

# Your 2021 Medical Plans at a Glance

When comparing the plans, it's important to note that a separate deductible, out-of-pocket maximum, and coinsurance apply to out-of-network services.

	CDHP Blue with HSA				CDHP Green with HSA			
<b>How the Options Are Different</b>								
	With Tobacco-Free Discount		Without Tobacco-Free Discount		With Tobacco-Free Discount		Without Tobacco-Free Discount	
<b>Your annual medical paycheck costs</b>	\$283	Individual	\$523	Individual	\$60	Individual	\$300	Individual
	\$1,899	2-Party	\$2,139	2-Party	\$1,127	2-Party	\$1,367	2-Party
	\$3,530	2-Party Plus	\$3,770	2-Party Plus	\$2,372	2-Party Plus	\$2,612	2-Party Plus
<b>Out-of-pocket maximum</b>	<b>In-Network:</b>		<b>Out-of-Network:</b>		<b>In-Network:</b>		<b>Out-of-Network:</b>	
	\$3,000	Individual	\$6,000	Individual	\$5,000	Individual	\$10,000	Individual
	\$6,000	2-Party	\$12,000	2-Party	\$10,000	2-Party	\$20,000	2-Party
	\$6,000	2-Party Plus	\$12,000	2-Party Plus	\$10,000	2-Party Plus	\$20,000	2-Party Plus
<b>How the Options Are the Same</b>								
<b>K-C's HSA Contribution</b>	<b>In-Network:</b> \$700 Individual \$1,400 2-Party \$1,400 2-Party Plus							
<b>Preventive care</b>	K-C pays 100%							
<b>Coinsurance, office visits, urgent care, emergency room, hospitalizations, lab, x-ray, imaging, mental health inpatient, and outpatient</b>	<b>In-Network:</b> You pay 100% until you reach the in-network deductible, then K-C pays 80%  <b>Out-of-Network:</b> You pay 100% until you reach the out-of-network deductible, then K-C pays 60%							
<b>How Both Options Cover Prescription Drugs<sup>1</sup></b>								
<b>Preventive</b>	K-C pays 100% for preventive prescriptions							
<b>Maintenance</b>	K-C pays 100% for certain maintenance prescriptions <sup>1</sup>							
<b>Generic, Brand-preferred, Non-preferred brand</b>	You pay 100% until you meet the deductible, then K-C pays 80%							

<sup>1</sup> Amounts may differ based on rounding.

<sup>2</sup> To learn which maintenance prescriptions are included, log in to [caremark.com](http://caremark.com) or call CVS/caremark at 888-797-8911. All options offered through a Kimberly-Clark medical plan provide coverage for breast reconstruction following a medically-necessary mastectomy. Reconstruction includes the affected breast and the non-affected breast to produce a symmetrical appearance, prostheses, and physical complications related to the mastectomy, including lymphedema, in a manner determined in consultation with the attending physician and the patient. This change was effective January 1, 1999, and is required to be communicated every year.