



Your 2023 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	
How the Options are Different				
Your medical paycheck costs¹ (excludes tobacco-free discount and working spouse/partner surcharge)	Full-Time Employees \$582 Individual \$2,380 2-Party \$4,194 2-Party Plus	Part-Time Employees \$4,252 Individual \$9,111 2-Party \$13,979 2-Party Plus	Full-Time Employees \$300 Individual \$1,561 2-Party \$2,966 2-Party Plus	Part-Time Employees \$3,906 Individual \$8,293 2-Party \$12,751 2-Party Plus
Tobacco-Free Discount	(\$240)		(\$240)	
Working Spouse/Partner Surcharge (New for 2023)	\$1,200		\$1,200	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (Increased from 2022)	\$2,000 Individual \$4,000 2-Party \$4,000 2-Party Plus	\$4,000 Individual \$8,000 2-Party \$8,000 2-Party Plus	\$3,500 Individual \$7,000 2-Party \$7,000 2-Party Plus	\$7,000 Individual \$14,000 2-Party \$14,000 2-Party Plus
	In-Network	Out-of-Network	In-Network	Out-of-Network
Out-of-pocket maximum (Increased from 2022)	\$4,000 Individual \$8,000 2-Party \$8,000 2-Party Plus	\$8,000 Individual \$16,000 2-Party \$16,000 2-Party Plus	\$7,000 Individual \$14,000 2-Party \$14,000 2-Party Plus	\$14,000 Individual \$28,000 2-Party \$28,000 2-Party Plus
	How the Options are the Same			
K-C's HSA contribution²	Full-Time Employees \$700 Individual \$1,400 2-Party \$1,400 2-Party Plus		Part-Time Employees \$350 Individual \$700 2-Party \$700 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 out-patient	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. ³			
Generic, brand-preferred, and non-preferred brand	You pay 100% until you meet the deductible, then K-C pays 80%.			

¹ Amounts may differ based on rounding.

² ELT and grades 1-4 are not eligible for K-C's HSA contribution starting in 2023.

³ To learn which maintenance prescriptions are included, log in to 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.