New in 2027:
Garner Top Provider Incentive

garner™

Annual Enrollment for 2027 is October 26 through November 6. New for 2027, the Garner Top Provider Incentive rewards you and your covered dependents for receiving eligible care from a Garner Top Provider. When you do, K-C will make additional contributions to your Health Savings Account (HSA) based on your eligible out-of-pocket costs.*

Same Plan. More Rewards.

Garner is not a medical plan. Your K-C medical plan will work exactly the same way it does today; we'll just make it more rewarding when you use designated top providers in the network. Anyone enrolled in a K-C medical plan, including covered dependents, is eligible to take advantage of the new Garner incentive.

How Does the Garner Top Provider Incentive Work?

STEP 1:
Garner identifies top providers in our medical plan network.

STEP 2:
You or a covered dependent get care from a top provider. Top providers are recognized for delivering high-quality care, which may help you get the right diagnosis and treatment sooner.

STEP 3:
K-C makes a contribution to your HSA based on your out-of-pocket expenses (up to the annual incentive limit).

Examples of care expenses that qualify for the Garner incentive:

- Office visits (excluding preventive care)
- Imaging
- Lab work
- Procedures
- Urgent care clinic visits
- Prescriptions (prescribed by top providers on your Care Team)

How Much Does K-C Contribute?

In addition to K-C's regular annual HSA* contribution, you can also earn HSA contributions when you receive care from a top provider:

	Individual	2-Party 2-Party Plus
Automatically Provided by K-C **Annual HSA Company Contribution†**	$600	$1,200
HSA Incentive You Could Earn **Annual Top Provider Incentive**	Up to $1,000	Up to $2,000
Total Possible K-C Contributions to Your HSA	**Up to $1,600**	**Up to $3,200**

† *For full-time employees*

That means you can receive up to $1,600 for Individual coverage or up to $3,200 for 2-Party and 2-Party Plus coverage from K-C!

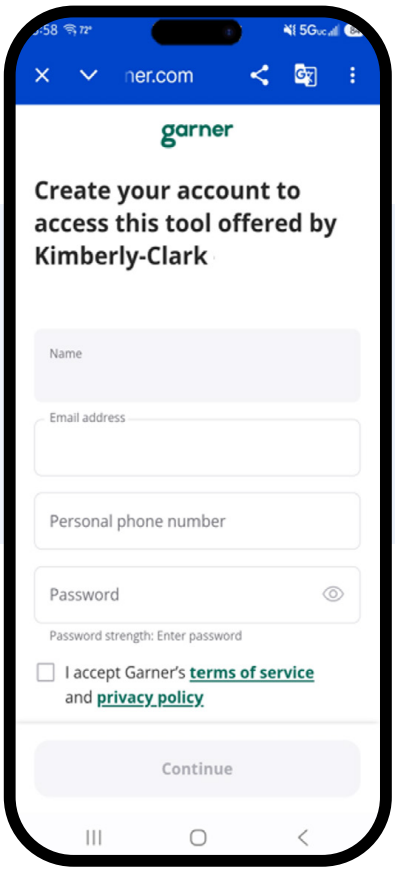
Note: The annual Garner incentive limit applies to you and all of your covered dependents (if applicable) combined.

**If you're enrolled in the CDHP with HRA, you receive the same incentive. Contact Garner for more information.*

Getting Started with Garner

Step 1: Access Your Garner Account Through the My K-C Benefits App

The easiest way to access your Garner account is through the My K-C Benefits app. To access the app, scan the QR code. Then select *Health* > *Top Provider Incentive* > *Access Garner*.



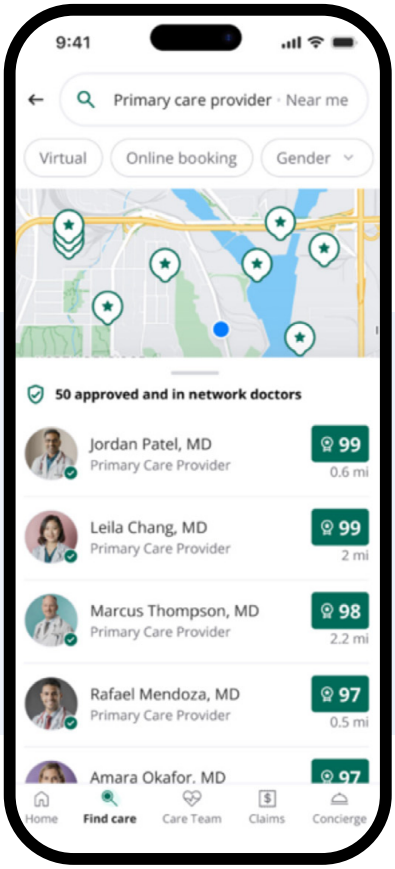
Step 2: Create Your Garner Account

The first time you access Garner through the My K-C Benefits app, you'll need to create an account. The process is quick—simply provide a personal email address and phone number so Garner can send you important communications.

Step 3: Find a Top Provider

Once you've logged in, select *Find Care* at the bottom of the page and search for a provider in the Anthem network by name, location, specialty, symptom, or procedure.

Look for the green *Top Provider* badge, which indicates that a doctor or facility meets Garner's standards for quality care. Your current doctor may already be designated as a top provider.



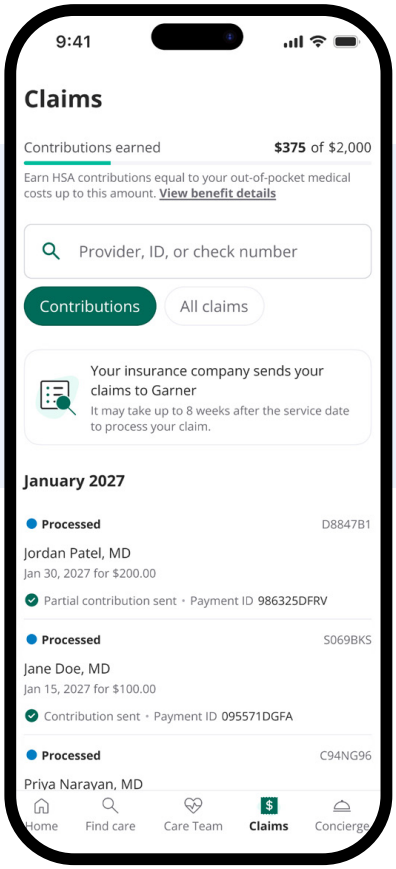
Step 4: Add Your Top Provider to Your Care Team Before Your Appointment

Before your appointment, add your top provider for you and your dependents to your Care Team in your Garner account. If you haven't added them before receiving care, your expenses don't qualify for the Garner incentive.

Important: You must add your provider to your Care Team **before** your appointment to qualify for the Garner incentive.

Step 5: Earn Additional HSA Contributions

Once your claim is processed by Anthem or CVS Caremark, K-C will contribute to your HSA based on your eligible out-of-pocket expenses, up to the annual incentive limit. You'll be able to track what you've earned in your Garner account.



Access Garner Directly

You can also access Garner directly by visiting **app.getgarner.com** or downloading the Garner Health app. If you're a first-time user, create an account. Otherwise, log in using your existing credentials.

Learn More

- Go to the My K-C Benefits app and select *Health* > *Top Provider Incentive* or visit **myKCbenefits.com/garner** to learn more about the Garner incentive.
- Join us for a virtual information session. Dependents are welcome! To join a session or to add a session to your calendar, go to **myKCbenefits.com/garner-meetings**.
- Reach out to Garner's Concierge Team at **866-761-9586** or **concierge@garnerhealth.com**. Concierge team members are available from Monday through Friday, 8 a.m. to 10 p.m. ET.

My K-C Benefits App

Scan the QR code or search for ***My K-C Benefits*** in the App Store or Google Play.

Create an Account

After downloading the app, open it and select *New User? Register* on the home page.
When the *Are you a K-C employee?* pop-up appears, select *Yes* and follow the steps below.

Verify Your Information

- Enter your last name. If your last name has a suffix (e.g., III or Jr.) or any special characters (e.g., -, ., é), include it in your entry as you would normally type it out. For example: Smith III, Doe-Brown, or García.
- Select your date of birth using the calendar feature. Select the Day first then scroll to find the Month and Year. It will format your date of birth as Year-Month-Day (e.g., 1980-01-05).
- Type your K-C Network Employee ID number (e.g., U12345, B12345) and select *Next*.

Create Your Username & Password

- Enter your desired username. It can be your personal email address or a unique identifier (e.g., username123).
- Type your desired password in both password fields. It must contain:
  - 14 characters,
  - At least one lowercase and uppercase letter,
  - One number, and
  - A special character (e.g., &, !, _)
- Enter your personal email address and select *Submit*.

Kimberly-Clark

The Garner Top Provider Incentive is administered in accordance with the applicable program terms. In the event of any inconsistency between this communication and the program terms, the program terms control. Kimberly-Clark reserves the right to amend, modify, or terminate the program at any time.