

# Your 2024 Medical Plans at a Glance



When comparing the plans, it's important to note that a separate deductible, out-of-pocket maximum, and coinsurance apply to out-of-network services. **Note:** Employees scheduled 20 to 29 hours per week are considered a part-time employee as referenced in the chart below.

	CDHP BLUE WITH HSA				CDHP GREEN WITH HSA			
<b>HOW THE OPTIONS ARE DIFFERENT</b>								
Your medical paycheck costs <sup>1</sup> (excludes tobacco-free discount and working spouse/partner surcharge)	<b>Full-Time Employees</b>		<b>Part-Time Employees<sup>2</sup></b>		<b>Full-Time Employees</b>		<b>Part-Time Employees</b>	
	\$598	Individual	\$4,414	Individual	\$300	Individual	\$4,052	Individual
	\$2,446	2-Party	\$9,452	2-Party	\$1,596	2-Party	\$8,602	2-Party
	\$4,311	2-Party Plus	\$14,499	2-Party Plus	\$3,036	2-Party Plus	\$13,224	2-Party Plus
Tobacco-free discount	(\$240)				(\$240)			
Working spouse/partner surcharge	\$1,200				\$1,200			
	<i>In-Network</i>		<i>Out-of-Network</i>		<i>In-Network</i>		<i>Out-of-Network</i>	
Deductible	\$2,000	Individual	\$4,000	Individual	\$3,500	Individual	\$7,000	Individual
	\$4,000	2-Party	\$8,000	2-Party	\$7,000	2-Party	\$14,000	2-Party
	\$4,000	2-Party Plus	\$8,000	2-Party Plus	\$7,000	2-Party Plus	\$14,000	2-Party Plus
	<i>In-Network</i>		<i>Out-of-Network</i>		<i>In-Network</i>		<i>Out-of-Network</i>	
Out-of-pocket maximum	\$4,000	Individual	\$8,000	Individual	\$7,000	Individual	\$14,000	Individual
	\$8,000	2-Party	\$16,000	2-Party	\$14,000	2-Party	\$28,000	2-Party
	\$8,000	2-Party Plus	\$16,000	2-Party Plus	\$14,000	2-Party Plus	\$28,000	2-Party Plus
<b>HOW THE OPTIONS ARE THE SAME</b>								
K-C's HSA contribution <sup>3</sup>	<b>Full-Time Employees</b>		<b>Part-Time Employees</b>		<b>Full-Time Employees</b>		<b>Part-Time Employees</b>	
	\$700	Individual	\$350	Individual	\$700	Individual	\$350	Individual
	\$1,400	2-Party	\$700	2-Party	\$700	2-Party	\$350	2-Party
	\$1,400	2-Party Plus	\$700	2-Party Plus	\$700	2-Party Plus	\$350	2-Party Plus
Preventive care	<b>In-Network:</b> K-C pays 100%. <b>Out-of-Network:</b> 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	<b>In-Network:</b> You pay 100% until you reach the in-network deductible, then K-C pays 80%. <b>Out-of-Network:</b> You pay 100% until you reach the out-of-network deductible, then K-C pays 60%.							
<b>HOW BOTH OPTIONS COVER PRESCRIPTION DRUGS</b>								
Preventive	K-C pays 100% for preventive prescriptions.							
Maintenance	K-C pays 100% for certain maintenance prescriptions. <sup>4</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> Employees scheduled 20 to 29 hours per week are considered part-time employees, as referenced in the chart above.

<sup>3</sup> ELT and grades 1-4 are not eligible for K-C's HSA contribution.

<sup>4</sup> To learn which maintenance prescriptions are included, log in to [caremark.com](http://caremark.com) or call CVS/caremark at 888-797-8911.

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.