



Education Assistance Policy

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Introduction

About Education Assistance

This is a summary of the Kimberly-Clark Corporation (Kimberly-Clark, K-C, or the Company) Education Assistance Policy in effect on January 1, 2021. Education Assistance provides reimbursement to eligible employees for qualifying education expenses. The process as described here is administered by Optum Financial.

Education Assistance enables you to enhance your skills in your current job and to prepare for growth opportunities within K-C. After proof of successful completion of a qualifying course, this policy provides reimbursement of:

- Tuition;
- Textbooks;
- Lab fees;
- Software, certification, and pass/fail courses; and
- Registration and administration fees

The Education Assistance Policy is not intended to reimburse you for courses, training, and/or programs that are required to perform your job. For example, if you are asked by your team leader to take an Excel course, payment for that course should be through expense reporting, paid by an alternate payment method rather than through the Education Assistance Policy.

Eligibility

Employees

You're eligible to receive Education Assistance reimbursement if you're classified as:

- A regular employee who is not classified as temporary, intermittent, intern, or co-op.

An individual who is not classified as defined above is not eligible for reimbursement, even if the employee is later re-classified as an employee by a court or administrative agency. Dependents of employees are not eligible for Education Assistance reimbursement.

In addition to being an eligible employee, the following criteria must be met to receive reimbursement of eligible educational expenses:

- You have team leader approval,
- Course or program begin date must be on or after hire date,
- Course or program is offered by an accredited institution, except in the case of software, certification, and pass/fail courses or programs, and
- You provide proof of successful completion of a qualifying course, with a grade of C or higher or completion certificate of passed for a pass/fail course or program.

If you're on leave or terminate employment, you're eligible for reimbursement as long as the course begin date is before your leave or termination date.

If you've been made aware of your termination date, either involuntary or voluntary, prior to beginning a course, you're not eligible for reimbursement. You may be eligible for reimbursement for any classes that you are currently enrolled in and for which you have a preapproval on file prior to your last day of employment. You can submit a reimbursement request within 90 days of course completion for any courses you began prior to your last day of employment. If you started an education program where multiple courses are required to complete the program (i.e., degree, technical, or certification programs) prior to being made aware of your involuntary termination, you can continue to receive reimbursement for courses that started prior to your last day of employment. You should not start/enroll a new program or enroll in new courses outside of programs you were already enrolled in that are not part of a program once you have been notified that you will be involuntarily leaving K-C.

If you initially receive a reimbursement for a course but the Company later determines that you were not eligible for reimbursement (for example, because you were aware of your termination date before you began the course), you will be required to repay the reimbursement to the Company.

How Education Assistance Works

Eligible Education Assistance Reimbursement Requirements

A course or program is eligible for reimbursement if all of the following requirements are satisfied:

- You and your team leader agree that the course or degree is consistent with your K-C career development needs;
- The course is offered by an accredited institution, except in the case of software, certification, and pass/fail courses or programs (see “Verifying Accreditation”); and
- The course is taken for college credit at an accredited educational institution and a grade is given; or a certification course and a completion certificate is provided; or a Pass/Fail course in which a “pass” is received upon completion.

Types of Programs Eligible for Education Assistance

The following can be covered if directly related to your K-C career development:

- Undergraduate degree programs (associate and bachelor’s degree)
- Graduate degree programs
- College courses that are taken for college credit and a grade, but are not part of a degree program
- Vocational and technical programs
- Home study programs
- Software programs
- Certification programs
- Pass/Fail courses

Note: Both distance learning (online) and traditional courses and programs are eligible for reimbursement under this policy.

Education Assistance doesn't cover personal interest education such as music, religious studies, and the arts, although courses in such non-business-related fields may be covered if they're required as part of an approved degree program. For example, a degree program in mathematics may require certain liberal arts courses. If requested, you must be able to provide official documentation demonstrating that the course work applies toward the requirements for the degree. The expense of language software is covered if approved by your team leader. However, the need for a second language must be related to your K-C career development, not for personal interest.

Verifying Accreditation

If you're taking a course or enrolled in a program that requires a grade C or higher upon completion, it's your responsibility to determine whether that course or degree program is offered at an approved, accredited institution. You can obtain this information by contacting the admissions office of the school which is offering the course or program and asking the following questions:

- Is the school accredited?
- What is the name of the organization that accredited the school?
- Is this accrediting organization recognized by the U.S. Department of Education's Office of Postsecondary Education? Verify by visiting <http://ope.ed.gov/accreditation/Search.aspx>.
 - If the school is accredited and the accrediting organization is recognized by the U.S. Department of Education, this institution can be approved. If other educational reimbursement requirements are met, the educational expense would qualify for reimbursement.
 - If the school is not accredited or the accrediting organization is not recognized by the U.S. Department of Education, this course is not eligible for reimbursement.

Requesting Team Leader Approval

Before requesting team leader approval, you're responsible for verifying that:

- The course or program is being provided by an accredited institution for college or graduate credit and a grade or "pass" will be earned by successfully completing the course or program, or
- The program is a software, home study or vocational course that will receive a certification and/or evidence of passing on successful completion of the program.

Discuss your education plans with your team leader. Your team leader must agree that the course or program is consistent with your K-C career development needs. You're responsible for obtaining your team leader's signature on the Education Assistance Reimbursement Request Form found on the Optum Financial Web site under the Tools & Resources section.

When you file a claim for reimbursement, you must submit the applicable form along with your supporting documentation and acknowledge on the Optum Financial site that you've received team leader approval.

It's important to note that having team leader approval doesn't guarantee that your claim will be reimbursed. All other eligibility requirements must also be met.

Eligible Expenses

The following expenses may be reimbursed for approved courses and programs (as described above under "Types of Programs Eligible for Education Assistance").

- Tuition and other similar fees
- Assigned or recommended textbooks (e.g., workbooks, guides, etc.) or course-related software
- Registration and Administration fees
- Lab fees
- Expenses related to the cost of a certification program (i.e., CEBs, SHRM, trade/vocational, etc.) related to your K-C career development
- Expenses related to the cost of a pass/fail course (e.g., software, leadership, etc.) related to your K-C career development
- Professional exam review classes or examination fees

Ineligible Expenses

The following expenses may not be reimbursed:

- Materials for classes (i.e., paper, pens/pencils, binders, notebooks, periodicals, newspapers, and standard reference materials such as dictionaries, encyclopedias, atlases, and referencetables)
- On- or off-campus room and board
- Supplies and equipment (including personal computers and calculators).
- Meals, transportation costs, and parking fees
- Conferences, even if a certificate is issued
- Late fees and finance charges
- Courses in sports and recreation, hobbies, games, physical development, health, religion, travel, and mental and spiritual renewal, unless a required part of an approved degree program
- Courses which focus on self-understanding or awareness of feelings and stress management courses which focus on biofeedback, self-hypnosis, or relaxation techniques, unless a required part of an approved degree program
- Expenses which are reimbursable from another source, such as scholarships, grants, government programs or other employer reimbursements for the same expense
- Any other expenses not referenced above under "Eligible Expenses"

Annual Reimbursement Maximum

K-C will reimburse qualifying employee educational expenses up to the Internal Revenue Service (IRS) annual limit of \$5,250 per calendar year. There are no exceptions. Once the annual reimbursement maximum is met, the first opportunity to become eligible again for reimbursement is in January of the next calendar year. Unused allocations in a calendar year aren't rolled over to the following year.

How to Get Reimbursed

Requesting Reimbursement

Before requesting reimbursement, you're responsible for verifying:

- The expenses are eligible for reimbursement under this policy.
- You have paid for the course.
- You have successfully completed the course with a grade of C or higher (not applicable for software programs, certification programs, or pass/fail courses); or
- You have successfully completed a certification course and a completion certificate is provided; or a Pass/Fail course in which a “pass” is received upon completion.
- You have received team leader approval and signature.

Reimbursement Procedure

When you're ready to submit your reimbursement claim, log onto the Optum Financial Web site where you'll file your claim.

All reimbursements are paid through direct deposit so be sure to have the bank routing and account number for the account of your choice when you file your claim.

Follow the instructions on the Optum Financial site to submit your claim and supporting documentation. The following provides details about the supporting documentation you're required to submit with your claim.

Proof of Payment	An itemized receipt which includes your name and the name of the institution indicating the eligible out-of-pocket expenses paid for the course, program, certification, and/or administrative fees. The receipt should provide a description of the charges incurred by you.
Proof of Completion	Documentation which includes your name and the name of the institution showing satisfactory completion where a grade of C or higher was given, a certificate was issued upon completion, or a pass was received.
Proof of Purchase	An itemized bookstore receipt indicating paid expenses for a book and/or guide. The bookstore receipt must provide descriptive information to identify the paid expenses related to a textbook, workbook, and/or guide.
Proof of Team Leader's Approval	A signed copy of the Education Assistance Reimbursement Request Form with team leader approval indicating the course/program is for you as the employee and is for your K-C career development.

Once a claim is submitted, you'll generally be notified by email of the approval or denial within 10 business days.

Reimbursements are paid to you by Optum Financial through direct deposit as soon as administratively possible after claim approval. The amount Optum Financial will reimburse is the total of all approved, eligible expenses up to the annual benefit maximum. Your reimbursements are not subject to Federal, state or local tax withholding.

Claims must be filed no later than 90 days after course, certification, or software program completion. See “Annual Deadline” for additional considerations when filing your claim.

Annual Deadline

Due to IRS regulations on education programs, eligible expenses must be reimbursed under the policy in the current tax year and cannot exceed the annual coverage amount allowed for this program, which is \$5,250. The deadline is typically in mid-December (subject to change each year). All required information, including an acceptable proof of payment and a grade report indicating a final grade of C or higher (except for software programs, certification programs, or pass/fail courses), must be received by this deadline. If your claim is submitted after the annual deadline, your approved reimbursement may be paid from the following year’s benefit allocation, if approved.

How to File a Claim

Claims Appeal Process

If your claim for reimbursement is denied in whole or in part, you have the right to appeal the denied claim if you are not satisfied with the outcome of the initial decision. To file an appeal, you must send an appeal in writing to Optum Financial within 180 days of the initial claim denial.

Appeals Department
307 International Circle, Suite 200
Hunt Valley, MD 21030

Note that most appeals are resolved by you providing the required documentation. Optum Financial does not confirm to you the receipt of the documentation.

If the original decision is upheld, K-C will be provided all appeal documentation to review and make the final claim determination. K-C will provide a final decision to you within 14 calendar days of receipt of your final appeal.

Administrative Information

When This Policy May Be Amended or Terminated

K-C expects this policy to continue indefinitely. However, the Company reserves the right to make changes to and even discontinue this policy. If the Company were to terminate this policy or designate a partial termination with respect to a specific group of employees, each employee will have no further rights or obligations for any reimbursements, including reimbursements of expenses incurred before the policy is terminated. The form and administration of this policy may be changed by the Company.

Change of Address

It's your responsibility to notify K-C of any change in your mailing address. K-C is not responsible for correspondence or claim payments that are delayed or don't reach you because your address isn't correct.

For your own protection, an address change must either be made in Workday via K-C & Me or by calling K-C & Me Live Support. K-C uses your address as it appears in Workday for all mailings concerning your benefits. You can contact the K-C & Me Live Support at **866-444-4516** to speak with a representative.

Employment Rights Not Guaranteed

Your participation under this policy doesn't give you the right to be retained in employment with the Company or its affiliates or subsidiaries, nor does it interfere with the right of the Company to discharge or terminate you without regard to the effect the termination would have on your rights under this policy.

The Use of Social Security Numbers

You'll be asked to provide your Social Security number. The Company and the claims administrators have the right to use your Social Security number for the purpose of administering this policy, including paying benefits under this policy and for tax-reporting purposes.

Contact Information

Education Assistance Claims/Reimbursement Questions

There are three ways you can contact Optum Financial:

- By their Web site (**secure.optumfinancial.com**);
- From your smart phone or tablet (Optum Financial); and
- By phone 24 hours a day, seven days a week at **844-594-1228**.

+Hearing impaired callers should call their local Hearing Impaired Relay Service for assistance.