Kimberly-Clark



Disability & Leave of Absence

US Benefits Guide

Your guide to understanding your K-C benefits when you need time away.

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Life Happens...

...and whether planned or unexpected, you may need to take time away from work to care for yourself, your family, or your country. This guide provides an overview of the qualifying reasons to request a disability or leave of absence, the possible benefits that may apply to your time away, and key things for you to know and do, including tips and resources.

Note: If you're an employee covered by a Collective Bargaining Agreement (CBA), contact Aflac's Customer Care Center at **833-351-0003** for information on how your plan(s) may differ from the information provided in this guide.

Disability

SHORT-TERM DISABILITY (STD)

Receive income protection if you're unable to work for up to 26 weeks when you have surgery, deliver a baby, or recover from an unexpected illness or injury.

LONG-TERM DISABILITY (LTD)

Receive additional income protection if your disability is expected to last beyond the 26 weeks covered under STD.

Leave of Absence

FAMILY & MEDICAL LEAVE ACT (FMLA)

Offers unpaid job-protected leave to eligible employees for qualifying family and medical reasons. Eligible employees can take up to 12 weeks per 12-month period. Some states have similar laws and, if applicable, run concurrently with FMLA.

PARENTAL LEAVE

Provides eight calendar weeks of paid leave to support bonding time after birth or finalized adoption.

CAREGIVER LEAVE*

Offers 40 hours of paid time off to help care for a qualifying family member's serious health condition.

MILITARY LEAVE**

Provides job-protected benefits available under the Uniformed Services Employment and Reemployment Rights Act (USERRA), but also provides financial support through paid leave benefits:

- 100% K-C base pay for new enlistment training, inactive- and annual active-duty training, and post-deployment leave
- Pay differential for active-duty deployment

UNPAID PERSONAL LEAVE***

Allows time away, for a maximum of 60 days, with Team Leader approval. All time away and leave of absence benefits have to be exhausted before use of Unpaid Personal Leave.

STATE LEAVE BENEFITS

For employees in CO, HI, MA, NJ, NY, and OR. Aflac administers state leave benefits on behalf of K-C—making it easier for you to manage both your state and K-C leave benefits in one convenient place.

**Not available for employees covered under a Collective Bargaining Agreement (CBA).*

***Not available for Kimtech and Marinette employees covered under a CBA.*

****Employees covered under a CBA may have different provisions; Aflac doesn't manage this benefit for CBA employees.*

In what situations do I need to request a disability or leave of absence?

Request leave if you're unable to work because you:	Possible Leave Benefits:
• Are hospitalized/confined for care or have a health condition that requires treatment by a health care provider and lasts more than three calendar days.	• STD • FMLA
• Care for your spouse/partner, child, grandchild, parent, grandparent, sibling, aunt, or uncle who's hospitalized/confined for care or has a health condition that requires treatment by a health care provider and lasts longer than three calendar days.	• Caregiver Leave* • FMLA
• Are pregnant or recovering from childbirth.	• STD • FMLA
• Are welcoming and bonding with a new child that's been added to your family through birth or finalized adoption.	• Parental Leave • FMLA
• Are fulfilling your own military service or supporting a military family member who's on or preparing for active duty or in need of care.	• Military Leave** • USERRA or FMLA
• Need time away for a reason not noted above with a maximum of 60 days allowance once all time away and leave of absence benefits have been exhausted.	• Unpaid Personal Leave***

NOTES:

State Disability/Leave Benefits: Depending on the state where you work, you may be entitled to state disability/leave benefits. When you contact Aflac to file your claim, they'll provide information if state benefits are available and how to file a claim. Any state benefits will reduce the amount of leave 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 Aflac about your workplace-related illness or injury so Aflac can determine whether you're eligible for partial disability benefits. For more information on Workers' Compensation, contact Sentry at **800-473-6879**.

**Not available for employees covered under a Collective Bargaining Agreement (CBA)*

***Not available for Kimtech and Marinette employees covered under a CBA*

****Employees covered under a CBA may have different provisions; Aflac doesn't administer this benefit for CBA employees*





Managing Your Disability & Leave of Absence Claim

All disability and leave of absence benefits are administered by Aflac. Easily file and manage your claim, and stay informed using Aflac's convenient online tools or by phone.

HOW TO FILE & MANAGE YOUR CLAIM

Online Portal

Aflac's online portal makes it easy to:

- File a claim
- Message your Case Manager
- Track updates on your case

You can access the portal in two ways:

1. **Through the My K-C Benefits Mobile App or Desktop Site**
   (No login or registration required)
   - Open the app or visit the desktop site through K-C & Me
   - Navigate to: *Time Away > Disability > Access Aflac Account*
   - For help with the app or registration, visit mykcbenefits.com/app
   - Once logged in, click your name in the top right corner of the screen and select *Security Settings*. From there, you can create and/or change your password, which is only required if you access the Aflac portal directly using the information below.
2. **Access the Aflac Portal Directly**
   - Visit kcleave.aflac.com and select *Register Now*
   - Use your K-C Network Employee ID (e.g., U12345, B12345) to create your account
   - Your K-C email address is your username

Phone Support

Prefer to speak with someone? Call Aflac Customer Care at **833-351-0003**. Representatives are available Monday through Friday from 8 a.m. to 8 p.m. ET.

Stay Connected with Text Alerts

Opt in for text messaging when you file your claim to:

- Receive real-time updates,
- Communicate directly with your Case Manager,
- Report your anticipated return-to-work date, and more!

Case Manager vs. Care Manager

Aflac Case Managers focus on your specific disability/leave claim, guiding you through the process and ensuring your claim is processed efficiently.

Aflac Care Managers can help if you're facing extraordinary circumstances and need assistance with Social Security, Veterans Administration benefits, Medicare and Medicaid, or local services like Dial-a-Ride or Meals on Wheels. If you need this type of assistance, call Aflac and ask to speak with a Care Manager.

You can report your intermittent time for FMLA by calling Aflac or through the Aflac Portal.

CLAIMS: A STEP-BY-STEP GUIDE

Carefully review the information below about the disability and leave of absence claim process, including the actions you need to take and key timelines.

Note: Timelines provided are business days unless otherwise noted.

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

   Note: For a planned absence (e.g., surgery, childbirth), you're required to provide advance notice (at least 30 days or as soon as practicable) of your need for disability/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 Aflac of your upcoming disability/leave of absence claim using the contact information on page 3.

   - **Planned Disability/Leave:** For a planned absence, you can file your claim with Aflac as early as 90 days before the expected start date of your disability/leave.
   - **Unplanned Disability/Leave:** For an unexpected absence (e.g., illness, injury), contact Aflac as soon as possible (same or next day) following the first day of your disability/leave. You can have someone else call Aflac on your behalf if you're unable to call.
   - **FMLA:** Submit your FMLA request to Aflac within 10 calendar days of your leave start date.

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

   - **Personal Information:** Name, address, phone number, email, and your K-C Network Employee ID number (e.g., B12345, U12345)
   - **Job Information:** Job title, job description, work schedule, 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/leave began
   - **Last Day Worked:** Confirm the last day you worked (including partial work shift) before your absence began. If there's a gap between the last day you worked and the date your disability/leave 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, Aflac will create a packet of information that will be available on the Aflac portal. You'll also be sent the information packet based on your preferred communication method that you selected during claim intake. This includes opting into text alerts and electing electronic or print communication. 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. **AFLAC PROCESS:** Within one day after your claim is submitted, Aflac:

   - Assigns a Case Manager to your claim; this will be your contact for the duration of your leave (except for transitions to LTD),
   - Sends you a packet of important information as described in Step 3,
   - Contacts your health care provider directly to request medical information for disability claims, and
   - Verifies your eligibility for FMLA and any other benefits that may run concurrently with your leave and notifies you using your preferred communication method and by a letter mailed to your home.

IMPORTANT: Aflac works with your healthcare provider to collect required medical information, but cannot control how quickly it's shared. Delays from your provider may impact benefit payments. It's your responsibility to ensure Aflac receives the necessary documentation. If Aflac notifies you that information is missing, please follow up with your provider. Aflac will make multiple attempts to obtain it, but if it's incomplete or not received, your claim may be denied.

New Forms for Caregiver Leave & Unpaid Personal Leave

New forms are now available to support Caregiver Leave and Unpaid Personal Leave claims through Aflac. These forms are designed to help streamline the submission process and make filing easier.

To learn more or access the forms, contact Aflac directly.

It's critical to confirm the fax number of your health care provider. This information will be used by Aflac to request your medical records required to review and process your claim.

5. **AFLAC PROCESS:** Within two days after your claim is submitted, an Aflac Case Manager will call you to conduct an initial interview, confirming and discussing information and next steps. The Case Manager will call you directly using the phone number provided when you filed your claim. You can also request a scheduled call at a specific time with your Case Manager through a text or portal message.

6. **AFLAC PROCESS:** Once your medical information has been obtained by Aflac, the following steps occur.
   - **Within three to five days following receipt of complete medical information:** Aflac makes a claim decision. You'll be notified using your preferred communication method and by phone. Aflac will also notify your Team Leader of any changes to your claim status.
   - **After claim approval and for the duration of claim:** Aflac calculates your leave benefit amount and provides it to K-C payroll for processing.

   Note: Depending on when your claim is approved, there could be a delay in receiving your benefit payment. Benefit payments are processed according to your payroll schedule. If your claim for the pay period is approved after your scheduled check date has processed, the benefit payment will be processed as soon as administratively possible. Your Aflac Case Manager can help with questions you have about the timing and calculation of any leave benefit payment.

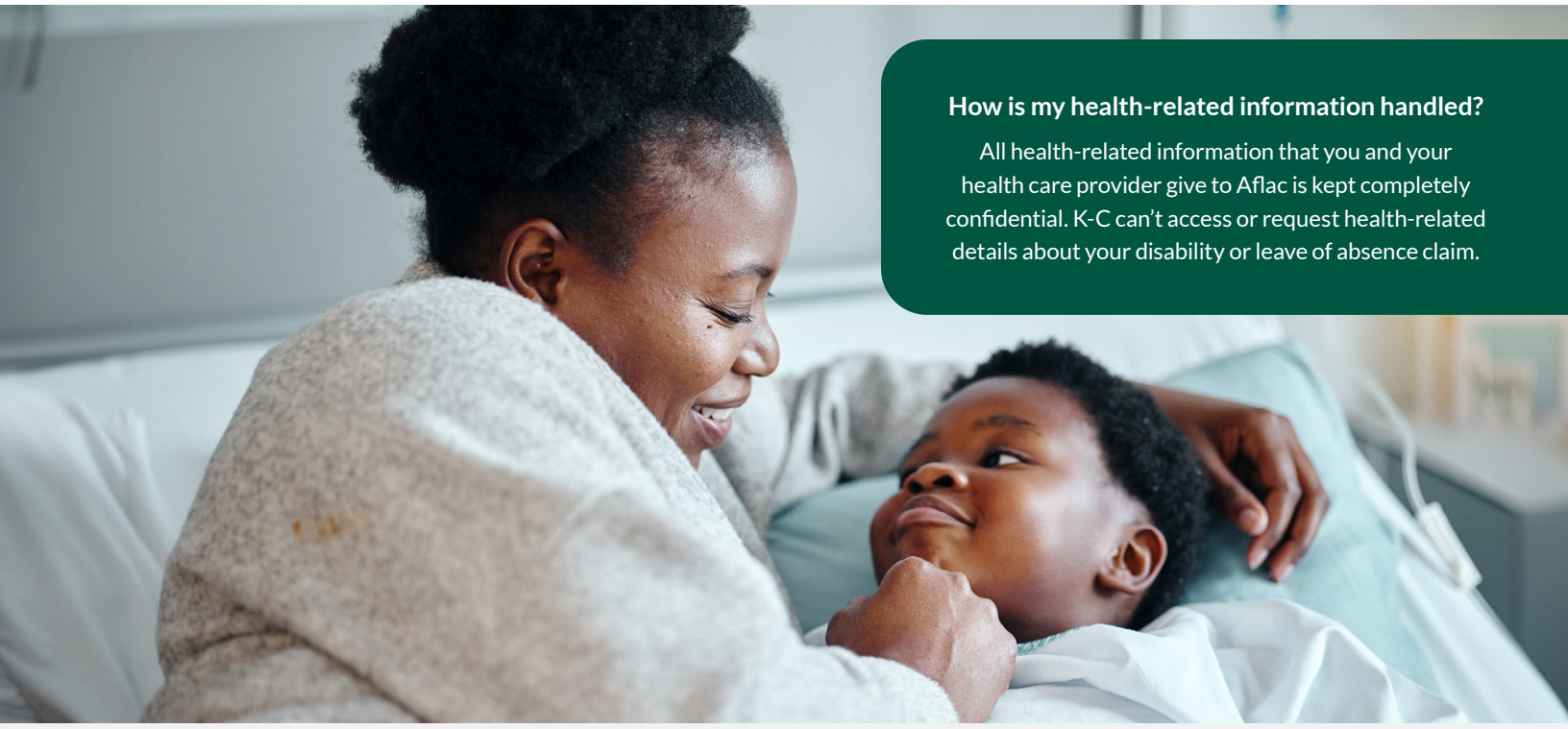
Returning to Work

Throughout the leave process, your assigned Aflac Case Manager will work with you, your health care provider, and K-C to determine a return-to-work plan specific to your needs and abilities. Aflac will contact you five days prior to your expected return-to-work date to confirm your intent on returning and if you don't confirm, Aflac will contact you again three days prior. They'll contact your Team Leader the day you're expected to return to work if you don't confirm. It's important to notify Aflac in a timely manner if you're able to return to work earlier than planned. You can confirm your return-to-work date by texting or messaging your Case Manager on the Aflac portal. You can also call Aflac at **833-351-0003**.

IMPORTANT: Your leave status in Workday will not be updated until your return to work is confirmed with Aflac.

Planning to take time off under FMLA?

If you're already approved for FMLA and need to miss work, report your absence to Aflac within **two** calendar days to ensure continued coverage.



How is my health-related information handled?

All health-related information that you and your health care provider give to Aflac is kept completely confidential. K-C can't access or request health-related details about your disability or leave of absence claim.

Disability Plan

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

STD

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

WHAT'S AN ELIMINATION PERIOD?

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

HOW MUCH IS MY DISABILITY BENEFIT?

The length of your approved disability will depend on your medical condition or diagnosis. For detailed information about your disability benefit, access your Disability Summary Plan Description (Disability SPD) on kcbenefitcompass.com **> Plan Information**.

Week 1 **Elimination Period**	Weeks 2–10 **STD Benefit Begins**	Weeks 11–26 **STD Benefit Adjusts**	After Week 26 **LTD Benefit**
Paid sick leave will be automatically applied to replace your pay until the STD benefit begins. If you don't have enough sick leave, the elimination 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 five days and applied to each Monday through Friday.*

HOW WILL MY TIMESHEET BE UPDATED?

Aflac will update your timesheet with the appropriate paid/unpaid absences during your elimination 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.

LTD

If your disability is expected to last beyond the 26 weeks covered under STD, Aflac will transition your claim to LTD with a new Case Manager. If approved for LTD, the benefit payments will be issued directly from Aflac, and you'll need to provide your bank account details. You can learn more about your LTD benefits by reviewing your Disability Summary Plan Description 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 you pay for your benefits.

- **STD, Caregiver Leave, Parental Leave, & Military Leave:** Your leave 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 deductions starting the month after the start date of any approved LTD benefits. For example, if your LTD benefit start date is October 7, you'll be billed beginning with November 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 of 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.



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