

\*Kimberly-Clark

# Education Assistance Policy

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# Introduction

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## About Education Assistance

This is a summary of the Kimberly-Clark Corporation (Kimberly-Clark or K-C) Education Assistance Policy in effect on January 1, 2024. Education Assistance provides reimbursement to eligible employees for their own qualifying education expenses. The process as described here is administered by Fidelity.

Education Assistance enables you to enhance your skills in your current job and to prepare for career growth opportunities within K-C. After proof of successful completion of a qualifying course, this policy provides reimbursement of:

- Tuition;
- Textbooks;
- Lab fees;
- Software, certification, and pass/fail courses; and
- Registration and administration fees

The Education Assistance Policy is not intended to reimburse you for courses, training, and/or programs that are required to perform your job. For example, if you are asked by your team leader to take an Excel course, payment for that course should be through expense reporting, paid by an alternate payment method rather than through the Education Assistance Policy.

# Eligibility

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## Employees

You're eligible to receive Education Assistance reimbursement (an "Eligible Employee") if you're classified as:

- A regular employee working a minimum of 20 hours per week and are not classified as temporary, intermittent, intern, or co-op.

An individual who is not classified as defined above is not eligible for reimbursement, even if the employee is later re-classified as an employee by a court or administrative agency.

**Note: Dependents of employees are not eligible for Education Assistance reimbursement.**

In addition to being an Eligible Employee, the following documentation for eligible expenses must be provided on the Education Assistance Reimbursement Form found on NetBenefits:

- Submit form, with Team Leader signature, within 90 days of course completion,
- Provide proof of course expense,
- Provide proof of payment received (i.e., copy of cashed check, bank, or credit card statement), and
- Provide proof of completion with your name listed on the documentation of a grade C or higher, certification received, or "Pass" for Pass/Fail courses.

If you're on leave or terminate employment, you're eligible for reimbursement as long as the course begins before your leave or termination date.

If you've been made aware of your termination date, either involuntary or voluntary, you're not eligible for reimbursement if you have not yet started the course. You may be eligible for reimbursement for any classes that you are currently enrolled in and for which you have documented approval from your team leader prior to your termination date. You can submit a reimbursement request, along with all required documentation, within 90 days of course completion for any courses you began prior to your termination date. If you started an education program where multiple courses are required to complete the program (i.e., degree, technical, or certification programs) prior to being made aware of your involuntary termination, you can continue to receive reimbursement for courses that started prior to your termination date.

If you initially receive a reimbursement for a course but K-C later determines that you were not eligible for reimbursement (for example, because you were aware of your termination date before you began the course), you will be required to repay the reimbursement to K-C.

# **How Education Assistance Works**

## **Eligible Education Assistance Reimbursement Requirements**

A course or program is eligible for reimbursement if all of the following requirements are satisfied:

- You and your team leader agree that the course or degree is consistent with your current job or career aspirations within K-C;
- The course is offered by an accredited institution, except in the case of software, certification, and pass/fail courses or programs (see “Verifying Accreditation”); and
- The course is taken for college credit at an accredited educational institution and a grade is given; or a certification course and a completion certificate is provided; or a Pass/Fail course in which a “pass” is received upon completion.

### **Types of Programs Eligible for Education Assistance**

The following can be covered if directly related to your current job or career aspirations within K-C:

- Graduate degree programs
- College courses that are taken for college credit and a grade, but are not part of a degree program
- Vocational and technical programs
- Home study programs
- Software programs
- Certification programs
- Pass/Fail courses

**Note:** Both distance learning (online) and traditional courses and programs are eligible for reimbursement under this policy.

Education Assistance doesn't cover personal interest education such as music, religious studies, and the arts, although courses in such non-business-related fields may be covered if they're required as part of an approved degree program. For example, a degree program in mathematics may require certain liberal arts courses. If requested, you must be able to provide official documentation demonstrating that the course work applies toward the requirements for the degree.

The expense of language software is covered if approved by your team leader. However, the need for a second language must be related to your current job or career aspirations within K-C, not for personal interest.

## Verifying Accreditation

If you're taking a course or are enrolled in a program that requires a grade C or higher upon completion, it's your responsibility to determine whether that course or degree program is offered at an approved, accredited institution. You can obtain this information by contacting the admissions office of the school which is offering the course or program and asking the following questions:

- Is the school accredited?
- What is the name of the organization that accredited the school?
- Is this accrediting organization recognized by the U.S. Department of Education's Office of Postsecondary Education? Verify by visiting <http://ope.ed.gov/accreditation/Search.aspx>.
  - If the school is accredited and the accrediting organization is recognized by the U.S. Department of Education, this institution can be approved. If other educational reimbursement requirements are met, the educational expense would qualify for reimbursement.
  - If the school is not accredited or the accrediting organization is not recognized by the U.S. Department of Education, this course is not eligible for reimbursement.

## Requesting Team Leader Approval

Before requesting team leader approval, you're responsible for verifying that:

- The course or program is being provided by an accredited institution for college or graduate credit and a grade or "pass" will be earned by successfully completing the course or program, or
- The program is a software, home study or vocational course that will receive a certification and/or evidence of passing on successful completion of the program.

Discuss your education plans with your team leader. Your team leader must agree that the course or program is consistent with your current job or career aspirations within K-C. You're responsible for obtaining your team leader's signature on the Education Assistance Reimbursement Request Form found on NetBenefits.

When you file a claim for reimbursement, you must submit the required reimbursement request form along with your supporting documentation.

It's important to note that having team leader approval doesn't guarantee that your claim will be reimbursed. All other eligibility requirements must also be met.

## Eligible Expenses

The following expenses may be reimbursed for approved courses and programs (as described above under “Types of Programs Eligible for Education Assistance”) related to your current job or career aspirations within K-C.

- Tuition and other similar fees
- Assigned or recommended textbooks (e.g., workbooks, guides, etc.) or course-related software
- Registration and Administration fees
- Lab fees
- Expenses related to the cost of a certification program (i.e., CEBs, SHRM, trade/vocational, etc.)
- Expenses related to the cost of a pass/fail course (e.g., software, leadership, etc.)
- Professional exam review classes or examination fees

## Ineligible Expenses

The following expenses may not be reimbursed:

- Materials for classes (i.e., paper, pens/pencils, binders, notebooks, periodicals, newspapers, and standard reference materials such as dictionaries, encyclopedias, atlases, and referencetables)
- On- or off-campus room and board
- Supplies and equipment (including personal computers and calculators).
- Meals, transportation costs, and parking fees
- Conferences, even if a certificate is issued
- Late fees and finance charges
- Courses in sports and recreation, hobbies, games, physical development, health, religion, travel, and mental and spiritual renewal, unless a required part of an approved degree program
- Courses which focus on self-understanding or awareness of feelings and stress management courses which focus on biofeedback, self-hypnosis, or relaxation techniques, unless a required part of an approved degree program
- Expenses which are reimbursable from another source, such as scholarships, grants, government programs or other employer reimbursements for the same expense
- Any other expenses not referenced above under “Eligible Expenses”

## Annual Reimbursement Maximum

K-C will reimburse Eligible Employee educational expenses up to the Internal Revenue Service (IRS) annual limit of \$5,250 per calendar year. There are no exceptions. Once the annual reimbursement maximum is met, the first opportunity to become eligible again for reimbursement is in January of the next calendar year. Unused allocations in a calendar year aren't rolled over to the following year.

# How to Get Reimbursed

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## Requesting Reimbursement

Before requesting reimbursement, you're responsible for verifying:

- The expenses are eligible for reimbursement under this policy.
- You have paid for the course.
- You have successfully completed the course with a grade of C or higher (not applicable for software programs, certification programs, or pass/fail courses); or
- You have successfully completed a certification course and a completion certificate is provided; or a Pass/Fail course in which a “pass” is received upon completion.
- You have received team leader approval and signature.
- The payee you provide to receive reimbursement is yourself and the associated credentials are yours.

## Reimbursement Procedure

When you're ready to submit your reimbursement claim, log onto NetBenefits where you'll file your claim.

All reimbursements are paid by check unless you have your direct deposit on file so be sure to have the bank routing and account number for the account of your choice when you file your claim.

Follow the instructions on NetBenefits to submit your claim and supporting documentation. The following provides details about the supporting documentation you're required to submit with your claim.

<b>Proof of Team Leader's Approval</b>	A signed copy of the Education Assistance Reimbursement Request Form with team leader approval indicating the course/program is for you as the employee and is for your current job or career aspirations within K-C.
<b>Proof of Purchase</b>	An itemized course and/or bookstore receipt indicating expenses. The receipt must provide descriptive information to identify the expenses related to a course, textbook, workbook, and/or guide.
<b>Proof of Payment</b>	An itemized receipt which includes your name and the name of the institution indicating the eligible out-of-pocket expenses paid for the course, program, certification, and/or administrative fees.  The receipt should provide a description of the charges incurred and paid by you with a copy of the cashed check, or bank or credit card statement.
<b>Proof of Completion</b>	Documentation which includes your name and the name of the institution showing satisfactory completion where a grade of C or higher was given, a certificate was issued upon completion, or a pass was received.



Once a claim is submitted, you'll generally be notified by email of the approval or denial within 3-5 business days.

If your claim is approved, reimbursements are paid to you by Fidelity as soon as administratively possible. The amount Fidelity will reimburse is the total of all eligible and approved, expenses up to the annual benefit maximum. Your reimbursements are intended to be exempt from Federal, state or local tax withholding. However, neither K-C nor Fidelity makes any commitment or guarantee that any amounts paid under this policy will be excludable from the recipient's gross income for federal, state, or local income tax purposes. It shall be the obligation of each Eligible Employee to determine whether each payment under this policy is excludable from their gross income for federal, state, and local income tax purposes. If for any reason it is determined that any amount paid for the benefit of an Eligible Employee is includable in their gross income for federal, state or local income tax purposes, then under no circumstances will the recipient have any recourse against K-C or Fidelity with respect to any increased taxes or other losses or damages suffered by the Eligible Employee as a result thereof.

Claims must be filed no later than 90 days after course, certification, or software program completion. Forms that are incomplete or missing documentation will be denied but may be resubmitted for subsequent evaluation subject to the policy. The requirement for filing your claim submission with all required documentation, within 90 days, is not extended for resubmissions upon receipt of denial. See "Annual Deadline" for additional considerations when filing your claim.

## Annual Deadline

The amount reimbursed in a single calendar year cannot exceed the annual coverage amount allowed for this program, which is \$5,250. The annual deadline to submit claims is December 31. All required information, including an acceptable proof of payment and a grade report indicating a final grade of C or higher (except for software programs, certification programs, or pass/fail courses), must be received by this deadline. If your claim is submitted after the annual deadline, your approved reimbursement will be paid from the following year's benefit allocation, if approved.

# How to File a Claim

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## Claims Appeal Process

If your claim for reimbursement is denied in whole or in part, you have the right to appeal the denied claim if you are not satisfied with the outcome of the initial decision. To file an appeal, you must send an appeal to Fidelity within 180 days of the initial claim denial.

**Mail:**

Fidelity Reimbursement Accounts Services  
PO Box 2703  
Fargo, ND 58108

**Secure Email:** [Fidelity@service.healthaccountservices.com](mailto:Fidelity@service.healthaccountservices.com)

**Fax:** 1-855-810-8223

Note that most appeals are resolved by you providing the required documentation. Fidelity will confirm to you the receipt of the documentation.

If the original decision is upheld, K-C will be provided with all appeal documentation to review and make the final claim determination. K-C will provide a final decision to you within 14 calendar days of receipt of your final appeal.

# **Administrative Information**

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## **Administration**

K-C and Fidelity have the authority to interpret and construe the policy in regard to all questions of eligibility and the status and right of any person under the policy. Fidelity is the claims administrator responsible, in its sole discretion, for processing reimbursement claims under the policy and determining the manner, time, and amount of payment of any benefits under the policy. Fidelity's determination regarding a reimbursement claim under the policy is final and binding. Each Eligible Employee shall, from time to time, upon request of K-C or Fidelity, furnish such data and information as K-C or Fidelity shall require in the performance of their duties under the policy.

## **When This Policy May Be Amended or Terminated**

K-C expects this policy to continue indefinitely. However, K-C reserves the right to make changes to and even discontinue this policy. If K-C were to terminate this policy or designate a partial termination with respect to a specific group of employees, each employee will have no further rights or obligations for any reimbursements, including reimbursements of expenses incurred before the policy is terminated. The form and administration of this policy may be changed by K-C.

## **Reliance on Information**

K-C and Fidelity may rely upon the information submitted by you as being proper under the policy and shall not be responsible for any act or failure to act because of a direction or lack of direction by you. K-C and Fidelity will also be entitled, to the extent permitted by law, to rely conclusively on all tables, valuations, certificates, opinions, and reports that are furnished by accountants, attorneys, or other experts employed or engaged by K-C or Fidelity, respectively.

## **Inability to Locate Payee**

If K-C or Fidelity is unable to make payment to you or another person to whom a payment is due under the policy because it cannot ascertain the identity or whereabouts of you or such other person after reasonable efforts have been made to identify or locate such person, then such payment and all subsequent payments otherwise due to you or such other person shall be forfeited to the policy one year after the date that any such payment first became due.

## **Correction of Overpayment**

In the event the payment or reimbursement of claims or benefits exceed or do not conform to the terms and provisions of this policy, including the failure of you or another person to properly substantiate the entitlement to payment or reimbursement or the amount involved, K-C or Fidelity may:

- Require you or such other person to pay back an amount equal to any improper payment;
- Withhold from your salary or wages the amount of an improper payment to the extent permissible under applicable law;
- Establish and utilize a claims substitution, offset or other arrangement to resolve an improper claim or payment; or
- Otherwise take administrative or legal action to recover an improper payment as allowed under applicable law.

## Waiver

Failure by K-C or Fidelity to insist upon compliance with any provision of the policy at any time or under any set of circumstances will not operate to waive or modify the provision or in any manner render it unenforceable as to any other time or as to any other occurrence, whether the circumstances are or are not the same. No waiver of any term or condition of the policy will be valid unless contained in a written memorandum expressing the waiver and signed by a person authorized by K-C or Fidelity to sign the waiver.

## No Assignment of Benefits

You cannot assign, sell, transfer, pledge, borrow against, or otherwise promise any benefit payable under the policy or the right to assert legal or equitable rights, including an administrative claim, action under state law or lawsuit against any of the following: the policy, K-C, Fidelity or their respective officers, shareholders, or employees. For example, you may not assign their right to receive benefits and legal rights relating to the policy to any other party—such assignment is not permitted and is void. K-C or Fidelity may make payment directly to you or, at their discretion, make payment directly to a third-party service provider. When payment is made directly to such a provider, such direct payments are solely at the discretion of the K-C and Fidelity—such payments do not create any enforceable assignment of benefits or the right to assert any legal or equitable rights (including but not limited to claims for breach of fiduciary duty or the right to bring an injunction) or to bring any administrative claim, action under state law or lawsuit by any third party against the policy (or K-C, Fidelity, or officers, shareholders or employees thereof).

## 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 in Workday via K-C & Me or by calling K-C & Me Live Support. K-C uses your address as it appears in Workday for all mailings concerning your benefits. You can contact the K-C & Me Live Support at **866-444-4516** to speak with a representative.

## Employment Rights Not Guaranteed

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

## The Use of Social Security Numbers

You'll be asked to provide your Social Security number. K-C and the claims administrator share the right to use your Social Security number for the purpose of administering this policy, including paying benefits under this policy and for tax-reporting purposes.

## **Contact Information**

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There are three ways you can contact Fidelity:

- Online on their Web site (<https://www.netbenefits.com>);
- From your smart phone or tablet (**NetBenefits**); and
- By phone at **1-800-551-2333**. Representatives are available Monday – Friday 8:30 a.m. to 8:30 p.m. ET.

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