



# Your Time Off Policy

**Summary Plan Description**

# Contents

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<b>Introduction .....</b>	<b>1</b>
About the Time Off Policy .....	1
Participating Employers.....	1
<b>Eligibility .....</b>	<b>2</b>
Employees.....	2
<b>Vacation .....</b>	<b>3</b>
Eligibility.....	3
Overview.....	3
How You Earn Vacation .....	3
Vacation Allotment—Initial Year of Hire.....	3
Vacation Allotment—Ongoing Years .....	4
If You’re Rehired—Restored Service.....	4
Mid-Year Change to Scheduled Weekly Work Hours .....	4
View Your Leave Balances.....	5
Treatment of Unused Vacation.....	5
Carryover .....	5
Separation—Leaving K-C.....	6
Using Vacation with Disability Leave.....	6
Timing of Vacation .....	6
Using Vacation.....	7
Policy Exceptions.....	7
Compliance With Laws .....	7
<b>Flex Days .....</b>	<b>8</b>
Eligibility.....	8
Overview.....	8
Cost.....	8
Using Flex Days.....	8
Change to Scheduled Weekly Work Hours .....	8
FMLA and Military Extended Leave of Absence .....	9
Separation—Leaving K-C .....	9
Initiating a Claim .....	9
<b>Paid Holidays.....</b>	<b>10</b>
Eligibility.....	10
Overview.....	10
Company-Observed Holidays.....	10
Personal Holidays .....	10
Policy Exceptions.....	10

<b>Emergency Leave</b> .....	<b>11</b>
Eligibility .....	11
Overview.....	11
Amount of Emergency Leave .....	11
Using Emergency Leave .....	12
Policy Exceptions.....	13
<b>Other Types of Time Off</b> .....	<b>14</b>
Eligibility .....	14
Jury Duty .....	14
Military Leave .....	14
Annual Training.....	14
Active Duty.....	14
Unpaid Personal Leaves of Absence.....	14
Parental Leave.....	15
Family and Medical Leave Act (FMLA) Leave of Absence.....	15
<b>Short Term Disability (STD)</b> .....	<b>17</b>
Eligibility .....	17
Overview.....	17
Definition of Disability.....	18
Amount of Disability Benefit .....	18
Exclusions.....	18
STD Benefit Schedule.....	19
If You're Rehired—Restored Service.....	19
Initiating a Claim .....	19
Elimination Period .....	20
Once Your Claim Is Initiated .....	20
Once Medical Data Is Received .....	20
Claim Decision .....	20
Claim Status Information .....	21
Timing of Payroll Processing.....	21
Extension of Initial Claim.....	21
How to Appeal a Denied Disability Leave Claim.....	21
Eligibility Issues.....	21
Benefit Determination Issues.....	21
When Coverage Ends.....	23
<b>Power of Attorney</b> .....	<b>24</b>
What's a Power of Attorney.....	24
Approval .....	24
<b>Administrative Information</b> .....	<b>26</b>
Whom These Policies Pertain To .....	26

Who's a Participating Salaried Employee .....	26
When These Policies May Be Amended or Terminated .....	26
Employment Rights Not Guaranteed.....	27
The Use of Social Security Numbers.....	27
Change of Address .....	27
<b>Contact Information .....</b>	<b>28</b>
K-C HR Contact Center .....	28
Your Resources for Benefits Information.....	28
K-C Benefit Compass Web Site .....	28
Password Reset.....	28
Paperless Delivery of Benefits Communication .....	28
Internet Security.....	28
Kimberly-Clark Benefits Information Line .....	29
Contacting the Benefits Information Line by Phone .....	29
Empyrean Service Center Holiday Schedule .....	29
Time Off Policy Contacts.....	30

# Introduction

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## About the Time Off Policy

This is a summary of the Kimberly-Clark Corporation (Kimberly-Clark, K-C, or the Company) policy related to time off in effect on April 1, 2018. It describes vacation benefits, holidays, emergency leave, the Kimberly-Clark Corporation Short Term Disability (STD) program, and other types of time off. For information about K-C's Long Term Disability (LTD) Plan, refer to your LTD Summary Plan Description (SPD).

K-C reserves the right to discontinue or change the types of time off described here at any time. Changes will be communicated to you if you're an eligible employee.

### **Participating Employers**

This summary describes the policy as it applies to Participating Employers. The policy provides vacation benefits, holidays, emergency leave, the STD program, and other types of time off to eligible employees of Participating Employers and their Participating Units. See the "Administrative Information" section for a list of the Participating Employers and their Participating Units.

**Note:** Some employees, including all salaried non-exempt and production employees, are required to record absences in K-C's time and attendance system while others, including most salaried exempt employees, are responsible for tracking time off outside of the time and attendance system. Ask your team leader or HR representative to confirm how you record/track absences.

# Eligibility

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## Employees

Eligibility for time off varies by the type of time off. The specific section for each time off policy provides additional information on eligibility requirements.

See "Whom These Policies Pertain To" under the "Administrative Information" section for a detailed list of the Participating Employers.

If you have questions about your eligibility, contact the K-C HR Contact Center by calling **866-444-4516** from 8 am to 6 pm ET, Monday through Friday. You can also submit a question by using the AskHR button available on the @myHR Portal.

# Vacation

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## Eligibility

You're eligible for vacation as long as you're employed at one of the Participating Employers that has adopted this time off-related benefit, you're **not** classified as a temporary, intermittent, Co-Op, intern, or other temporary employee, and you're classified as a full-time or part-time employee.

Restored service described in this policy applies to all non-union employees (production, salaried exempt, and non-exempt). The remaining vacation benefits described in this policy apply to salaried exempt and non-exempt, non-production employees. Production employees can contact their site's HR representative to find details about vacation benefits in their site's policy.

## Overview

Kimberly-Clark's vacation policy is designed to attract and retain employees as well as promote their health and well-being by encouraging them to plan for and use vacation.

## How You Earn Vacation

Your vacation allotment is based on the length of your continuous employment and scheduled work hours. The following charts show vacation allotment for the initial year of hire and how you earn vacation for years of completed service.

### Vacation Allotment—Initial Year of Hire

In the year you're hired, the amount of vacation you earn depends on the month in which you're hired as shown in the chart below. The number of hours associated with a "day" of vacation is equal to your regularly scheduled work hours per day.

Month of Hire	Amount of Vacation
January	10 days
February	10 days
March	9 days
April	8 days
May	7 days
June	6 days
July	5 days
August	4 days
September	3 days
October	2 days
November	1 day
December	None

### Vacation Allotment—Ongoing Years

After your initial year of hire, the amount of vacation you earn is as shown below. The number of hours associated with a “week” of vacation is equal to your regularly scheduled hours in a work week.

Years of Service	Annual Vacation
Year after hire – 4 years	2 weeks
5 – 11 years	3 weeks
12 – 17 years	4 weeks
18 – 24 years	5 weeks
25 or more years	6 weeks

You become eligible for the following year’s vacation allotment based on your employment status as of December 31. If you’re on unpaid personal leave, extended military leave or Long Term Disability (LTD) on December 31, you’re not eligible for the following year’s vacation allotment until you return to active employment.

The amount of your following year’s vacation allotment is based on the number of years of service you’ll have completed as of your anniversary date. For example, if you were hired in May 2003, your 2018 vacation allotment would be based on 15 years of service. In a year when your continuous service earns you an added week of vacation, your annual vacation allotment will include the added week which you can take before your service anniversary date.

### If You’re Rehired—Restored Service\*

If you separate from K-C after at least one year of continuous service and rehire within 12 months of your separation date, here is how vacation is handled:

- Separation and rehire within the same calendar year—you’re not eligible for a new vacation allotment in that year as your unused vacation balance would have been paid out to you upon the end of your employment. You’ll be eligible for a vacation allotment in the year following rehire based on total years of service.
- Rehire in calendar year following separation—you’re eligible for a “full” vacation allotment based on total years of service regardless of when your rehire date occurs during the year.

If you’re rehired after 12 months of separation, prior years of service will not be considered when calculating vacation allotment. In the year you’re rehired, your vacation allotment will be based on the schedule shown in the Vacation Allotment—Initial Year of Hire chart. Following years of service will be based on your rehire date.

### Mid-Year Change to Scheduled Weekly Work Hours

**Full-Time to Part-time Status Change:** You retain your full vacation allotment based on the full-time schedule until the end of the year. Your vacation allotment for the year following your status change will be based on your scheduled weekly working hours as of December 31.

**Part-Time to Full-Time Status Change:** You’ll receive an adjustment to your vacation allotment. Your unused vacation balance will be pro-rated based on your move to a full-time schedule.

\*For vacation purposes, this restored service provision applies to all non-union employees.

**Example**

Total vacation allotment based on part-time status of 30 scheduled weekly working hours and eligible for three weeks of vacation	90 hours
One week of vacation used while part-time (30 hours); unused vacation allotment as of move to full-time status	60 hours
Remaining two weeks of unused vacation allotment adjusted from 30 hours each to 40 hours each; new vacation allotment remaining	80 hours

Your vacation allotment for the year following your status change will be based on your scheduled weekly working hours as of December 31.

**View Your Leave Balances**

- From the Workday homepage, select *Time > View Time Off Balances* to see your leave “entitlements” for the year.

Personal holidays, vacation, negotiated leave (if applicable), carryover (if applicable), and Flex Days (if elected) will display. If you’re a salaried exempt employee, carryover vacation entitlements aren’t displayed because you’re not required to record time in the time reporting system. You’re responsible for keeping a record of your vacation usage including any carryover from the prior year.

You may want to have a short discussion with your team leader at the beginning of the year to align on your carryover allocation. See "Treatment of Unused Vacation" under this section for more information.

If you have questions, call the K-C HR Contact Center at **866-444-4516** from 8 am to 6 pm ET, Monday through Friday. You can also submit a question by using the AskHR button available on the @myHR Portal.

## Treatment of Unused Vacation

**Carryover**

If you don’t use your full vacation allotment by December 31, you may carry over up to five days (maximum 40 hours of vacation and negotiated leave if applicable) to the following year. You can carry over partial vacation days and negotiated leave, if applicable. However, you can’t carry over purchased vacation (Flex Days). Any days that you carry over will be added to your following year’s allotment and will be used before vacation. You forfeit any unused vacation that’s not carried over, unless prohibited by state law.

**Example**

Total 2018 Vacation and Flex Days Allotment	<b>Vacation:</b> <ul style="list-style-type: none"><li>• Four weeks (20 days)</li></ul> <b>Flex Days:</b> <p>One week (5 days)</p>
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2018 Vacation and Flex Days Used	<p><b>Vacation:</b></p> <ul style="list-style-type: none"> <li>• Two weeks (10 days)</li> </ul> <p><b>Flex Days:</b></p> <ul style="list-style-type: none"> <li>• None</li> </ul>
Treatment of Unused 2018 Vacation and Flex Days	<p><b>Vacation:</b></p> <ul style="list-style-type: none"> <li>• Carryover to 2019—5 days</li> <li>• Forfeit—5 days</li> </ul> <p><b>Flex Days:</b></p> <ul style="list-style-type: none"> <li>• Forfeit—5 days</li> </ul>

### Separation—Leaving K-C

You receive payment of your unused vacation at separation, including retirement. The payment includes your unused vacation and your unused purchased Flex Days, but doesn't include payment of any unused negotiated leave (if applicable; unless specified in your offer letter) or Personal Holidays (unless required by state law). Because of this, you can't use your vacation to extend your separation date. The salary rate that's used for unused vacation payments is your base rate in effect at the time you separate from K-C. If your last day of work is December 30 or earlier, you'll be eligible for a full payment of any unused vacation for that year. You won't be allotted vacation for the following year since you're no longer an active employee on the accrual date of December 31.

If your last day of work is December 31, you'll accrue vacation for the following year since you're an active employee on the accrual date of December 31. Full payment of the following year's vacation allotment will be made. You'll also receive payment for any unused vacation that's eligible for carry over. See "Carryover" under this section for more information.

## Using Vacation with Disability Leave

If you're transitioning from Short Term Disability (STD) to Long Term Disability (LTD), you may elect to use vacation after your STD benefit expires. Payment for vacation can be received while you're also receiving your LTD benefit from The Prudential Insurance Company of America (the Insurance Company). In other words, you can receive vacation pay from K-C and LTD benefits at the same time. Vacation pay doesn't impact when LTD benefits begin nor does it extend the benefit period beyond what's allowed by the LTD Plan.

## Timing of Vacation

The scheduling of your vacation depends upon the workload in your department, so you should schedule your vacation in advance after consultation with your team leader. It may be necessary to restrict vacation scheduling during peak periods, but team leaders are generally expected to manage team schedules so that all employees have the opportunity to use all their vacation during the year.

Vacation can be taken in half- or full-day increments. While you're on vacation, don't perform any of your regular job duties.

If a Company-paid holiday occurs during your vacation, that day isn't counted against your vacation allotment.

Because any unused vacation is paid out at separation, if you resign you may not use vacation to extend your termination date.

## Using Vacation

As you use time off, here's how vacation is deducted related to other time off allotments:

1. Personal holidays (subject to site policy regarding personal holidays)
2. Carryover vacation from the previous year
3. Vacation
4. Negotiated leave (if applicable)
5. Flex Days (if elected)

If you're required to record your absences, the above order will automatically be managed by the time and attendance system. If you're not required to record absences in the time and attendance system, you're responsible for tracking your own time off and should apply absences using the order noted above.

## Policy Exceptions

Exceptions to this policy must follow the guidelines required for individual exceptions to an HR program. Team leaders may refer to the document *Authorization Process for Exceptions* on the @myHR Portal under *Total Rewards > Time and Attendance > Related Links > View Authorization Process for Exceptions*.

## Compliance With Laws

Certain states may have different requirements relating to vacation benefits. K-C will comply with any state laws, to the extent they conflict with any provisions of this policy.

# Flex Days

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## Eligibility

You're eligible for Flex Days as long as you're a salaried exempt or non-exempt, non-production employee with 30 or more scheduled weekly work hours, employed at one of the Participating Employers that has adopted these time off-related benefits, you're **not** classified as a temporary, intermittent, Co-Op, intern, or other temporary employee, and you're classified as a full-time or part-time employee. New or rehired employees aren't eligible for Flex Days in the year hired/rehired since Flex Days can only be elected during Annual Enrollment for the following year.

## Overview

You may purchase up to 40 hours of paid time off. These additional days of paid time off are Flex Days and can only be elected during Annual Enrollment for use in the following year. You pay the full cost of this benefit.

It's important to discuss your plans to purchase Flex Days with your team leader before Annual Enrollment. Flex Days are subject to the vacation program policies which are in place at your location. Your use of Flex Days may be limited due to business requirements.

## Cost

The cost of Flex Days is deducted from your paychecks throughout the year on a before-tax basis. The cost of an hour of Flex Days is based on your base salary converted to an hourly rate as of the previous July 1, or your hire date if you were hired after July 1. You'll see your cost for Flex Days during Annual Enrollment on K-C Benefit Compass. All Flex Days are paid at your regular hourly rate of pay in effect when you use them. These hours are not eligible for overtime.

## Using Flex Days

As outlined in the Using Vacation section on page 7, Flex Days are last to be used when taking time off. You must use all Flex Days during the year in which you purchase; otherwise you forfeit them as Flex Days aren't eligible for carry over to the following year.

## Change to Scheduled Weekly Work Hours

If your scheduled weekly work hours are reduced below 30 hours per week during a year in which you elect Flex Days, you're no longer eligible for Flex Days. You'll automatically be reimbursed for the cost of any unused Flex Days which you've already paid. If you used more Flex Days than you paid for, the additional amount will be deducted from your first paycheck following notification of your change in scheduled weekly work hours. If your scheduled weekly work hours increase to 30 or more mid-year, you won't be eligible to elect Flex Days until Annual Enrollment following your change in scheduled weekly work hours.

## FMLA and Military Leave of Absence

If you take an approved leave protected by the Family and Medical Leave Act (FMLA) which includes approved disability leave or military leave of absence that's expected to last for 30 continuous days or more and want to drop your Flex Days, contact the Empyrean Service Center through the Benefits Information Line between 9 a.m. and 5 p.m. ET, Monday through Friday. You must make this request within 30 days of the effective date of the leave to be reimbursed for any unused Flex Days.

FMLA and military leave of absences are the only two leave situations in which you're eligible for a refund of unused Flex Days payments.

## Separation—Leaving K-C

When you leave K-C you're reimbursed for any current year Flex Days for which you've paid for, but were unable to use. To be eligible for reimbursement, your last day of work must be December 30 or earlier. If your last day of work is December 31, you don't receive a reimbursement of unused Flex Days. If you've used more Flex Days than you've paid for, the additional amount is deducted from your last paycheck.

## Initiating a Claim

Because you purchase Flex Days with before-tax dollars, your benefit is subject to Internal Revenue Service rules (Section 125). Exceptions to the use and forfeiture of Flex Days aren't permitted unless you file a formal appeal (claim) and it's approved. You may request a Claim Initiation Form by contacting the Benefits Information Line and speaking to an Empyrean representative. You must complete, sign, and return the Claim Initiation Form as indicated on the form to:

Empyrean Service Center for Kimberly-Clark  
P.O. Box 2387  
Bellaire, TX 77402

# Paid Holidays

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## Eligibility

You're eligible for paid holidays as long as you're employed at one of the Participating Employers that has adopted these time off-related benefits, you're **not** classified as a temporary or intermittent employee, and you're classified as a full-time or part-time employee.

## Overview

If you're eligible, Kimberly-Clark provides paid Company-observed and personal holidays. The number of holidays may vary by location because of differences in local customs and practices.

### Company-Observed Holidays

Each year, K-C establishes Company-observed holidays. You'll be informed of the holidays observed at your location which can vary based on local or state observances. A list of Company-observed holidays can be found on the @myHR Portal under Total Rewards > Time and Attendance > Public Holidays > North America Public Holidays.

Unused Company-observed holidays aren't payable in cash, in lieu of time off or upon termination from K-C. You also can't carry over these holidays to use in later years.

### Personal Holidays

You're allotted personal holidays each year. The number of personal holidays can vary by location, and you can view your personal holiday allotment on Workday by clicking *Time > View Time Off Balances*. If you're a new employee, you're eligible to receive the full allotment of personal holidays in the year you're hired. Personal holidays aren't prorated like vacation.

A "day" of personal holidays is based on the number of your scheduled weekly work hours. There are no adjustments to personal holiday allotments for mid-year changes in scheduled weekly work hours.

Unused personal holidays aren't payable in cash, in lieu of time off or upon termination from K-C unless required by state law. You can't carry over these holidays to use in later years.

## Policy Exceptions

Exceptions to this policy must follow the guidelines required for individual exceptions to an HR program. Team leaders may refer to the document *Authorization Process for Exceptions* on the @myHR Portal under *Total Rewards > Time and Attendance > Related Links > View Authorization Process for Exceptions*.

# Emergency Leave

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## Eligibility

You're eligible for emergency leave as long as you're a salaried exempt or non-exempt, non-production employee, employed at one of the Participating Employers that has adopted these time off-related benefits, you're **not** classified as a temporary, intermittent, Co-Op, intern, or other temporary employee, and you're classified as a full-time or part-time employee.

If you're a salaried production employee, your location may offer emergency leave. Refer to your location's time off policy.

## Overview

Emergency leave is intended to provide base salary continuation in certain types of emergency situations. It shouldn't be considered a type of annual leave allotment, like vacation.

Emergency leave balances:

- Aren't paid out at any time for active employees or employees leaving K-C for any reason; and
- Can't be carried over (don't accumulate from year to year).

## Amount of Emergency Leave

If eligible, you'll receive an emergency leave allotment equal to one week of your scheduled weekly work hours (maximum of five days or 40 hours) per calendar year.

In your year of hire, you receive the full emergency leave allotment on your date of hire.

You become eligible for the following year's emergency leave allotment based on your employment status and scheduled weekly work hours as of December 31. If you're on unpaid personal leave, extended military leave or Long Term Disability (LTD) on December 31, you're not eligible for the following year's emergency leave allotment until you return to active employment.

There are no adjustments to emergency leave allotments for mid-year changes in scheduled weekly work hours.

Exceptions to this policy must follow the guidelines required for individual exceptions to an HR program. Team leaders may refer to the document *Authorization Process for Exceptions* on the @myHR Portal under *Total Rewards > Time and Attendance > Related Links > View Authorization Process for Exceptions*. Additional emergency leave should only be considered after you exhaust all available vacation and personal holidays.

## Using Emergency Leave

As with most types of time off, you must receive approval from your team leader for emergency leave. See the table below to know whether an emergency leave applies to your situation. If not, other types of time off may apply.

Reason for Absence	Emergency Leave	Vacation or Personal Holidays	Sick Leave
Illness of your immediate family (spouse, parent, child, or others residing with you in a family or committed relationship). You may also be eligible for FMLA. Refer to the FMLA policy for details.	Yes	Yes (if emergency leave isn't available)	No
Death in your family (immediate family as above, or brother, sister, parent-in-law, or grandparent)	Yes	Yes (if emergency leave isn't available)	No
Funeral of a family member, a close friend, or a fellow employee	Yes	Yes (if emergency leave isn't available)	No
Victim of domestic violence required to participate in court proceeding	Yes	Yes (if emergency leave isn't available)	No
Victim of criminal acts required to participate in court proceeding	Yes	Yes (if emergency leave isn't available)	No
Victim of natural disasters who need to mitigate damages to an employee residence	Yes	Yes (if emergency leave isn't available)	No
Family members of military service members (spouse, parent or child) who require an absence to begin enlistment in a branch of the US military or where a service member has been activated for military deployment. You may also be eligible for Military Exigency Leave under the FMLA. Refer to the FMLA policy for details.	Yes	Yes (if emergency leave isn't available)	No
Scheduled doctor or dentist appointments for you or a family member (unless you work enough hours during the week of the absence to complete the full work schedule). You may also be eligible for FMLA. Refer to the the FMLA policy for details.	No	Yes	No

Reason for Absence	Emergency Leave	Vacation or Personal Holidays	Sick Leave
Extreme weather conditions which make it impossible for you to get to work safely or cause you to arrive late or leave early. (Some locations have specified weather guidelines or designated individuals who determine whether or not weather conditions qualify as emergencies)	Yes	Yes (if emergency leave isn't available)	No
Emergency appointments due to your illness. You may also be eligible for FMLA. Refer to the FMLA policy for details	Yes	Yes	Yes
Absences for participation in outside organizations (civic, religious, fraternal, or charitable) or for personal matters	No	Yes	No

Where applicable, time off for emergency leave runs concurrently with any state or Federal leaves, including, but not limited to, FMLA.

If you have questions, call the K-C HR Contact Center at **866-444-4516** from 8 a.m. to 6 p.m. ET, Monday through Friday. You can also submit a question by using the AskHR button on the @myHR Portal.

## Policy Exceptions

Exceptions to this policy must follow the guidelines required for individual exceptions to an HR program. Team leaders may refer to the document *Authorization Process for Exceptions* on the @myHR Portal under *Total Rewards > Time and Attendance > Related Links > View Authorization Process for Exceptions*.

# Other Types of Time Off

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## Eligibility

You're eligible for the types of time off described in this section as long as you're employed at one of the Participating Employers that has adopted these time off-related benefits, you're **not** classified as a temporary, intermittent, Co-Op, intern, or other temporary employee, and you're classified as a full-time or part-time employee.

## Jury Duty

If you're called to serve as a juror, your full salary will be continued during your absence. If you're an employee that records absences in the time and attendance system, code your absence as "Jury Duty." If you're not required to record absences in the time and attendance system, no action is needed. Follow your site's normal call-in/notification procedure during your absence.

## Military Leave

### Annual Training

If you're a member of the National Guard or a reserve unit and you're absent for mandatory or elective annual training, your salary continues for a maximum of two work weeks or 14 days in a calendar year and is offset by military pay. If you're required to record absences in the time and attendance system, you, your team leader, or a site designated representative should enter the absences as Military Leave Unpaid. If you're not required to record absences in the time and attendance system, you should report the absences to the K-C HR Contact Center. Follow your site's normal call-in/notification procedure during your absence. You must fax a copy of your military pay voucher to the K-C HR Contact Center at **866-386-4645** to receive the difference in pay.

### Active Duty

If you're a member of the National Guard or a reserve unit and you're called to active duty, your salary continues for a maximum of 12 months and is offset by military pay. To initiate your leave request, you must notify the K-C HR Contact Center by:

- Submitting a request using the AskHR button on the @myHR Portal; or
- Calling **866-444-4516 from 8 a.m. to 6 p.m. ET, Monday through Friday.**

You must fax your military orders and military pay vouchers to the K-C HR Contact Center at **866-386-4645** to receive the difference in pay. The K-C HR Contact Center's Leave Specialist team will process the leave, enter absences for you, and monitor and adjust the leave status to unpaid at the end of the 12-month period. Follow your site's normal call-in/notification procedure during your leave as applicable.

## Unpaid Personal Leaves of Absence

If you need to take time off from work without pay for personal reasons, you must have the request pre-authorized by your team leader and HR Representative. You must submit your request in writing and state the reason for the request as well as the start and end date of the leave. A leave of absence won't be granted for the purpose of engaging in employment outside of K-C.

If your request is approved by your team leader and HR representative, submit a copy of the written request, including approvals, to the K-C HR Contact Center using the AskHR button on the @myHR Portal. You can also submit on Workday by accessing your profile page and clicking on *Actions > Time and Leave > Request Leave of Absence*.

Being off work without authorization or not returning to work within the specified time limit for your leave could result in disciplinary action or your loss of employment.

If you're on a Short Term Disability (STD) leave of absence, the Insurance Company certifies your leave for a certain period of time. If you don't return to work at the end of your certified leave period and the Insurance Company doesn't recertify your leave for an extended period of time within 30 days after the certified-through date, you're placed on an unpaid personal leave of absence status by the Leave Specialist team. This means that you'll stop receiving pay from K-C unless the Insurance Company recertifies your leave for an extended period of time. Depending on the timing of payroll processing and when you're placed on an unpaid personal leave status, you may be overpaid. Any salary overpayment will be recovered by K-C from future pay you receive.

You may be subject to disciplinary policies if:

- The Insurance Company doesn't extend your disability leave;
- You're on an unpaid personal leave without the approval noted above; or
- You're without a Family and Medical Leave Act (FMLA) leave approval.

See the "Short Term Disability (STD)" section for more information.

## Parental Leave

You may be eligible to receive up to four weeks (160 hours) of paid time off to care for and bond with your child during the first year following your child's birth, adoption, or foster placement. The paid time off can be taken in full or intermittently in a minimum of one-week increments.

See the full "Parental Leave Policy" on the @myHR Portal under *Total Rewards > Time and Attendance > Leave of Absence Policies > Parental Leave* for more details including action you need to take to request leave.

## Family and Medical Leave Act (FMLA) Leave of Absence

See the full “Family and Medical Leave Policy” on the @myHR Portal under *Total Rewards > Time and Attendance > Leave of Absence Policies > Family and Medical Leave* for more details including action you need to take to request leave. This section of the @myHR Portal also includes FMLA forms and checklists to help you take action.

If your request for FMLA is approved, the Leave Specialist team manages your time entries and the coding of your absences as FMLA (if applicable) while you're on leave. If your intermittent FMLA is approved, you're required to report your intermittent FMLA absences to the K-C HR Contact Center so the Leave Specialist team can code the absence as FMLA. Follow your site's normal call-in/notification procedure during your leave.

If you have questions, call the K-C HR Contact Center at **866-444-4516** from 8 a.m. to 6 p.m. ET, Monday through Friday. You can also submit a question by using the AskHR button on the @myHR Portal.

# Short Term Disability (STD)

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## Eligibility

You're eligible for STD as long as you're a salaried exempt or non-exempt (non-production) employee employed at one of the Participating Employers and its Participating Units that has adopted these time off-related benefits, you're **not** classified as a temporary, intermittent, Co-Op, intern, or other temporary employee, and you're classified as a full-time or part-time employee.

You're also eligible if you're a salaried production employee at the following locations:

- Jenks
- Loudon
- Neenah Nonwovens
- Owensboro

## Overview

STD assists you in minimizing the loss of your income if you become disabled because of a covered sickness, injury, surgery or childbirth.

- The STD program provides you with income during your disability for up to 26 weeks at full or two-thirds salary, depending on your length of continuous employment. If you're:
  - A full-time employee, the 26-week period is based on a 40-hour work week or a total of 1,040 potential hours of STD quota.
  - Working a schedule that's greater than 40 hours per week, you're changed to a 40-hour schedule while on STD.
  - A part-time employee, the 26-week period is based on your regularly scheduled work week hours.
- Benefits under the program are reduced by any payments you receive from Workers' Compensation.
- You're eligible for STD coverage on the first day you're actively at work on your regular work schedule (you must work 20 hours or more per week to be eligible).
- K-C pays the full cost of the STD program.
- You don't have to enroll for STD coverage.

The STD program allows payment to you only if your absence remains certified by the Insurance Company. You have a responsibility to work with your physician and request that he or she supply the Insurance Company with the needed medical information so that your claim can be certified.

If you're a salaried production employee or a salaried non-exempt employee, your team leader or a site designated representative should enter the absences while you're away from work due to sickness or injury for less than 10 days prior to the Insurance Company certifying the claim. Once the Insurance Company certifies your claim, the Leave Specialist team enters absences prospectively from when your claim is approved.

## Definition of Disability

You're considered disabled if you're unable to do your job or any other suitable job, because of a covered sickness, injury, surgery or childbirth. The determination of disability is made by the Insurance Company.

## Amount of Disability Benefit

The amount of your STD benefit is determined by your base salary and by your length of continuous service at the time your STD benefit begins. Your base salary doesn't include overtime, incentive pay, bonus pay, or any increases due to a temporary assignment. See "Base Salary" under "STD Benefit Schedule" under this section for more information.

If, for any reason, you terminate after at least one continuous year and you're rehired, you're re-credited with the service that was used to determine your STD eligibility prior to the break. The re-crediting of service occurs only after you've completed one year of continuous reemployment.

Your total benefits from all covered sources, including the STD program, are equal to the amount you're eligible to receive as shown in the "STD Benefit Schedule" under this section. If you qualify for benefits from Workers' Compensation, Social Security, or any other Federal or state disability plan, those amounts are subtracted from the amount the STD program pays.

Disabilities for non-related causes are considered separate, and each period of disability is eligible for STD benefits of up to 26 weeks provided you return to active employment for at least one day in between the periods of disability.

If you use a portion (but less than 26 weeks) of your STD benefit to which you're entitled and then return to active employment for at least two consecutive weeks on a full regular-work schedule before becoming disabled again for the same or a related cause, your STD benefit is restored in steps:

- After two consecutive weeks on a full regular-work schedule, two weeks of your STD benefit are restored.
- Thereafter, your STD benefit is restored at the rate of one week for every week back at work.

Your STD benefit is restored in the opposite order of its prior use (i.e., any weeks paid at two-thirds pay are restored prior to those weeks paid at full pay). If you return to work for less than two weeks, only the unused balance of your 26 weeks of STD is available.

Unused STD benefits cannot be accumulated from year to year.

### Exclusions

STD covers most sicknesses or accidental injuries. However, the STD program doesn't provide benefits if your disability results from:

- An intentionally self-inflicted injury.
- Acts of war.
- Confinement in a prison or other house of correction due to a conviction for a criminal or other public offense.

## STD Benefit Schedule

If your continuous service is...	Your base salary is paid for...	And 2/3 base salary is paid for...
Less than two years	6 weeks	20 weeks
Two years, but less than five years	13 weeks	13 weeks
Five years or more	26 weeks	0 weeks

### If You're Rehired—Restored Service

If you separate from K-C after at least one year of continuous service and rehire within 12 months of your separation date, prior years of service will be considered when calculating STD allotment.

If you're rehired after 12 months of separation, prior years of service will not be considered when calculating STD allotment.

## Initiating a Claim

Below is a high-level outline of the claim initiation process. You can find more details in the **Disability Leave Overview** available on the @myHR Portal under Total Rewards > Time and Attendance > Leave of Absence Policies > Disability Leave.

Salary continuation for your first 10 days of STD doesn't require authorization or certification. Follow your site's normal call-in/notification procedure during your leave. You don't need to be hospitalized to collect your STD benefit. If you're off work or expect to be off work for more than 10 work days due to sickness, injury, surgery or childbirth, you're required to call the Insurance Company at **800-842-1718** for approval of continuing STD benefits. Claims can be initiated 24 hours a day, seven days a week. You may be asked for the K-C Control number, which is 46708. You (or anyone on your behalf if you're not able to call) may make the initial call to the Insurance Company.

When you call, the Insurance Company:

- Checks your eligibility for disability benefits,
- Asks you questions about your sickness, injury, surgery or childbirth,
- Asks for your physician's contact information, and
- Asks you to describe your job.

If you're eligible, the Insurance Company contacts your physician to gather medical information. The Insurance Company may also call your local K-C Occupational Health Nurse (OHN) or other site representative to learn about your job requirements.

You must work with your physician(s) to send the Insurance Company medical proof for your claim within 30 days of the date your disability begins and no later than 90 days after your 10-day elimination period ends. If it's not possible to give proof within 90 days, you must provide proof no later than one year after your 10-day elimination period ends.

## Elimination Period

The elimination period is an insurance term that means the time period you must be continuously disabled before the absence requires certification. The elimination period for STD is 10 business days.

## Once Your Claim Is Initiated

Once you initiate your claim, the Insurance Company takes the following actions (days noted are business days):

- **Day 1:**
  - An acknowledgement letter is mailed to you,
  - A document is faxed to your physician to request medical information.
  - Notification of your claim initiation is sent to the K-C HR Contact Center, Physicians may require you to have a release on file before information is shared. If a release isn't on file, go to the @myHR Portal under *Total Rewards > Time and Attendance > Leave of Absence Policies > Disability Leave* and read the **Disability Leave Overview**.
- **Day 3:** If medical information isn't received, the Insurance Company re-faxes a letter to your physician and provides a follow-up call and letter to you.
- **Day 7:** If medical information isn't received, the Insurance Company re-faxes a letter to your physician.
- **Day 14:** If medical information isn't received, the Insurance Company mails a follow-up status letter to you to help ensure that your claim gets completed.
- **Day 30:** If medical information isn't received, the Insurance Company mails you a closure letter, your claim is denied, and you're not paid for the time you're away from work. The K-C HR Contact Center also mails you materials to apply for FMLA for your days absent (if applicable).

## Once Medical Information Is Received

When medical information is received, the Insurance Company has up to 10 business days to review the information and make a claim decision. Typically, the review doesn't take the full 10 days. However, some medical information and conditions require that a group of the Insurance Company's medical clinicians review the information, and this process requires additional review time.

If medical information supports certification, your claim proceeds. If medical information doesn't support certification, the Insurance Company contacts you and your physician(s) by phone to gather additional information.

## Claim Decision

Once the Insurance Company makes a claim decision, your claim status is made available to the K-C HR Contact Center the following business day. Once the K-C HR Contact Center has the decision:

- They create a ticket for your claim within 24 hours and route the ticket to the Leave Specialist team.
- The Leave Specialist team has two business days to take action related to the ticket (e.g., make entries into the payroll system; record your time; e-mail Human Resources, an Occupational Health Nurse (OHN), team leader, and you; send FMLA materials to you if your claim is denied, etc.).

### ***Claim Status Information***

If you need to contact the Insurance Company to check on the status of your claim, go to **prudential.com/disability** or call **800-842-1718**. The Insurance Company's Web site and phone Interactive Voice Response (IVR) are both available 24 hours a day. Customer service representatives are available by phone from 8 am to 8 pm, ET, Monday through Friday. The Insurance Company's fax number is **877-889-4885**.

### **Timing of Payroll Processing**

It's possible that you'll miss pay cycles given the timing of the claim processing steps noted earlier. There may be periods of time when you'll have a break in pay. When a claim is certified and you miss a pay cycle due to timing of payroll entries, a special check can be processed for you if your site's HR representative makes the request through the K-C HR Contact Center. Otherwise, you'll receive the missed pay in the next pay period. You're encouraged to plan ahead so that you're financially prepared when you have a break in pay.

## **Extension of Initial Claim**

If you don't return to work following the initial certification of your disability claim, you're responsible for notifying the Insurance Company of your need for a claim extension. Notify the Insurance Company prior to the end of your initial certification end date if you know that an extension will be needed. You also need to work with your physician(s) to make sure medical information is provided to the Insurance Company within 30 days of the date your initial claim certification ended. Medical information must be given no later than one year after the end of the previous certification. If medical information is insufficient or not received, your claim extension is denied and you'll stop receiving STD benefits.

Once the Insurance Company receives the medical information, your claim will be reviewed. If the Insurance Company extends your claim, they'll notify the K-C HR Contact Center so you can continue to receive pay. If the Insurance Company doesn't extend your claim within 30 days of the date your claim was last certified and you don't return to work, you'll be moved to an unpaid personal leave of absence which stops your pay. See the Unpaid Personal Leaves of Absence section for more details.

## **How to Appeal a Denied Disability Leave Claim**

### **Eligibility Issues**

If you experience an issue due to eligibility, you may request a review of the issue by contacting the Empyrean Service Center through the Benefits Information Line. If the Empyrean representative can't resolve your issue, you're mailed a Claim Initiation Form. Complete, sign, and return the Claim Initiation Form as indicated on the form.

### **Benefit Determination Issues**

If you wish to appeal a denied claim for benefits or wish to dispute a claim paid for benefits, you or your authorized representative may request a review of a denied claim by writing to the Insurance Company at:

The Prudential Insurance Company of  
America Disability Management Services  
P.O. Box 13480  
Philadelphia, PA  
19176

Your request should include your name, your Social Security number, comments, documents, records, and other information you would like to have considered even if they weren't submitted with the original claim. With your request, you may also ask for copies of documents, records and/or other information relevant to your claim. These copies will be furnished free of charge.

Your written request for review must be mailed or delivered to the Insurance Company within 180 days following receipt of the denial notice. Your appeal will be given a full and fair review and you'll receive notification of the final determination within 45 days following the receipt of your request. This period may be extended up to an additional 45 days if special circumstances require such an extension, in which case you'll be notified prior to the end of the first 45-day period.

Persons who weren't involved in the initial denial, and who aren't subordinate to those involved in the initial denial, will conduct the review. The review of the appeal will be a "fresh" look at your claim without deference to the denial decision.

If the initial denial was based in whole or in part on a medical judgment, the Insurance Company will consult with a health care professional who:

- Has appropriate training and experience in the field of medicine involved in the medical judgment;
- Wasn't consulted in the initial denial; and
- Isn't a subordinate of the health care professional who was consulted in the initial denial.

If the claim is denied based on the definition of disability, or a similar limitation or exclusion, an explanation of the scientific or clinical judgment used in applying the terms of the STD program to your medical circumstances will be provided free of charge upon request by you or your authorized representative.

In any event if the Insurance Company relied upon a specific rule, guideline, or protocol to make its decision, a copy of the specific rule, guideline, or protocol relied upon in the adverse decision will be provided free of charge upon your or your authorized representative's request.

No action at Law or Equity shall be brought to recover under the STD program until the appeal rights herein provided have been exercised and the program's benefits requested in such appeal have been denied in whole or in part. (In layman's terms, you must complete the claims and appeals procedures as outlined above before you can bring a suit in a state or Federal court against the STD program.) Also, you lose your right to sue if you fail to follow the STD program's claims and appeals procedures in a timely fashion.

No litigation may be brought more than three years after the end of the time within which proof of claim is required. Some states may have different litigation periods. In states where the litigation period is more than three years, you have until the time period set by the state in which you reside to begin litigation.

K-C has final authority to make determinations regarding eligibility. The Insurance Company has the final authority to make determinations regarding payment of benefits and other terms of the STD program.

## When Coverage Ends

STD is intended as a salary replacement program and your eligibility for benefit coverage is based on your continued employment. STD benefits end upon your termination of employment for any reason, including retirement and even if your STD claim is approved beyond your termination date. However, you may be eligible for Long Term Disability (LTD) if your disability begins before your termination and you're still disabled after six months. Refer to your LTD Summary Plan Description (SPD), or contact the Insurance Company for more information.

# Power of Attorney

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## What's a Power of Attorney

A Power of Attorney (POA) is a written document in which one person (the participant) appoints another person to act as their agent on his or her behalf, conferring authority on the agent to perform certain acts or functions on behalf of the participant.

Just because you have a POA doesn't mean your agent will be recognized by K-C to make benefit decisions on your behalf. The POA must specifically be approved by the corresponding benefits administrator.

## Approval

To be approved, a Power of Attorney (POA) must:

- Include all pages;
- Be properly signed and notarized;
- Include the mailing address of the Agent (this may be included on a cover sheet);
- Be a "durable" POA, meaning it's specifically designed to remain in effect throughout your period of incapacity;
- Be currently effective—if there is a condition on the Agent's authority, such as that the Agent has authority only when a doctor submits a letter stating you are currently incapacitated, that letter must be included;
- Provide that the Agent has authority over your K-C employee benefits (it's acceptable that the POA give your Agent authority in general terms, such as the ability to manage all your property as you could do if personally present, or by specifically stating that the Agent has authority over all employee benefits to the same extent as you do); and
- Meet the specific requirements of the state you live in.

If you already have a POA document, submitting your POA as early as possible ensures your agent will have access to your K-C benefits when needed. You must submit your POA directly to the administrator the benefit corresponds to for review.

For Health & Welfare benefits, please fax your POA to 866-227-6605 or mail it to the following address:

Empyrean Service Center for Kimberly-Clark  
P.O. Box 2387  
Bellaire, TX 77402

For retirement benefits, please mail it to the following address:

Fidelity Service Center for Kimberly-Clark  
P.O. Box 770003  
Cincinnati, OH 45277-0065

Be sure to include the following information with your submission:

- Company name (i.e., Kimberly-Clark Corporation)
- Your full name (first and last)
- The plan name to which this POA would apply
- The last four digits of your Social Security Number
- Your Agent's name
- Your Agent's address

You'll receive written notice of the results of your review within two weeks.

# Administrative Information

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## Whom These Policies Pertain To

The information contained in this document pertains to the Participating Units that have adopted these policies and is subject to change without notice. As of April 1, 2018, the following have adopted these time off related benefits

Participating Employer	Participating Units
Kimberly-Clark Corporation	Refer to the eligibility details under each time off description
Kimberly-Clark Financial Services, Inc.	Refer to the eligibility details under each time off description
Kimberly-Clark Global Sales, LLC	Refer to the eligibility details under each time off description
Kimberly-Clark International Services Corporation	Refer to the eligibility details under each time off description
Kimberly-Clark Pennsylvania, LLC	Refer to the eligibility details under each time off description
Kimberly-Clark Services, Inc.	Refer to the eligibility details under each time off description
Kimberly-Clark Worldwide, Inc.	Refer to the eligibility details under each time off description

### Who's a Participating Salaried Employee

Salaried employees (including salaried production) who are participating in these policies include those on temporary assignment at another Company or in other classifications. It excludes those employees on temporary assignment from another Company or classification in the U.S.

Any other entity of the Company whose participation is approved also is a Participating Employer with respect to its employees. You may examine or receive from the Administrator, upon written request, information as to whether a particular entity is a Participating Employer, and if so, that organization's address or a complete list of companies sponsoring the policies.

### When These Policies May Be Amended or Terminated

K-C expects these policies to continue indefinitely. However, the Company reserves the right to make changes to and even discontinue these policies. If the Board of Directors were to terminate these policies or designate a partial termination with respect to a specific group of employees, each employee will have no further rights or obligations except for payment of claims incurred prior to the date of the termination. The form and administration of these policies may be changed by the Administrator.

## Employment Rights Not Guaranteed

Your participation in these policies doesn't give you the right to be retained in employment with the Company or its affiliates or subsidiaries, nor does it interfere with the right of the Company to discharge or terminate you without regard to the effect the termination would have on your rights under these policies.

## The Use of Social Security Numbers

You'll be asked to provide your Social Security number. The Company and the Claims Administrators have the right to use your Social Security number for the purpose of administering these policies, including paying benefits under these policies and for tax-reporting purposes.

## Change of Address

It's your responsibility to notify K-C of any change in your mailing address. K-C is not responsible for correspondence or claim payments that are delayed or don't reach you because your address isn't correct.

For your own protection, an address change must either be made by you on Workday via @myHR or by calling the K-C HR Contact Center. K-C uses your address as it appears with the K-C HR Contact Center for all mailings concerning your benefits. You can contact the K-C HR Contact Center at **866-444-4516** to speak with a representative.

# Contact Information

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## K-C HR Contact Center

You can call the K-C HR Contact Center at **866-444-4516** from 8 am to 6 pm, ET, Monday through Friday. You'll find references in this Time Off policy document with more information about the Leave Specialists' role in different types of leaves.

You can submit a question by using the AskHR button on the @myHR Portal. Fax any forms required for your leave to **866-386-4645**.

## Your Resources for Benefits Information

The Company offers you the following ways to access benefit information:

- Empyrean's K-C Benefit Compass Web site (**kcbenefitcompass.com**)
- The Kimberly-Clark Benefits Information Line through which you access the Empyrean Service Center; and
- Compass from your smart phone or tablet.

## K-C Benefit Compass Web Site

You can look for benefit information, make your benefit elections, and complete most benefit transactions using Compass at **kcbenefitcompass.com**. Even if you don't have internet access at work, you can connect directly to Compass from your home computer. Compass is generally available 24 hours a day, seven days a week.

As a first-time Compass user, you need to register as a new user and set up a User ID and password for future Compass access. You'll also have the opportunity to answer security questions, which will enable you to access your information in the future if you forget your password. The password is required for your protection, and it's important for you to keep your password confidential so no one else can access your information.

### Password Reset

If you attempt to log on with an invalid password more than three times, you'll lock your account. You will be able to reset your password by answering your security question and authenticating your identity on Compass.

You can change your password any time on Compass. If you don't have Internet access, you can change your password by calling the Kimberly-Clark Benefits Information Line.

## Paperless Delivery of Benefits Communication

Paperless delivery is one of the easiest and best ways to ensure secure and timely delivery of certain benefits communication. For production participants, an election must be made through Compass to receive certain communications electronically.

Your K-C Corporate e-mail is the default. If you choose to add a personal e-mail address to your account, e-mails will be sent to both your K-C Corporate and personal e-mail address. To review and update your e-mail, log in to the Compass website.

## Internet Security

Compass conforms to Kimberly-Clark's computer security standards for internet applications. This Web site takes special care to maintain the privacy of your personal and benefits data. All data is encrypted to minimize the risk of eavesdropping, tampering, and forgery over the internet.

## Kimberly-Clark Benefits Information Line

If you don't have access to a computer, you can call the Benefits Information Line at **800-551-2333** and select the health & welfare option to speak to an Empyrean representative. Empyrean representatives are available from 9 am to 5 pm ET, Monday through Friday, except holidays. Hearing impaired callers should call their local Hearing Impaired Relay Service for assistance in calling the Benefits Information Line.

Like calls to other customer service centers that process financial transactions, the calls to the Benefits Information Line are recorded for quality assurance.

### Contacting the Empyrean Service Center by Phone

	Phone Number	Empyrean Service Center Hours
<b>United States and Canada</b>	800-551-2333 (toll-free)	9 am to 5 pm ET, Monday through Friday, except holidays
<b>International</b>	International Access, dial AT&T Direct® Access Number then dial 800-551-2333 (toll-free)	
<b>Hearing Impaired</b>	Your local Hearing Impaired Relay Service	

### Empyrean Service Center Schedule\*

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day

\* Other holidays may be scheduled in addition to those listed.

## Time Off Policy Contacts

Contact	Address/Phone	Web Address
<b>The Prudential Insurance Company of America Disability Management Services (the Insurance Company)</b>	P.O. Box 13480 Philadelphia, PA 19176 800-842-1718	<b>prudential.com/disability</b> (only for reviewing claim status)
<b>K-C HR Contact Center</b>	866-444-4516  866-386-4645 (fax)	<b>@myHR Portal</b>

Contact	Address/Phone	Web Address
<b>General Benefit Questions</b>		
<ul style="list-style-type: none"> <li>• Online</li> </ul>	Compass	<b>kcbenefitcompass.com</b>
<ul style="list-style-type: none"> <li>• Phone</li> </ul>	Benefits Information Line <b>800-551-2333</b> (International Access, dial AT&T Direct® Access Number then dial 800-551-2333)	N/A

Hearing impaired callers should call their local Hearing Impaired Relay Service for assistance.

