

## Kimberly-Clark Inc.

### Group Benefits Plan Benefits at a Glance

**Benefit Year: January 1 to December 31**

<b>MEDICAL</b>	<b>ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville</b>
<b>Deductible</b>	No deductible
<b>Drug Reimbursement</b> Legally required prescriptions except smoking cessation products	90% Smoking cessation products have a \$600 lifetime maximum. Fertility drugs will be covered up to a \$4,000 lifetime maximum. Fertility services (non-drug) will be covered up to a \$ 3,000 combined lifetime maximum. (see booklet for details)
<b>Dispensing Fee</b>	Fees capped at \$9.00
<b>Hospital Expenses in your Province</b>	Substance Abuse rehabilitation centre (coinsurance 100%) Semi-private room and board coverage up to a maximum of \$175 per day (coverage for government-subsidized facilities only)
<b>Lumino Health Virtual Care</b>	See booklet for details
<b>Medical Services and Supplies</b> Eligible expenses such as crutches, canes, casts, rental of hospital beds, wheelchairs, ambulance services, etc.	100%
<b>Private Registered Nurse</b>	\$25,000 every 3 years
<b>Licensed Paramedical Practitioners</b>	\$500 per practitioner per benefit year (see booklet for eligible practitioners)
<b>Surrogacy Medical Coverage</b>	\$15,000 per family per lifetime
<b>Supplemental Surrogacy / Non-Medical</b>	\$15,000 per family per lifetime (a taxable benefit)
<b>Adoption</b>	\$15,000 per family per lifetime (a taxable benefit)
<b>Physiotherapist</b>	Maximum \$1,000 per benefit year
<b>Mental Health – Licensed Psychologist/social worker, Clinical Counsellors and Psychotherapists</b>	Combined maximum \$1,000 per benefit year
<b>Licensed Ophthalmologist / Optometrist</b>	Eye exams: Limited to 1 examination per person in any 24-month period (reasonable and customary amount apply)
<b>Vision Care</b>	Glasses, and/or frames and contacts: \$300 every 24 months Age 18 and over) and every 12 months (under age 18)
<b>Hearing Aids and repairs</b>	\$1,000 every 5 benefit years
<b>Orthopaedic Shoes</b> Custom-made orthopaedic shoes or shoe modification	Up to \$500 per benefit year

<b>Orthotics</b>	\$460 every 2 years, or every year for children under 18
<b>Gender Affirmation Procedures</b>	We will cover 100% of the costs for the following procedures for gender transitioning, up to a maximum of \$10,000 per person in a benefit year and a lifetime maximum of \$40,000 for each person
<b>Out of Province Emergency Medical</b> 60 day limit	100% with lifetime maximum of \$3,000,000
<b>Out of Province Referral Medical</b>	80%
<b>Termination</b>	Coverage ends on termination date

<b>DENTAL</b>	<b>ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville</b>
<b>Deductible</b>	No deductible
<b>Preventative and Basic Services</b> (other than Endodontic / Periodontic Services)	100% of eligible expenses, combined maximum of \$2,500 per person Recall exam: once every 5 months, maximum 2 per benefit year (see booklet for details)
<b>Endodontic / Periodontic Services</b>	80%
<b>Periodontics</b>	Treatment of disease of the gum and other supporting tissue. For scaling (other than the 1 unit covered under preventive dental procedures) and root planning, up to a combined maximum of 2 units of 15 minutes per benefit year for a child under age 13 or 10 units of 15 minutes per benefit for any other person
<b>Scaling</b>	10 units for each plan member, 10 units for each dependent age 13 and over, and 2 units for each child age 12 or younger
<b>Major</b>	50% with per benefit year maximum of \$2,000
<b>Orthodontic Services</b>	50% with lifetime maximum of \$2,000
<b>Fee Guide</b>	1 year behind current provincial fee guide
<b>Termination</b>	Coverage ends on termination date

<b>EMPLOYEE LIFE AND AD&amp;D</b>	<b>ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville</b>
<b>Coverage</b>	1.5 times your annual base earnings Coverage reduced by 50% at age 70
<b>Maximum</b>	\$400,000
<b>Termination</b>	Coverage ends on termination date

<b>OPTIONAL EMPLOYEE LIFE AND AD&amp;D</b>	<b>ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville</b>
<b>Coverage</b> Proof of good health is required on all amounts	Units of \$10,000
<b>Maximum</b>	\$500,000
<b>Termination</b>	Coverage ends the earlier of termination date or age 65

OPTIONAL SPOUSAL LIFE AND AD&D	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
<b>Coverage</b> Proof of good health is required on all amounts	Units of \$10,000
<b>Maximum</b>	\$250,000
<b>Termination</b>	Coverage ends the earlier of termination date or age 65

OPTIONAL CHILD LIFE	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
<b>Coverage</b>	Units of \$5,000
<b>Maximum</b>	\$20,000
<b>Termination</b>	Coverage ends the earlier of termination date or age 65, or when child is no longer an eligible dependent

CRITICAL ILLNESS INSURANCE EMPLOYEE / SPOUSE	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
<b>Coverage</b> For employees/spouses who enrol within 31 days of employee's hire date, proof of good health will only be required for amounts over \$30,000	Units of \$10,000  Optional Critical Illness Insurance provides a second layer of protection to catch the extra medical expenses that are not covered by your disability, supplemental health insurance and/or provincial health care plans.  Insurance must be purchased prior to age 65
<b>Minimum</b>	\$20,000 each
<b>Maximum</b>	\$200,000 each
<b>Termination</b>	Coverage ends the earlier of termination date or age 70

Business Travel Accident (BTA) Insured by Zurich	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
<b>Coverage</b>	5 times your annual base earnings
<b>Termination</b>	Coverage ends on termination date

<b>SALARY CONTINUANCE</b>	
	<b>ELIGIBILITY: Salaried Full-Time (regularly scheduled 30 or more hours per week) employees at Mississauga and Huntsville</b>
<b>Coverage</b>	<p>Salaried full-time employees (regularly scheduled 30 or more hours per week) with less than 2 years of service are eligible for up to 2 weeks at 100% of base salary (sick leave) and up to an additional 24 weeks at 70% of base salary.</p> <p>Salaried full-time employees (regularly scheduled 30 or more hours per week) with 2 years, but less than 5 years of service are eligible for up to 13 weeks at 100% of base salary (includes 2 weeks sick leave) and up to an additional 13 weeks at 70% of base salary.</p> <p>Salaried full-time employees (regularly scheduled 30 or more hours per week) with 5 years of service or more are eligible for up to 26 weeks/180 days at 100% of base salary (includes 2 weeks sick leave).</p>
<b>Maximum Benefit Period</b>	26 weeks
<b>Termination</b>	Coverage ends on termination date
<b>SALARY CONTINUANCE</b>	
	<b>ELIGIBILITY: Salaried Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville</b>
<b>Coverage</b>	<p>Salaried part-time employees (regularly scheduled 20-29 hours per week) with less than 2 years of service are eligible for up to 26 weeks at 70% of regular weekly hours worked with disability benefits commencing on the 2nd week of illness or disability. The first week is coded as time off without pay.</p> <p>Salaried part-time employees (regularly scheduled 20-29 hours per week) with 2 years, but less than 5 years of service are eligible for 13 weeks at 100% and 13 weeks at 70% of regular weekly hours worked with disability benefits commencing on the 2nd week of illness or disability. The first week is coded as time off without pay.</p> <p>Salaried part-time employees (regularly scheduled 20-29 hours per week) with 5 years of service or more are eligible for up to 26 weeks at 100% of regular weekly hours worked with disability benefits commencing on the 2nd week of illness or disability. The first week is coded as time off without pay.</p>
<b>Maximum Benefit Period</b>	26 weeks
<b>Termination</b>	Coverage ends on termination date
<b>SHORT-TERM DISABILITY (STD)</b>	
	<b>ELIGIBILITY: Hourly Full-Time (regularly scheduled 30 hours or more per week) employees at Huntsville</b>
<b>Coverage</b>	70% of weekly base earnings prior to date of disability
<b>Maximum Benefit Period</b>	26 weeks
<b>Termination</b>	Coverage ends on termination date

LONG-TERM DISABILITY (LTD)	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) employees at Mississauga and Huntsville
Coverage	66 2/3% of pre-disability earnings (Earnings defined as base monthly salary)
Maximum Monthly Benefit Amount	\$10,000
Termination	Coverage ends the earlier of age 65 less 26-week elimination period or termination date

MATERNITY & PARENTAL BENEFIT Administered by Kimberly-Clark	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) employees at Mississauga and Huntsville and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga
Coverage	Company-paid maternity and parental top-up benefit that works in conjunction with Federal Employment Insurance (EI) maternity/parental benefit for births.
Termination	Coverage ends on termination date

This document provides a summary of the Kimberly-Clark Inc. group benefits plan. In the case of any conflict between this document or the master plan document, the plan document will govern. Kimberly-Clark Inc. reserves the right to change the group benefits plan offered to its employees and future retirees, at any time.

For more detailed information about your group benefits, please refer to your *Employee Booklet*. If you need additional information, call the Sun Life Financial Customer Care Centre at 866-881-0583. Representatives are available between 8 a.m. and 5 p.m., Eastern time, Monday through Friday except holidays.