, Matrix manages K-C's parental leave, FMLA, and military leave benefits. For more information on these and other types of leaves, go to **mykcbenefits.com > Health & Welfare > Other > Time Away from Work**.

Step-by-Step Guide

Carefully review the information below about the disability claim process, including the action you need to take and key timelines

1. **YOUR ACTION NEEDED**: Follow your team's call-in procedure for reporting absences so they can plan for coverage during your leave.

   Note: For a planned leave (e.g., surgery,   childbirth), you're required to provide advanced notice (at least 30 days or as soon as practicable) of your need for leave. You're not required to share details about your condition or injury with K-C unless it's work-related.

2. **YOUR ACTION NEEDED:** Notify Matrix of your disability claim using the contact information on page 1.

   - **Planned Leave:** For a planned leave, you can file your claim with Matrix up to 30 days before the expected start date of your leave.

   - **Unplanned Leave:** For an unexpected leave (e.g., illness, injury), contact Matrix as soon as possible (typically same or next day) following the first day of your disability. You may have someone else call Matrix on your behalf if you're unable to call.

   When submitting your claim to Matrix, be prepared to share the following information to help expedite the claim intake process:

   - **Personal Information:** Name, address, phone number, and the last four digits of your Social Security Number.

   - **Job Information:** Job title, job description, workplace location and address, work schedule, supervisor's name and phone number, date of hire, and last day worked.

   - **Illness/Injury Information:** Nature of the illness, how, when, and where the injury occurred (if applicable), and the date your disability began.

   - **Last Day Worked:** Confirm the last day you worked (including partial work shift) before your disability began. If there's a gap between the last day you worked and the date your disability began, explain the gap (e.g., not scheduled to work, on vacation).

   - **Health Care Provider Information:** Name, address, telephone number, and fax number for each treating health care provider.

3. **YOUR ACTION NEEDED:** Within 24 hours of receiving your leave request, Matrix creates a packet of information that'll be available by logging in or creating your **matrixabsence.com** account. You'll also be sent the information packet based on your preferred communication method that you selected during claim intake. The packet will contain key follow-up actions you may need to take, so it's important that you review it in a timely manner.

4. **MATRIX PROCESS:** Once your claim is received, Matrix takes the following steps to process your claim.

    Note: Timelines shown are business days unless otherwise noted.

    - **Within 1 day after claim submission, Matrix:**

        – Assigns an Absence Management Specialist to your claim; this will be your contact for the duration of your STD leave,

        – Sends you a packet of important information as described in Step 3, and

        – Contacts your health care provider directly to request medical verification.

    - **Within three days after claim submission:** Matrix verifies your eligibility for FMLA and any other benefits that may run concurrently with your disability benefits and notifies you using your preferred communication method and by mailed letter.

        IMPORTANT: Although Matrix partners with your health care provider to gather required medical information, Matrix has no control over how timely your health care provider shares the information. Any delay in receiving the information may cause a delay in paid benefits. It's ultimately your responsibility to ensure that Matrix receives medical information from your health care provider to support your claim. If you're notified by Matrix at any point during your claim review that information is still needed, you should follow up with your health care provider. Matrix will make up to three separate attempts to receive the information directly from your health care provider within the first 10 days following claim submission. If information is insufficient or not received, your claim will be denied.

5. **MATRIX PROCESS:** Once your medical information has been received by Matrix, the following steps occur.

    - **Within three days following receipt of complete medical information:** Matrix makes a claim decision. You'll be notified using your preferred communication method and by phone. Matrix will also notify your Team Leader of any changes to your claim status.

    - **After claim approval and for the duration of claim:** Matrix calculates your STD benefit amount and provides it to K-C payroll for processing. **Note:** Depending on when your claim is submitted and approved and how the approval timing falls within the payroll processing schedule, there could be a period of time where you don't receive pay or STD benefits. Your Matrix Absence Management Specialist can help with questions you have about the timing and calculation of your STD benefit payment.

Disability Plan Design

K-C's STD plan design features a seven-calendar-day waiting period for all salaried and full-time hourly paid employees not covered by a CBA.

For employees covered by a CBA, the information provided below, including your waiting period and benefit amount, varies. Refer to your CBA for details on your disability benefits.

What's an STD waiting period?

A waiting period, also known as an elimination period, is the number of calendar days from the date of your eligible disability that you have to wait before your disability benefits begin. K-C's STD waiting period is seven calendar days. Paid sick leave will automatically be applied for scheduled workdays/shifts during the waiting period. If you don't have enough sick leave to cover the waiting period, you can choose to use paid time off such as vacation. If you don't use paid time off, the remainder of the waiting period not covered by your sick leave balance will be unpaid.

How much is my disability benefit?

For detailed information about your disability benefit, access your Disability SPD on **kcbenefitcompass.com > Plan Information**.

Week 1 Waiting Period	Weeks 2 – 10 STD Benefit Begins	Weeks 11 – 26 STD Benefit Adjusts	After Week 26 LTD Benefit
Paid sick leave will automatically be applied to replace your pay until the STD benefit begins. If you don't have enough sick leave, the waiting period will be unpaid unless you choose to use paid time off.	You receive 100% of your base pay. 100% weekly benefit = Your annual total base pay in Workday divided by 52 weeks*	You receive 67% of your base pay. 67% weekly benefit = Your annual total base pay in Workday X 67% divided by 52 weeks*	You receive 60% of your base pay (70% if enrolled in optional LTD) LTD benefits are paid monthly. Refer to your Disability SPD for more information.

Partial-week benefits are equal to your weekly STD benefit divided by 5 days and applied to each Monday through Friday.

Note: The length of your approved disability will depend on your medical condition or diagnosis.

How will my timesheet be updated?

Matrix will update your timesheet with the appropriate paid/unpaid absences during your waiting period. For the remainder of your leave, your timesheet will be auto-populated with *Leave*, which is simply a placeholder and isn't used to calculate your disability benefit. Your site may not enter other absences during your leave.

Returning to Work

Throughout the disability process, your assigned Matrix Absence Management Specialist will work with you, your health care provider, and K-C to determine a return-to-work plan specific to your needs and abilities. When appropriate, a Matrix Nurse Case Manager may also become involved. Matrix will contact you five days prior to your expected return-to-work date to verify your intent on returning. They will also contact you on or shortly after your planned return-to-work date to confirm that you did return. It's important to notify Matrix in a timely manner if you're able to return to work earlier than planned. Your leave status in Workday will not be updated until your return to work is confirmed with Matrix.

LTD

If your disability is expected to last beyond the 26 weeks covered under STD, Matrix will notify MetLife on your behalf to start the review of your claim for LTD benefits. MetLife will contact you and your health care provider to collect additional information needed to review your claim. You can learn more about your LTD benefits by reviewing your Disability SPD on **kcbenefitcompass.com > Plan Information**.

Paying for Your K-C Benefits While on Leave

It's important to understand how you'll pay for your K-C benefits (e.g., medical, dental) during your disability. The type of leave you're on determines how'll you pay for your benefits.

- **STD:** Your STD benefit will be paid directly through K-C payroll so any benefits and 401(k) deductions will continue automatically.

- **LTD:** You'll be billed by Empyrean Billing Services for coverage normally paid through payroll deduction starting the month after the start date of any approved LTD benefits. For example, if your LTD benefit start date is August 7, you'll be billed beginning with September coverage. Depending on when Empyrean Billing Services receives notice of your leave, you may receive two separate billing invoices within a short amount of time, but invoices are generally mailed around the 15th day each month. You'll pay the amount owed directly to Empyrean Billing Services as outlined on your invoice. The amount owed will not be deducted from your pay when you return to work. Coverage will be canceled if the billed amount isn't paid in full by the due date listed on your invoice. If you have questions about your billing invoice, call Empyrean Billing Services at the phone number listed on your invoice. If you return to work after an unpaid leave, any applicable benefit deductions will restart through payroll effective the first of the month after your return-to-work date. If you have questions about your paycheck deductions, call the UKG Payroll Service Center at **833-442-5275**, available Monday through Friday from 8:30 a.m. to 8:30 p.m. ET.

This document is a brief summary of each Plan's and Program's provisions. Nothing in this document changes any of the Plans' or Programs' provisions or affects any rights under the Plans. Each Plan's and Program's document is the only governing document. Kimberly-Clark reserves the right to amend a part or all of the Plans and Programs or even discontinue the Plans and Programs.

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