



# For life's biggest (and smallest) moments.



GN1-2022

**2022 Annual Enrollment** Enroll October 18 – 29, 2021

# Welcome to your 2022 K-C Benefits Guide!



Each fall, you have the opportunity to review and elect your benefits for the upcoming year. I encourage you to take a moment as Annual Enrollment approaches to learn more about your K-C benefits.

K-C makes a significant investment in providing benefits that support life’s biggest and smallest moments. I’m pleased to announce that this investment will continue to grow in the new year as K-C will:

- Increase the amount of paid time off for moms and dads to bond with their new family addition, and
- Make our plans more inclusive, allowing for domestic partner and dependent coverage.

During Annual Enrollment, you’ll also see an expanded line-up of other benefits. You’ll be able to elect to:

- Set aside money on a pre-tax basis to pay for work-related transit and parking expenses through Commuter Benefits.
- Receive a cash benefit if you have a covered stay in a hospital or other eligible facility through Hospital Indemnity coverage.
- Protect yourself from the cost of unexpected vet expenses for your furry loved ones through Pet Insurance.
- Access expert help with legal matters and protect your personal information through the Legal & Identity Theft Protection benefit.

This guide can help you understand your options and the resources available, so you feel confident in your elections as we head into 2022. Annual Enrollment begins October 18 and ends October 29. Mark your calendars now and prepare to take action in the coming weeks!

Sincerely,

Sandi Karrmann  
Senior Vice President and Chief Human Resources Officer

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From

# annual checkups to the unexpected,

we've got you covered



## Health Care

### Medical

K-C offers two medical plan options: the Consumer Driven Health Plan (CDHP) Blue with Health Savings Account (HSA) and CDHP Green with HSA. Both plan options offer access to Anthem's national network of doctors and CVS/caremark's network of pharmacies.

#### What's changing with your existing benefits?

- **Domestic Partner Coverage:** You can now enroll your eligible domestic partner and their dependents in your health care benefits for coverage beginning January 1, 2022. For more information on the documentation required to add an eligible dependent, go to [mykcbenefits.com](https://mykcbenefits.com) > Resources > Dependent Verification.

**Note:** Imputed income may apply. You're encouraged to seek legal/tax advice before adding your domestic partner to your benefits.

- **Medical/Prescription ID Cards:** You and your covered dependents will receive a new ID card for 2022 even if there's no change in your election. Your new card will combine your medical and prescription benefits and will replace your existing cards. You'll receive more information later this year.
- **Combined Therapy Limit:** K-C has increased the visit limit for physical therapy, occupational therapy, and speech therapy from 60 to 120 visits per year.\*

*\*This change was retroactive to January 1, 2021.*

#### Trying to quit tobacco?

You don't have to face it alone. LiveHealth Online provides a virtual tobacco cessation program with one-on-one support from trained experts. To learn more, register at [livehealthonline.com/kimberlyclark](https://livehealthonline.com/kimberlyclark) and click the Tobacco Free tile.





	CDHP Blue with HSA		CDHP Green with HSA	
	How the Options Are Different			
	With Tobacco-Free Discount	Without Tobacco-Free Discount	With Tobacco-Free Discount	Without Tobacco-Free Discount
Your annual medical paycheck costs <sup>1</sup>	\$324 Individual \$2,070 2-Party \$3,832 2-Party Plus	\$564 Individual \$2,310 2-Party \$4,072 2-Party Plus	\$60 Individual \$1,252 2-Party \$2,604 2-Party Plus	\$300 Individual \$1,492 2-Party \$2,844 2-Party Plus
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	\$1,500 Individual \$3,000 2-Party \$3,000 2-Party Plus	\$3,000 Individual \$6,000 2-Party \$6,000 2-Party Plus	\$2,500 Individual \$5,000 2-Party \$5,000 2-Party Plus	\$5,000 Individual \$10,000 2-Party \$10,000 2-Party Plus
	In-Network	Out-of-Network	In-Network	Out-of-Network
Out-of-pocket maximum	\$3,000 Individual \$6,000 2-Party \$6,000 2-Party Plus	\$6,000 Individual \$12,000 2-Party \$12,000 2-Party Plus	\$5,000 Individual \$10,000 2-Party \$10,000 2-Party Plus	\$10,000 Individual \$20,000 2-Party \$20,000 2-Party Plus
How the Options Are the Same				
K-C's HSA contribution	\$700 Individual \$1,400 2-Party \$1,400 2-Party Plus			
Preventive care	In-Network: K-C pays 100%. Out-of-Network: You pay 100% until you reach the out-of-network deductible, then K-C pays 60%.			
Coinsurance, office visits, urgent care, emergency room, hospitalizations, lab, x-ray, imaging, mental health (inpatient and outpatient)	In-Network: You pay 100% until you reach the in-network deductible, then K-C pays 80%. Out-of-Network: You pay 100% until you reach the out-of-network deductible, then K-C pays 60%.			
How Both Options Cover Prescription Drugs				
Preventive	K-C pays 100% for preventive prescriptions.			
Maintenance	K-C pays 100% for certain maintenance prescriptions. <sup>2</sup>			
Generic, brand-preferred, and non-preferred brand	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](#) or call CVS/caremark at 888-797-8911.

Dental

K-C offers dental coverage through Delta Dental, our dental insurance carrier for eligible preventive/ diagnostic, maintenance, and orthodontia services. Biannual preventive cleanings and checkups are covered at 100%.

2022 Annual Dental Rates

Individual	2-Party	2-Party Plus
\$218	\$436	\$653



Did you know?

You can reduce your out-of-pocket dental costs and make the claim filing process easier by going to a dentist in the Delta Dental PPO network. To learn whether your dentist is in the Delta Dental PPO network, visit [deltadentalins.com/kimberly-clark](#). In the *Find a Dentist* section on the homepage, enter your *Location*, select the *Delta Dental PPO* network, and enter your dentist's information.

Vision

Taking care of your vision is one of the best ways to keep perfect focus. That's why K-C, in partnership with EyeMed, offers comprehensive vision coverage for routine eye exams, allowances for eyeglasses and contacts, and discounts for other eye care services.

2022 Annual Vision Rates

Individual	2-Party	2-Party Plus
\$69	\$139	\$208

Learn More

For more information on K-C's health care benefits, go to [mykcbenefits.com](#) > **Health & Welfare** > **Health Care**.



Tax-free savings for today and

# tomorrow

## Saving & Spending Accounts

K-C offers saving and spending accounts to allow you to save pre-tax dollars for your eligible expenses.

### What’s changing with your existing benefits?

- **UMB Bank:** At the beginning of 2022, your HSA balance will transition from UMB Bank to Optum Bank. You’ll receive more information about the transition later this year.
- **Optum Financial Payment Card:** If your saving/spending account payment card is set to expire this year, you’ll automatically receive a new card with Optum Financial branding.
- **Increased HSA Limits:** The IRS has increased the HSA contribution limits for 2022 to the following amounts:

	Individual		2-Party & 2-Party Plus	
	Under Age 55	Age 55+	Under Age 55	Age 55+
2022 Annual IRS Limit	\$3,650	\$4,650	\$7,300	\$8,300
K-C Contribution	\$700		\$1,400	
You May Contribute Up To:	\$2,950	\$3,950	\$5,900	\$6,900

### Health Savings Account (HSA)

No matter which medical plan option you choose — Blue or Green — K-C contributes money to your HSA that you can use to pay for care today or save for health care down the road. You can also contribute money to your HSA on a pre-tax basis, up to IRS limits as noted above, for eligible medical, dental, and vision expenses.

### Flexible Spending Account (FSA)

Based on your medical election, you can contribute between \$120 and \$2,750 annually to a FSA on a pre-tax basis for eligible health care expenses. When completing your enrollment on K-C Benefit Compass, you’ll automatically see the FSA you’re eligible for.

### Dependent Care Spending Account (DCSA)

The DCSA helps you set aside money for eligible day care and/or elder care expenses while also lowering your taxable income. You can contribute between \$240 and \$5,000\* annually on a pre-tax basis.

*\*Restrictions may apply for highly compensated employees.*



### Did you know?

An HSA is a win-win-win for your taxes. It has a triple-tax advantage, meaning it has three times the savings. Not to mention, any money in your HSA is exactly that—yours. Here’s how it works:

1. Your money goes in tax free through pre-tax deductions up to the annual IRS limit. Because your HSA contribution is taken before any tax is applied, it reduces your overall taxable income.
2. If you’re extra HSA-savvy and invest the money in your account, any investment returns and interest also grow tax free.
3. The best part, is that when you use your HSA balance to pay for eligible expenses, you don’t get taxed for the expense.

*Note: Contributions and earnings are subject to state (and local where applicable) income tax in California and New Jersey.*



### Commuter Benefits

As K-C plans to reopen offices, our new Commuter Benefits, provided by Voya, can help you save money on your commute to work. Through commuter benefits, you can pay for your eligible transit or parking expenses on a pre-tax basis.

The IRS allows you to set aside up to \$270 per month for transit expenses and up to \$270 per month for parking expenses through pre-tax deductions. The money you decide to contribute can be spent by using a Commuter Benefits Payment Card for eligible expenses.

#### Eligible Expenses

##### Transit Expenses

- Buses
- Trains and subways
- Ferries
- Vanpools
- Commuter highway vehicles
- UberPOOL and Lyft Line

#### Ineligible Expenses

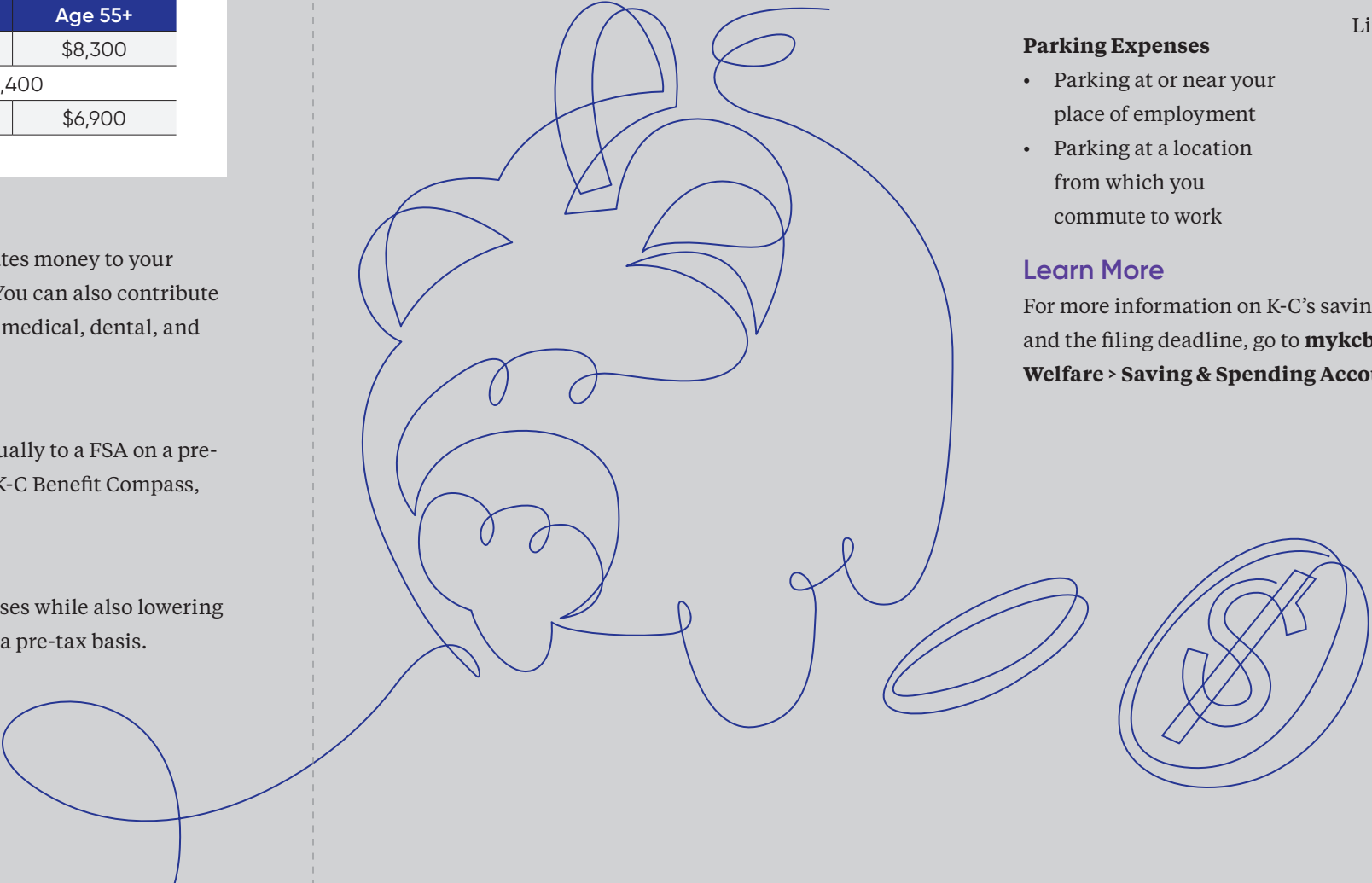
- Bridge tolls
- Highway tolls
- Expenses for someone other than you
- Fuel
- Mileage
- Uber and Lyft services not associated with UberPOOL and Lyft Line services

##### Parking Expenses

- Parking at or near your place of employment
- Parking at a location from which you commute to work

### Learn More

For more information on K-C’s saving and spending accounts and the filing deadline, go to [mykcbenefits.com](https://mykcbenefits.com) > **Health & Welfare** > **Saving & Spending Accounts**.





For little accidents, major illnesses,  
**hospital stays,**  
and more

Income Protection

What’s changing with your existing benefits?

- **Domestic Partner Coverage:** You can now enroll your eligible domestic partner and their dependents in your income protection benefits. For more information on the documentation required to add an eligible dependent, go to **mykcbenefits.com > Resources > Dependent Verification**.

**Note:** Imputed income may apply. You’re encouraged to seek legal/tax advice before adding your domestic partner to your benefits.

Life Insurance & Accident Protection

	K-C-Provided at No Cost	Additional Coverage You Can Purchase
Life Insurance	<b>Basic Employee Life Insurance</b> <ul style="list-style-type: none"><li>• Automatic coverage at 2x your annual base pay, up to a \$2 million maximum</li></ul>	<b>Supplemental Employee Life Insurance</b> <ul style="list-style-type: none"><li>• Additional coverage can be purchased in increments up to 8x your annual base pay, up to a \$4 million maximum</li></ul> <b>Spouse/Domestic Partner Life</b> <ul style="list-style-type: none"><li>• \$10,000 to \$150,000 (in increments of \$1,000) coverage available</li><li>• Maximum coverage cannot exceed 3x your annual base pay</li></ul> <b>Child Life</b> <ul style="list-style-type: none"><li>• \$10,000 or \$20,000 coverage available for your child(ren) and your domestic partner’s child(ren)</li></ul>
Accident Protection	<b>Business Travel Accident Insurance (BTA)</b> <ul style="list-style-type: none"><li>• Automatic coverage at 5x your annual base pay</li></ul>	<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b> <ul style="list-style-type: none"><li>• \$10,000 to \$1,000,000 (in increments of \$10,000) coverage available for yourself</li><li>• 50% of your coverage amount available for your spouse/domestic partner, up to \$500,000 maximum</li></ul>

Critical Illness

Critical Illness Insurance provides a cash benefit if you or a covered dependent are diagnosed with an eligible critical illness (e.g., cancer, heart attack, stroke). The cash payment, payable to you or your covered dependent, is equal to:

- Up to \$10,000 for you, or
- Up to \$5,000 for your covered dependent.

Accident Insurance

Accident Insurance pays a cash benefit while you or a covered dependent are recovering from an accidental injury (e.g., broken bones, concussion, laceration). The plan pays a defined cash benefit, based on a schedule of specific treatments and services received.

**New** Hospital Indemnity

Hospital Indemnity Insurance pays a cash benefit if you have a covered stay in a hospital, critical care unit, or rehabilitation facility. If enrolled, you and your covered dependents may receive a \$1,200 cash benefit when admitted into a covered medical facility. On top of the standard cash benefit, you may also receive a fixed daily benefit amount starting on the second day for each day of your stay.

How Critical Illness, Accident Insurance, & Hospital Indemnity Benefits Work

1. Enroll in coverage.
2. File your claim with Voya.
3. Receive your cash payment.

**New** Pet Insurance

With Pet Insurance, provided by MetLife, you can protect yourself from the cost of unexpected vet expenses while your furry loved one gets the care it needs. This coverage can be used with any veterinarian and will reimburse you for a wide range of pet services like accidents, illness, surgeries, prescription medications, and more. Here’s how it works:

1. **Enroll in the benefit** and select your desired deductible option (\$0 – \$2,500) and reimbursement percentage (50% – 100%) for your covered cat or dog.
2. **Pay MetLife directly for Pet Insurance.** Your coverage will be effective January 1, 2022.
3. **Submit any eligible claims to MetLife.** Once you hit your annual deductible, you’ll start receiving reimbursement up to the annual limit.

Learn More

For more information on K-C’s income protection benefits, go to **mykcbenefits.com > Health & Welfare > Income Protection**.

**New** Legal & Identity Theft Protection

Legal matters, both planned and unplanned, are part of life. Unfortunately, so is protecting your identity in our digital world. That’s why K-C is introducing a Legal & Identity Theft Protection benefit through MetLife so you and your dependents can navigate life’s milestones with confidence.

The benefit gives you access to a triple credit monitoring service with CyberScout and up to \$1 million of ID theft coverage to protect your digital life. The benefit also gives you access to legal assistance on a variety of legal matters including:

- Wills and estate planning,
- Debt matters including creditor negotiation,
- Family law,
- Identity theft,
- Real estate matters, and more.

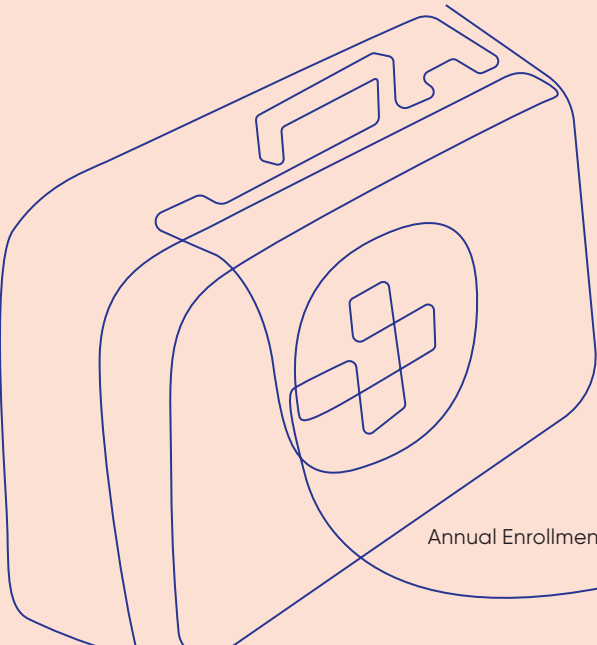
Learn More

For more information on the new Legal & Identity Theft Protection benefit, go to **mykcbenefits.com > Work/Life Programs > Assistance Programs > Legal & ID Theft**.



Did you know?

While enrolling in your benefits on K-C Benefit Compass, you have access to resources and tools to help you make your enrollment decisions for the available income protection benefits. As you’re enrolling online, you’ll see a new calculator available to help you determine the right level of life insurance coverage for your situation.





Whether you're bonding with baby,  
grieving a loss, or celebrating a holiday,

# we all need a little time away



## Time Away from Work

We get it. You have a busy life outside of work. K-C understands the importance of taking time away from work when you need it. That's why we offer a variety of time off benefits to support you both inside and outside of the office:

- Vacation & Holidays
- Disability
- Parental Leave
- Bereavement Leave
- Jury Duty/Testimony
- Sick Leave
- Military Leave

### What's changing with your existing benefits?

- **Increased Parental Leave:** The Parental Leave benefit will increase from 160 hours to 280 hours for births and adoptions on or after January 1, 2022, to allow more time for you to bond with your new addition.  
  
**Note:** Parental Leave must be taken in one continuous block of time—intermittent leave is not available.
- **FMLA Eligibility:** Effective January 1, 2022, Family Medical Leave Act (FMLA) eligibility will expand to include eligible domestic partners and their dependents.



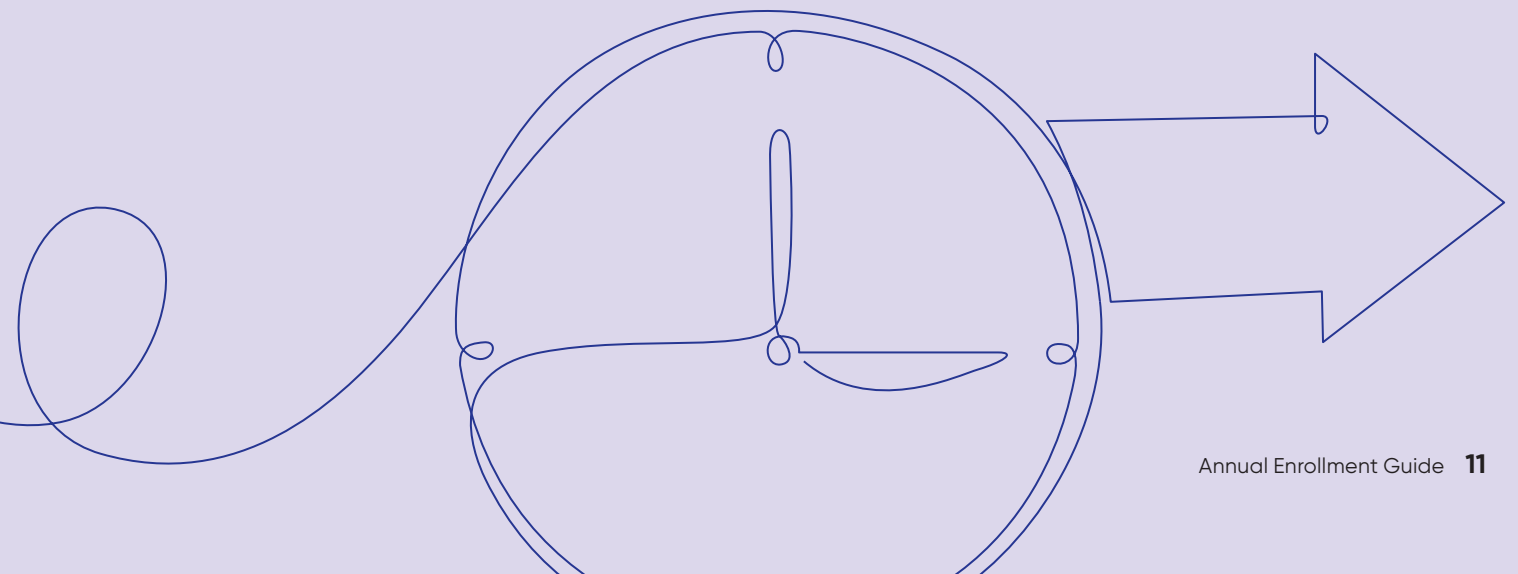
### Did you know?

K-C provides 32 hours of personal holidays, so you have the flexibility to celebrate the days that matter most to you.\*

*\*Excluding Owensboro.*

### Learn More

For more information on all of K-C's time away from work benefits, go to [mykcbenefits.com](https://mykcbenefits.com) > Time > Time Away from Work.



For family time,  
travel time,  
and having the

# time of your life

## Retirement

As you think through your 2022 benefits, it’s a good time to review your 401(k) contributions to see if you’re on track to reach your retirement goals.

### 401(k) & PSP

K-C offers the 401(k) & Profit Sharing Plan (401(k) & PSP) administered by Fidelity Investments to help you build your retirement savings during your career with K-C. The 401(k) & PSP allows you and K-C to work together because it matters when you start, how much you save, and where you invest.

### Investing in Your Future

When thinking about how to invest money in your 401(k) & PSP, it can feel overwhelming with all of the different investment terms and strategies. If you’re not a do-it-yourself investor, Fidelity offers two portfolio management options: Target Date Funds and Personalized Planning & Advice.



**Note:** Information in this section was provided by Kimberly-Clark. Fidelity Investments is not responsible for this content.

## Target Date Funds

*“I want to select my investment option based on my target retirement date.”*

Target Date Funds provide a single, diversified investment option that automatically gets more conservative as you approach your desired retirement age. All you need to do is select the Target Date Fund that’s closest to the year you plan on retiring.

## Personalized Planning & Advice

*“I want my 401(k) & PSP investments to be fully customized to me.”*

For a fee, Fidelity’s professional investment team will continuously monitor and rebalance your assets to a model portfolio based on your specific financial situation. These professionals will track the changes in the market, as well as the funds in your 401(k) & PSP. The key to this investment option is providing Fidelity with the information they need to customize your investments based on you and your future goals. This involves completing a questionnaire on NetBenefits. The more information you provide to Fidelity, the more they can customize your investment strategy to you.



### Did you know?

Roth 401(k) contributions are after-tax savings for your retirement where the earnings grow tax free. The advantages of Roth 401(k) contributions are realized when you take your money out. If you’re in a lower tax bracket when you save, it may be beneficial to put aside Roth 401(k) contributions, particularly earlier in your career.

## Learn More

For more information on K-C’s 401(k) & PSP, go to **mykcbenefits.com > Retirement** or call Fidelity at **800-551-2333**. Representatives are available Monday through Friday, 8:30 a.m. to 8:30 p.m. ET.

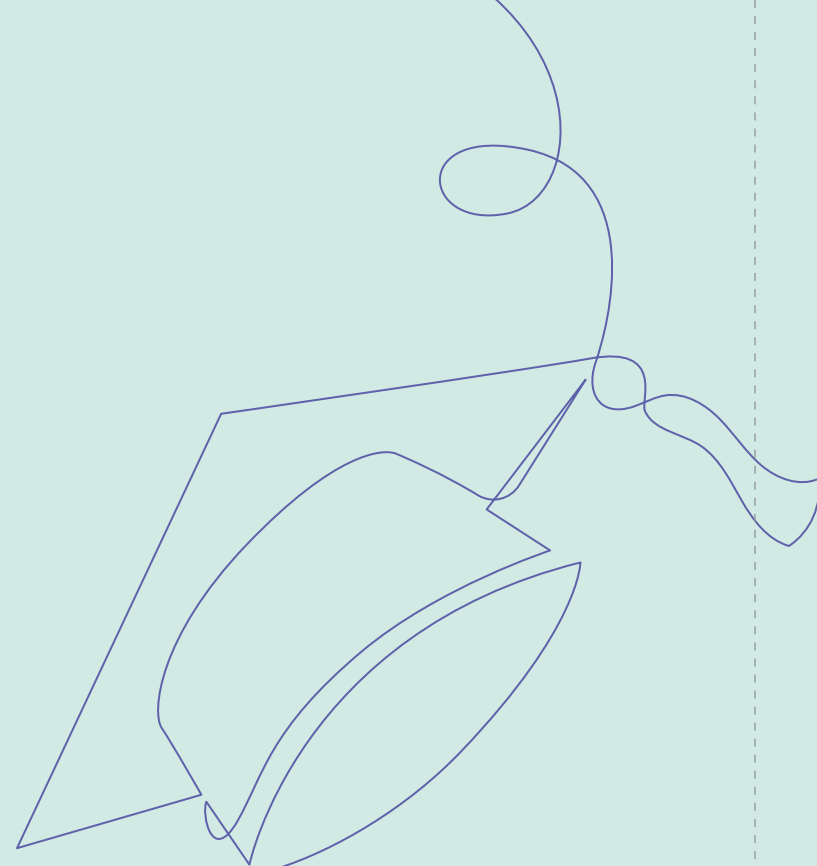
**Don’t let  
your savings go to  
the wrong person.**

Not only is it important to name a beneficiary, you should also periodically review your 401(k) & PSP beneficiaries to make sure they are still current. To view or update your beneficiaries, log in to **netbenefits.com** and select *Profile* from the main menu.



For adoption day, graduation day, and days when you need

# extra help



## Work/Life Programs

In addition to the benefits you can elect during Annual Enrollment, K-C offers programs for your health, financial, education, and emotional wellbeing that you can take advantage of during any time of the year.

### What's changing with your existing benefits?

- **Teladoc Medical Experts & HealthCare Bluebook:** Effective January 1, 2022, K-C will no longer offer access to Teladoc Medical Experts and HealthCare Bluebook. You'll still be able to get price comparisons and patient ratings for providers by calling Anthem. Go to page 16 for more information.

## Employee Education Assistance

To enhance your skills in your current job and prepare for growth opportunities within K-C, you have access to up to \$5,250 per calendar year of education assistance for your eligible education expenses.

### Looking for tuition assistance for your child's college education?

Consider applying for K-C's Bright Futures Scholarship Program. Learn more by going to [mykcbenefits.com](https://mykcbenefits.com) > Resources > K-C Foundation.

## Adoption & Surrogacy Assistance

Whether you're adding to your family through adoption or surrogacy, K-C wants to help you pay for some of your expenses with up to \$10,000 in reimbursement for eligible expenses per child.

## Back-up Care

Back-up Care can help you manage the unexpected, so you don't have to miss work whenever there's a disruption in your child or adult care plans. Bright Horizons helps arrange center-based childcare and in-home child and adult care with ten subsidized visits per calendar year.

## Employee Assistance Program (EAP)

The EAP offers confidential assistance for a wide variety of everyday issues for you and your dependents with six free confidential visits per issue per calendar year.



### Did you know?

With Back-up Care, you have a resource available for when your child(ren) needs help with homework you don't understand. You can pass the homework help to an expert at Bright Horizons with the new virtual tutoring benefit.

Use your subsidized visit allowance for kids ages 5-18 for tutoring help on a variety of subjects. To schedule virtual tutoring for your child(ren), you can use your existing Bright Horizons account or register in minutes at [clients.brighthorizons.com/kcc](https://clients.brighthorizons.com/kcc). Once logged in, simply choose your tutoring subject and hours, then press *Submit*.

### Learn More

For more information on K-C's Work/Life programs, go to [mykcbenefits.com](https://mykcbenefits.com) > Work/Life Programs > Assistance Programs.



From finding doctors to a nurse that’s just a call away,

# we’ve taken the guesswork out of care

## Your Anthem Health Care Team

Did you know Anthem does more than process your medical claims? K-C partners with Anthem to provide you with a team of experts to help you manage you and your dependent’s health needs at no cost to you. Here’s who you have on your Anthem team:

### Personalized Help

When you call Anthem, you’re automatically connected to a personalized health assistant. They can answer any questions about your benefits and even do the work on your behalf. This can include:

- **Finding Health Care Providers:** If you need help finding a provider, Anthem can match you with an in-network provider that suits your needs. They can also help you save money by comparing costs for care at different providers and hospitals.
- **Scheduling Appointments:** Many people see more than one doctor. Anthem can remind you of important preventive care milestones coming up, and even help schedule appointments for you, when possible. They also have in-depth knowledge about the programs and preventive care services that are part of your benefits.
- **Reconciling Medical Bills:** Anthem can act as your advocate to help break down barriers and eliminate “homework” for you, like calling providers about billing discrepancies, so you can focus on your health.

To get started, call Anthem at **866-873-4010**, Monday through Friday from 8 a.m. to 8 p.m. ET.

### 24/7 Nurseline

This free service can be your first line of defense for unexpected health issues. You can call a trained, registered nurse to decide what to do about a fever, ear infection, give you allergy relief tips, or advise you where to go for care. You also may receive a call automatically from an Anthem nurse based on your medical claims and diagnosis.

For help, call **800-700-9184**. The number is also located on the back of your ID card.

## Preventive Care

Preventive care services are important for you and your covered dependents to stay healthy. These services identify health problems early on so you can take action before they turn into chronic conditions. K-C’s medical plan options cover in-network preventive services at no cost to you. Here are some services considered as preventive care:

### Immunizations

- Flu
- COVID-19
- Measles
- Human Papillomavirus (HPV)
- Tetanus
- Chickenpox, and more

### Screenings

- Blood pressure
- Colonoscopy (Now recommended starting at age 45)
- Breast cancer
- Cervical cancer
- Diabetes
- Prostate cancer

### Visits

- Well-woman visit
- Well-baby & child visits
- Annual physical

**Note:** Preventive care is defined by the Affordable Care Act. To access the full preventive care list, go to **mykcbenefits.com > Health & Welfare > Medical**.

### Protect Yourself. Protect Others.

To protect yourself and those around you, K-C strongly encourages you to get the COVID-19 and flu vaccines. Getting vaccinated, along with K-C’s safety protocols, is how we can do our part as One K-C. As with any vaccine, questions should be discussed with your health care provider.



# Things to Consider

As you complete your enrollment, consider the following:

- **How other coverage outside of K-C impacts your HSA eligibility:** During the enrollment process, you'll be asked to designate your HSA eligibility. If you're enrolled in TRICARE, Medicare, or a non-high deductible health plan outside of K-C, the IRS specifies that you cannot contribute to or receive company contributions to an HSA. There are also special eligibility considerations for Veterans Administration benefits and if your spouse is contributing to an FSA.

If you're ineligible for an HSA, you'll be offered a CDHP with a Health Reimbursement Account (HRA) that meets IRS regulations. To learn more about HSA eligibility and/or the CDHP with HRA, visit [mykcbenefits.com](https://mykcbenefits.com) > **Health & Welfare** > **Medical**.

- **Information and paperwork you'll need if adding a new, eligible dependent:** You'll need your dependent's Social Security Number, date of birth, and address (if different from yours). Once you add them, you'll need to select the benefit coverage you'd like them to have (e.g., medical, dental). Documentation is required for each new dependent you add and is due 30 days from the date you complete your enrollment. For more information on the documentation required, go to [mykcbenefits.com](https://mykcbenefits.com) > **Resources** > **Update Your Information** > **Dependent Verification**.



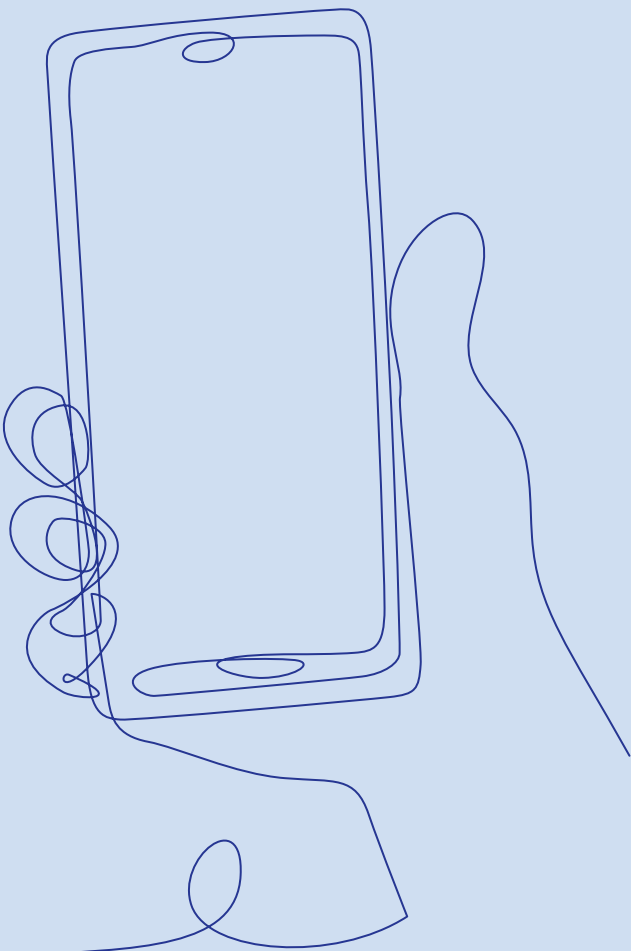
# Completing Your Enrollment

Now that you know what's changing, you'll need to complete your 2022 Annual Enrollment between October 18 and October 29. To enroll from work, go to **K-C & Me** and select *Health & Welfare* under *Quick Links*. To enroll from home, go directly to [kcbenefitcompass.com](https://kcbenefitcompass.com) or download the EmpyreanGO mobile app.

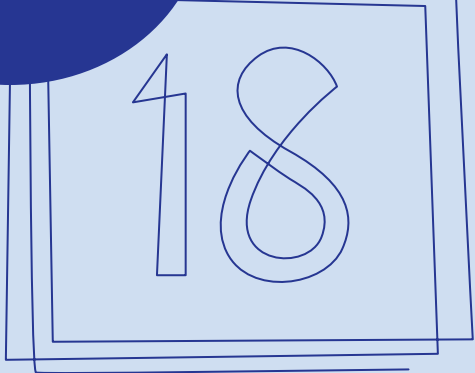
When you complete your enrollment online, keep the following in mind:

- As you go through the online enrollment process, you may see a "recalculating" message on your screen. This means the system is calculating your paycheck costs as you move through each benefit.
- You'll have until 11:59 p.m. ET on October 29 to complete your enrollment online.

Call the K-C Benefits Information Line at **800-551-2333** and choose the *Health & Welfare* option. Empyrean representatives are available Monday through Friday, from 9 a.m. to 5 p.m. ET. The hours will be extended to 6 p.m. ET during Annual Enrollment to provide you with more support.



Annual Enrollment  
is October 18 -  
October 29.



# If You Don't Take Action

If you don't enroll by the deadline, here's what to expect:

- **Medical Plan Option:** You and your covered dependents will default into the medical plan option you're currently enrolled in. If you declined coverage for 2021, you'll continue with no coverage in 2022.
- **Saving & Spending Account(s):** Contributions will not be made to your saving or spending account(s), meaning you'll miss out on an opportunity to lower your taxable income.
- **Tobacco-User Status:** You'll default to tobacco-user status, meaning you'll miss out on the \$240 Tobacco-Free Discount on your annual medical paycheck costs.



# After You Enroll

Once you’ve completed your enrollment, here’s what to expect:

- **Confirmation Email:** Within 24 hours of completing your enrollment, you’ll receive a confirmation email from Empyrean at your K-C email address.
- **Changing Elections:** If you need to make changes to your elections before enrollment ends, log in to **kcbenefitcompass.com** before 11:59 p.m. ET on October 29, and click *Annual Enrollment Event - Confirmed*. Or, call the K-C Benefits Information Line at **800-551-2333**.

## Questions?

Call the K-C Benefits Information Line at **800-551-2333**, and choose the *Health & Welfare* option. Empyrean representatives are available Monday through Friday, 9 a.m. to 5 p.m. ET with extended hours to 6 p.m. ET during Annual Enrollment.

# Legal Notices

K-C is required by the government to provide certain legal notices to you.

## Additional Medical Plan Information

**K-C Medical Coverage and Breast Reconstruction:** 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.

**K-C Prescription Drug Coverage and Medicare:** The prescription drug coverage offered as part of the K-C Medical Plan from CVS/caremark is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

If you decide to join one of the Medicare drug plans, you may be required to provide a Notice of Creditable Coverage stating you have maintained creditable prescription coverage to determine whether or not you are required to pay a higher premium (a penalty). You can find the Creditable Coverage Notice on **kcbenefitcompass.com > Plan Information > Communications and Notices**. Or you can call Empyrean at **800-551-2333** (Health & Welfare option) to request a copy.

This notice has information about your current prescription drug coverage with K-C and your options under Medicare’s prescription drug coverage. Reference to benefits paid by K-C refers to the Medical Plan and all benefits are subject to the terms of the Medical Plan.

## Plan Change Details

Each of K-C’s medical plan options provides a Summary of Benefits and Coverage (SBC) with key plan details that reflect medical plan changes. You can access the 2022 SBCs by logging in to **kcbenefitcompass.com > Plan Information**.

*This notice is a summary of the governing Plan documents and policies. It’s intended to be a brief description and cannot present all of the details of the Plan provisions. In all cases, the provisions of the applicable Plan will govern. Except for certain provisions subject to collective bargaining, Kimberly-Clark reserves the right to make changes to its benefits programs at any time.*

