Kimberly-Clark

2027 ANNUAL ENROLLMENT

October 26 – November 6

Total Rewards

Achieve.
Thrive.
Grow.

Welcome

2027 ANNUAL ENROLLMENT

Dear Team,

Welcome to 2027 Annual Enrollment! This is your annual opportunity to review your benefit options and choose the coverage that's right for you and your family for the coming year.

Each year, we review our benefits, looking closely at what we can do to meet the evolving needs of our team members while remaining competitive in the market. We listen to your feedback and what matters most: quality options, managing rising costs, and making programs easier to understand and use. The improvements we've made this year reflect what we've heard and our ongoing commitment to investing in you.

For 2027, we're pleased to introduce the Garner Top Provider Incentive, which allows you to earn additional HSA contributions for eligible medical costs when you and your covered dependents receive care from designated top-quality providers in our Anthem network. Garner identifies providers who are more likely to help patients get the right care the first time, which can mean fewer follow-up visits, fewer unnecessary procedures, and lower healthcare costs for you and K-C.

We're also making improvements to our 401(k) and Profit Sharing Plan, including a higher company match in the 401(k) and a change to the profit sharing feature that provides a more predictable company contribution.

This year, we're hosting onsite informational meetings for employees. I encourage you to attend a session scheduled at your location or a virtual meeting to learn more about the new Garner benefit and the other changes we're making for 2027.

Please take time to review the information in this guide, explore your options, and choose the benefits that best fit your needs in the coming year.

Sincerely,

Stacey Valy Panayiotou
Chief Human Resources Officer

What's Inside

401(k) Enhancements

Increased Company Match & New Company Base Contribution

WHAT'S CHANGING?

Starting January 1, 2027, K-C is enhancing the 401(k) & Profit Sharing Plan to help you save and build greater predictability into your financial future. The plan is also getting a new name to reflect these changes.

THE 401(K) COMPANY MATCH IS GETTING A BOOST!

In 2027, K-C is increasing the company match in the 401(k) plan from 5% to 6% of your eligible earnings, giving you even more savings power for your future. With this change and the expected increase in IRS contribution limits for the year ahead, it's a great time to increase your own contributions so that you can take full advantage of what K-C matches. Otherwise, you may be leaving free money on the table!

NEW NAME FOR AN IMPROVED PLAN

Effective January 1, 2027, we're changing the name of the plan to the **Kimberly-Clark 401(k) Savings Plan** to reflect the enhancements we're making to the plan structure.

Note: Vesting rules may vary based on prior service, age, international transfers, or in the event of death. For more information, access the 401(k) Summary Plan Description on NetBenefits > *Plan Information* or call Fidelity at **800-551-2333**.

PROFIT SHARING MOVES TO A COMPANY BASE CONTRIBUTION

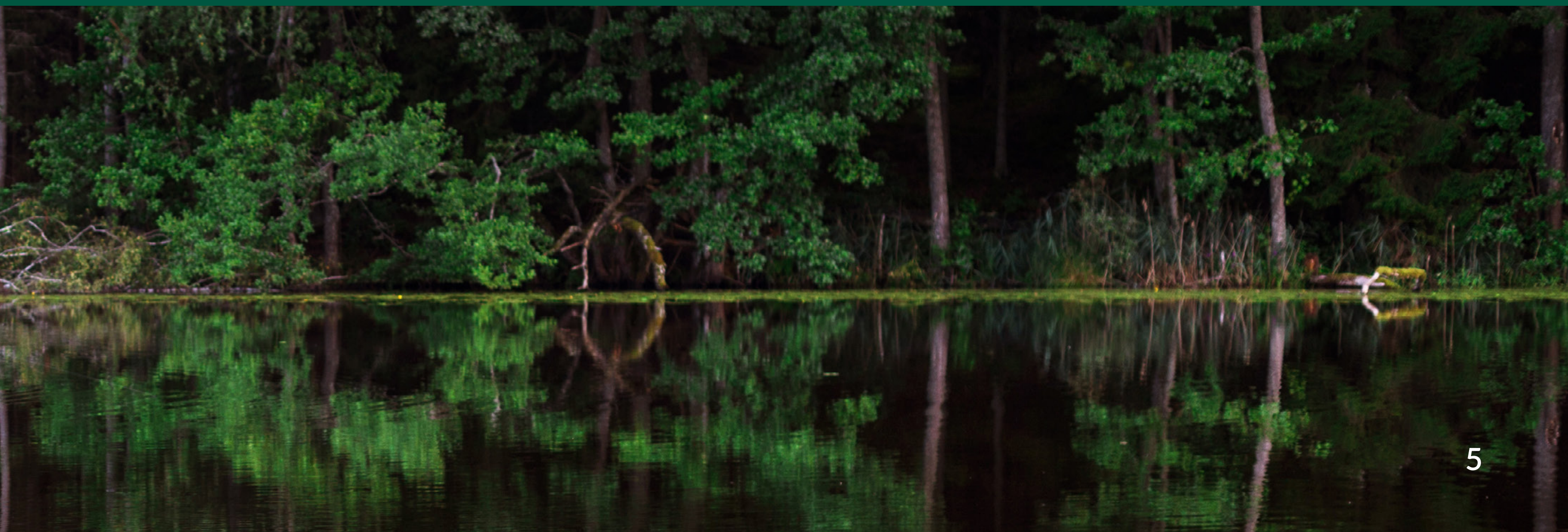
As part of our efforts to align with market practices and simplify retirement planning, K-C is introducing a 3% company base contribution based on your eligible earnings in 2027, replacing the current profit sharing feature that is tied to company performance. This change provides you with a more predictable retirement benefit and greater certainty when planning for the future. In addition, company contributions will be deposited into your 401(k) account each pay period rather than annually, allowing more time for those funds to remain invested.

TODAY:	STARTING IN 2027:
One contribution in February	Regular contributions in each paycheck
Less time in market, slower potential growth	**Money enters market earlier and stays longer, more potential growth**

In February, K-C will make the last profit sharing contribution to eligible employees' 401(k) accounts based on the company's performance in 2026. Effective January 1, you'll begin receiving the new 3% company base contribution throughout the year with each paycheck.

QUESTIONS?

Call the K-C Benefits Information Line at **800-551-2333** and choose the 401(k) and HSA option. Fidelity representatives are available Monday through Friday, 8:30 a.m. to 8:30 p.m. ET.



Medical

What’s Changing?

We recognize that the rise in U.S. healthcare costs continues to put pressure on many employees and their families. It also remains a top concern for K-C. Over the past few years, many of you have expressed interest in taking a more active role in managing cost increases in our plans. For 2027, we’re introducing a benefit that gives you that opportunity and rewards you for using top-quality providers.

- **NEW! GARNER TOP PROVIDER INCENTIVE.** When you or a covered dependent use designated top providers in our Anthem medical plan network, K-C will make additional contributions to your Health Savings Account (HSA) based on eligible out-of-pocket expenses—up to $1,000 per year for Individual coverage or up to $2,000 per year for 2-Party and 2-Party Plus. That’s in addition to the annual HSA contribution K-C already provides. Learn more on page 8.
- **MEDICAL PAYCHECK COSTS ARE INCREASING.** Healthcare costs continue to rise across the country. As a result, medical paycheck costs will increase by approximately 6.7% in 2027. While costs are increasing, this remains below the projected national average increase of 10%. Details about the new paycheck costs can be found on the following page.

HOW YOU CAN HELP CONTROL HEALTHCARE COSTS—WITH GARNER

Garner identifies providers who consistently deliver excellent patient outcomes. When patients receive the right care from the start, they’re less likely to need additional tests, repeat procedures, or extra follow-up care—**which can help lower healthcare costs for both you and K-C**.

Your 2027 Medical Plans at a Glance

There is no change to the medical deductibles or out-of-pocket maximums for 2027. When comparing plans, note that a separate deductible, out-of-pocket maximum, and coinsurance apply to out-of-network services. The table below reflects annual amounts.

	CDHP Blue with HSA & CDHP with HRA		CDHP Green with HSA	
HOW THE OPTIONS ARE DIFFERENT				
Your annual medical paycheck costs[1] (excludes tobacco and working spouse/partner surcharge)	$730 Individual $2,987 2-Party $5,265 2-Party Plus		$300 Individual $2,005 2-Party $3,792 2-Party Plus	
Medical tobacco surcharge	$240		$240	
Medical working spouse/ partner surcharge	$1,800		$1,800	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	$2,100 Individual $4,200 2-Party $4,200 2-Party Plus	$4,200 Individual $8,400 2-Party $8,400 2-Party Plus	$3,600 Individual $7,200 2-Party $7,200 2-Party Plus	$7,200 Individual $14,400 2-Party $14,400 2-Party Plus
	In-Network	Out-of-Network	In-Network	Out-of-Network
Out-of-pocket maximum	$4,200 Individual $8,400 2-Party $8,400 2-Party Plus	$8,400 Individual $16,800 2-Party $16,800 2-Party Plus	$7,200 Individual $14,400 2-Party $14,400 2-Party Plus	$14,400 Individual $28,800 2-Party $28,800 2-Party Plus
HOW THE OPTIONS ARE THE SAME				
K-C's annual HSA/HRA contribution[2]	$600 Individual $1,200 2-Party $1,200 2-Party Plus			
K-C's annual Garner incentive contribution to HSA[3]	$1,000 Individual $2,000 2-Party $2,000 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[4]				
ACA Preventive	K-C pays 100% for preventive prescriptions, as required by the Affordable Care Act (ACA).			
CDHP Long-Term Maintenance/Preventive[5]	K-C pays 80% for these prescriptions, defined by IRS maintenance guidelines, until you reach the out-of-pocket maximum.			
Generic, brand preferred, and nonpreferred brand	You pay 100% until you meet the deductible, then K-C pays 80%.			

[1]Amounts may differ based on rounding and do not apply to part-time employees. For more information, access the My K-C Benefits app.

[2]ELT and grades 1-4 are not eligible for K-C's HSA contribution. If you're a part-time employee, your K-C HSA contribution is $300 for Individual coverage and $600 for 2-Party and 2-Party Plus.

[3]If you're enrolled in the CDHP with HRA, you'll be eligible for the same reimbursement.

*[4]To view coverage details for specialty prescriptions, visit **mykcbenefits.com** or the My K-C Benefits app.*

*[5]To learn which maintenance prescriptions are included, log in to **caremark.com** or call CVS Caremark at **888-797-8911**.*

Meet Garner:

A New Partner for Savings & Rewards

Add a top provider. Seek care. Earn HSA contributions!

If you're enrolled in a K-C Anthem medical plan in 2027, you can take advantage of the new Garner Top Provider Incentive. When you or a covered dependent receive care from designated top providers, you can earn HSA contributions toward eligible out-of-pocket medical expenses.

How the Incentive Works

1. **Garner identifies top providers** across a broad range of medical specialties within our medical plan network.

2. **You or a covered dependent receive care** from a top provider. Seeing a top provider means you're more likely to get an accurate diagnosis the first time, get well faster, and avoid costly follow-up care.

3. **K-C makes a contribution** to your HSA based on your eligible 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
- Prescriptions (prescribed by top providers on your Care Team)
- Urgent care

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

Same Plan. More Rewards.

Garner is not a medical plan. Our K-C medical plans will work exactly the same way they do today—we'll just make it more rewarding when you use designated top providers in the Anthem network.

In addition to K-C's regular annual HSA contribution, you can earn additional HSA contributions for eligible out-of-pocket costs when you or a covered dependent receives eligible care from a top provider: up to $1,000 annually for Individual coverage or up to $2,000 annually for 2-Party and 2-Party Plus.

	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**

That means you could receive up to $1,600 (Individual coverage) or up to $3,200 (2-Party and 2-Party Plus coverage) in total HSA contributions from K-C!

If you don't receive the full Garner incentive from K-C in 2027 and would like to maximize your IRS contribution limit, you'll have the opportunity to make after-tax contributions to your HSA in 2028 for the 2027 tax year. If you reach the HSA contribution limit, you'll receive targeted communications from Fidelity in early 2028 with instructions on how to make after-tax contributions before the tax filing deadline.

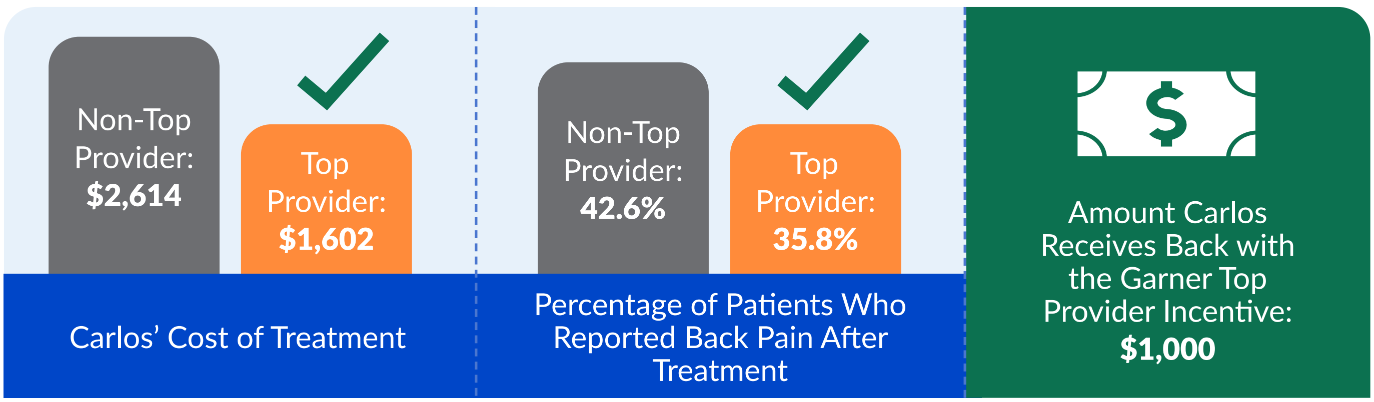
† For full-time employees. If you're a part-time employee (scheduled 20 to 29 hours per week), your K-C HSA contribution is $300 for Individual coverage and $600 for 2-Party and 2-Party Plus. If you're ELT or grades 1–4, you're not eligible for K-C's regular annual HSA contribution.

Real Stories. Real Savings.

The following examples show how designated top providers deliver top-quality, evidence-based care that can save you money. *Note: These examples do not reflect the experiences of K-C employees, and the names are for purely illustrative purposes only. Cost and outcome information does include data from Garner member experiences.*

Carlos: Treating Back Pain Without Surgery

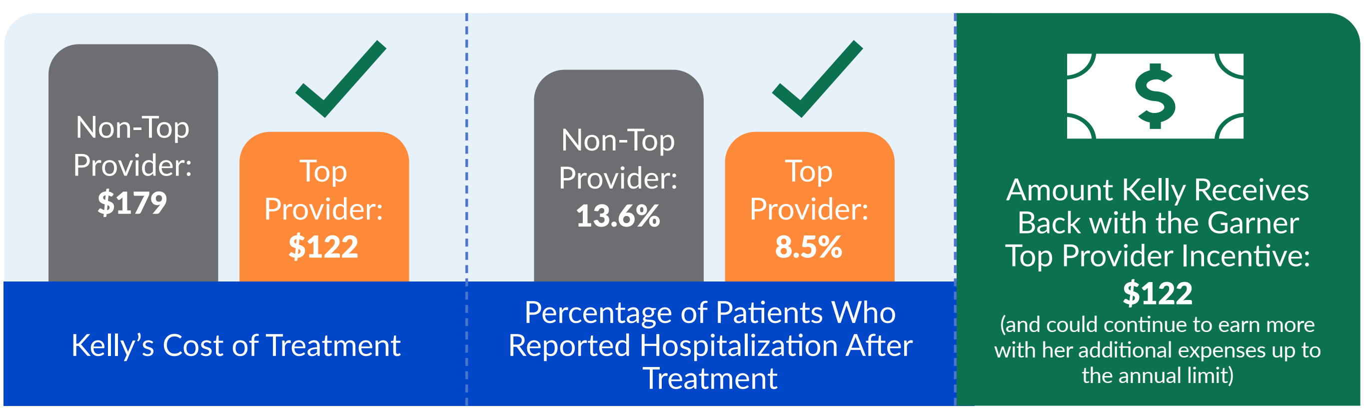
When back pain set in, Carlos used the Garner platform to find a top provider known for evidence-based, non-prescription pain treatment. By avoiding unnecessary prescriptions and fully resolving his pain, Carlos could return to work, and his out-of-pocket costs were lower.



Carlos would be eligible to receive HSA contributions based on his out-of-pocket costs, up to $1,000, since he's enrolled in Individual coverage.

Kelly: Managing a New Diabetes Diagnosis

After being diagnosed with diabetes, Kelly used the Garner platform to find a nearby endocrinologist who is known for close glucose monitoring and lower hospitalization rates. By seeing this provider, Kelly was able to better manage her glucose levels, and she paid less for her care.



Kelly would be eligible to receive HSA contributions based on her out-of-pocket costs, up to $2,000, since she's enrolled in 2-Party Plus coverage.

Resources & Support

FAQs on MyKCBenefits.com

Explore answers to frequently asked questions at **mykcbenefits.com/garner**. Learn more about how the Garner Top Provider Incentive works, what care qualifies, how Garner designates top providers, and how to use the benefit with confidence.

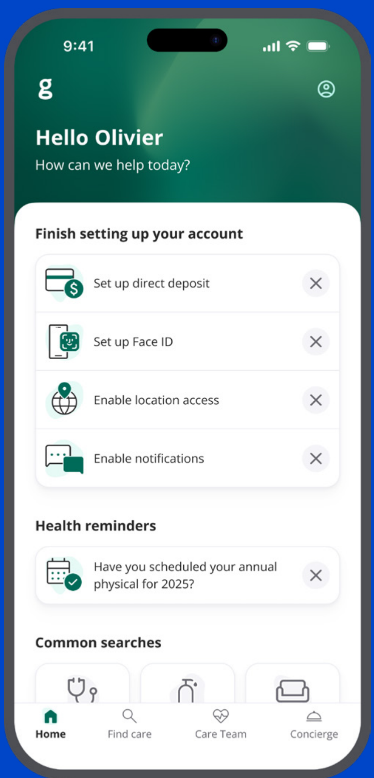
Attend a Meeting

Go to **mykcbenefits.com/garner-meetings** to find an onsite or virtual information meeting to attend. While onsite meetings are only for employees, you and your dependents can join a virtual meeting in October. You'll learn how the Garner benefit works and have an opportunity to ask questions.

Support for Every Step of the Way

From finding a top provider to building your Care Team, Garner's Concierge Team is available to help you get started and answer questions. Call **866-761-9586** or email **concierge@garnerhealth.com**. Concierge Team members are available from Monday through Friday, 8 a.m. to 10 p.m. ET.

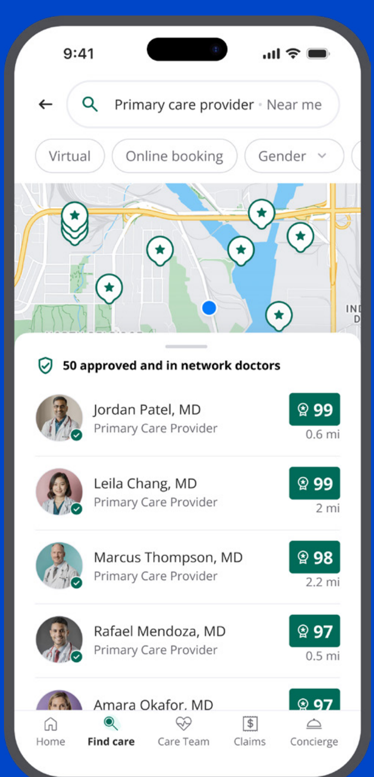
5 Steps to Earn Additional HSA Contributions



STEP 1: ACCESS OR CREATE YOUR GARNER ACCOUNT.

- **Through the My K-C Benefits app (no registration required):** The easiest way to access your Garner account is to go to the My K-C Benefits app and select *Health > Top Provider Incentive > Access Garner* with no login required.
- **Through the Garner website/app (registration required):** Go to **app.getgarner.com** or download the Garner Health app. Create an account or log in.

Important: Be sure to add providers for all covered dependents to your Care Team. This allows you to earn the annual incentive for qualifying care received by both you and your covered dependents.



STEP 2: FIND A TOP PROVIDER.

Once you've logged in, use the *Find Care* tool to 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 provider or facility meets Garner's standards for quality care. Your current provider may already be designated as a top provider.

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REVIEW YOUR CARE TEAM

To review the providers you've added to your Care Team, navigate to the *Care Team* tab.

STEP 3: ADD YOUR TOP PROVIDER TO YOUR CARE TEAM BEFORE YOUR APPOINTMENT.

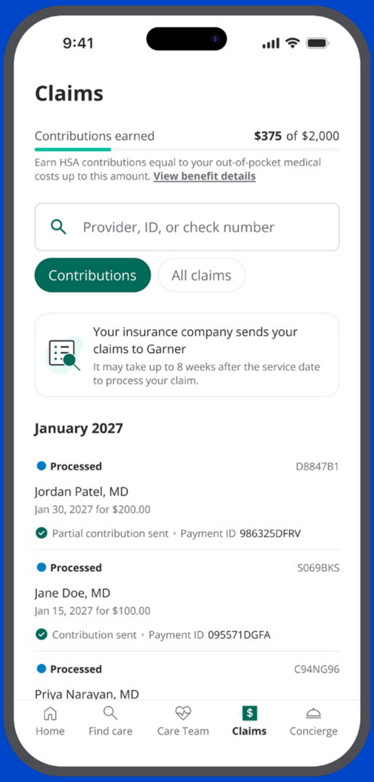
DON'T SKIP THIS STEP!

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

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.

STEP 4: RECEIVE CARE.

See your top provider and pay for your visit as you normally would.



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.

For more information about the Garner incentive, access the My K-C Benefits app > *Health* > *Top Provider Incentive* or visit **mykcbenefits.com/garner**.

Savings & Spending Accounts

Health Savings Account (HSA)

WHAT'S CHANGING?

- **HSA CONTRIBUTION LIMITS.** K-C's annual contribution to the HSA will remain the same. With the new Garner Top Provider Incentive, K-C will make **additional** HSA contributions throughout the year when you or your covered dependent receive eligible care from top providers and have out-of-pocket costs, reducing the amount you can contribute to your HSA, given IRS limits. See page 8 for information about the Garner incentive. 2027 contribution limits are shown on the next page.
- **HSA CONTRIBUTION ADVANCE.** The HSA Advance feature, which allows you to access your future HSA contributions before they are deducted from your paycheck, will be discontinued effective January 1, 2027. However, K-C's annual HSA contribution will continue to be deposited by mid-January, giving you access to company-funded dollars early in the year to help pay for eligible healthcare expenses.

Planning ahead for medical expenses? An HSA is still a smart, tax-free way to save for both today and the future. With the new Garner Top Provider Incentive, K-C could put even more into your HSA than before (if you or your covered dependents receive eligible care), so you may need to contribute less on your own to reach the IRS maximum in 2027.

	Individual		2-Party and 2-Party Plus	
	Under Age 55	Age 55+	Under Age 55	Age 55+
2027 Annual IRS Limit	$4,500	$5,500	$9,000	$10,000
K-C Regular Annual Contribution*	$600	$600	$1,200	$1,200
Annual Garner Top Provider Incentive	Up to $1,000	Up to $1,000	Up to $2,000	Up to $2,000
You May Contribute Up to:**	**$2,900**	**$3,900**	**$5,800**	**$6,800**

**If you're a part-time employee (scheduled 20 to 29 hours per week), your K-C HSA contribution is $300 for Individual coverage and $600 for 2-Party and 2-Party Plus.*

***If you're ELT or grades 1–4, you're not eligible for K-C's annual HSA contribution, so you can contribute up to the maximum IRS limit less the Garner incentive amount you could receive.*

If you don't receive the full Garner incentive, you'll have the opportunity to make after-tax contributions to your HSA in 2028 for the 2027 tax year. If you reach the HSA contribution limit, you'll receive targeted communications from Fidelity in early 2028 with instructions on how to make after-tax contributions before the tax filing deadline, allowing you to maximize the IRS contribution limit for the prior tax year.

HSA ELIGIBILITY REMINDER

The IRS has rules about who can contribute to or receive company contributions to an HSA, including restrictions for those enrolled in TRICARE, Medicare, or other non-high-deductible health plans. If you're not eligible for an HSA, you'll have the option to enroll in the CDHP with a Health Reimbursement Arrangement (HRA), which offers the same coverage and paycheck cost as the CDHP Blue with HSA. The key difference is that K-C will contribute to an HRA instead of an HSA based on your coverage level. Learn more about HSA eligibility on page 22.

HRA

If you're ineligible to contribute to an HSA, you're eligible to enroll in the CDHP with HRA. While you won't be able to contribute to the HRA yourself, K-C will credit your account based on your coverage level: $600 for Individual or $1,200 for 2-Party or 2-Party Plus. Your HRA allocation is automatically used to cover the cost of claims to help you meet the deductible.

Other Accounts

WHAT'S CHANGING?

Below are the 2027 IRS contribution limits for the Flexible Spending Account (FSA), Dependent Care Spending Account (DCSA), and Commuter Benefits. You make contributions to these accounts on a pre-tax basis, before any taxes are deducted from your paycheck.

Type of Account	Amount You Can Contribute (Before Tax) in 2027	What You Can Use the Account For	Carryover Limit
FSA	Up to $3,400 per year	Eligible healthcare expenses	$680
DCSA	Up to $7,500 per year per household*	Eligible day care or elder care expenses *(not for healthcare)*	Not applicable
Commuter	Up to $340 per month	Eligible transit and parking expenses	Not applicable

**Maximum $5,000 per year if you're considered a highly compensated employee (HCE). You're considered an HCE if your prior year's gross earnings exceeded the annual amount of $160,000 set by the IRS. If both you and your spouse contribute to a DCSA, consult with a tax advisor to understand how much you can contribute.*

Dental & Vision

WHAT'S CHANGING?

Dental premiums are increasing slightly for 2027, while vision rates remain unchanged.

ANNUAL DENTAL RATES

INDIVIDUAL	2-PARTY	2-PARTY PLUS
$219	$437	$655

ANNUAL VISION RATES

No Change for 2027

INDIVIDUAL	2-PARTY	2-PARTY PLUS
$79	$158	$236

All Your K-C Benefits, Online or On the Go!

Whether you're at work, at home, or on the go, the My K-C Benefits app and desktop site make it easy to access your benefits whenever you need them. (The app is for employees only.)

HOW TO ACCESS THE APP OR DESKTOP SITE

On Your Mobile Phone

To download the app, scan the QR code or search for ***My K-C Benefits*** in the App Store or Google Play. You'll then need to register and create your account.

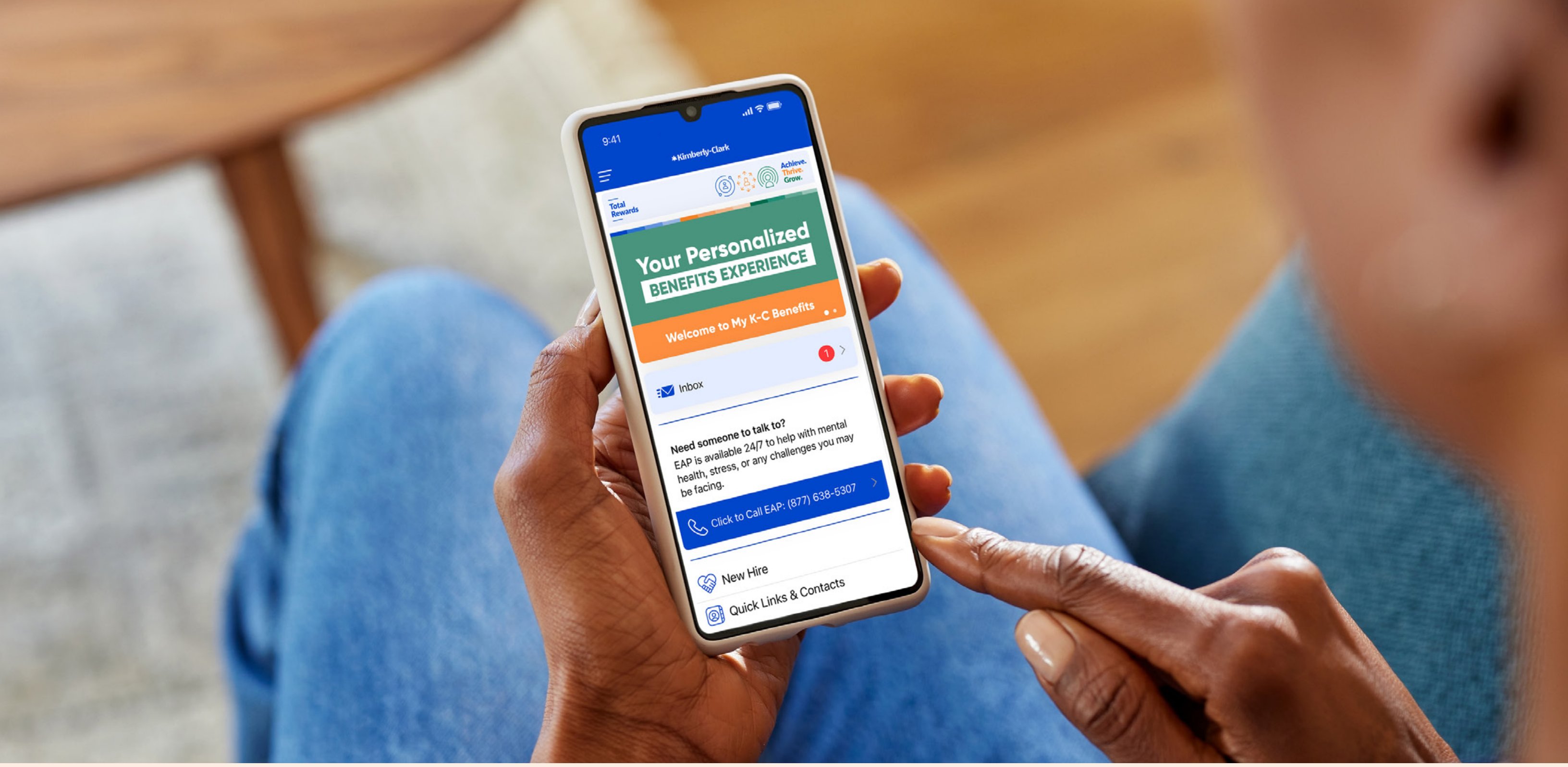
On Your K-C Computer

Access K-C & Me and select ***My K-C Benefits*** under ***My Applications***.

START AT THE ANNUAL ENROLLMENT INFORMATION CENTER

Open the app or desktop site and go straight to the ***AE Information Center*** from the homepage. There, you can:

- Browse videos, brochures, and tools built around this year's benefit changes
- Enroll directly in the app, with no login required
- Explore FAQs to learn how you can earn HSA contributions through the new Garner Top Provider Incentive



MANAGE YOUR BENEFITS YEAR-ROUND

Beyond Annual Enrollment, the app and desktop site allow you to manage your benefits all year long:

- **KEEP UP WITH WHAT'S NEW:** Register for webinars, learn about benefit updates, and stay informed all year long.
- **CONTENT THAT FITS YOU:** The app highlights information based on your benefit elections and automatically updates with your 2027 elections at the beginning of the year.
- **ONE-TAP ACCESS TO VENDORS:** Connect to Fidelity, CVS Caremark, Anthem, EyeMed, Garner, and other benefit partners without having to log in.
- **BENEFITS FOR EVERY STAGE OF LIFE:** Discover programs and resources that can support your health, finances, and family as your needs change.
- **YOUR BENEFITS RESOURCE LIBRARY:** Access plan documents, policies, forms, and guides anytime from one convenient location.

NEED HELP WITH THE APP?

Call the K-C Benefits Information Line at **800-551-2333** and select *Health & Welfare > My K-C Benefits app*. Representatives are available Monday through Friday, 9 a.m. to 5 p.m. ET (until 6 p.m. during Annual Enrollment).

Benefits Overview

Below is an overview of the benefits you can elect during Annual Enrollment.

BENEFIT	OVERVIEW	WHAT YOU CAN ELECT
Accidental Death & Dismemberment (AD&D)	Pays a benefit if you or your covered spouse/partner experience a covered loss or injury as the result of a non-workplace accident.	Purchase coverage for you and your spouse/partner.
Accident Insurance	Pays a cash benefit while you or a covered dependent are recovering from an accidental injury (e.g., broken bone, concussion, laceration).	Purchase coverage for you, your spouse/partner, and any eligible child.
Child Life Insurance	Provides financial protection in the unfortunate event of a covered child's death.	Purchase $10,000 or $20,000 of Group Life Insurance coverage for your child's life.
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). This benefit also includes a wellness perk that rewards you and any covered dependents with $50 per person each year for completing health screenings and preventive care.	Purchase coverage for you, your spouse/partner, and any eligible child.
Dependent Care Spending Account (DCSA)	Helps you set aside tax-free money to pay for day care or elder care expenses.	Elect to contribute up to IRS limits (on page 16).
Dental	Provides coverage for eligible preventive/diagnostic, maintenance, and orthodontia services. Covers biannual preventive cleanings and checkups at 100%.	Purchase coverage for you, your spouse/partner, and any eligible child.
Disability	K-C provides short-term disability (STD) and long-term disability (LTD) coverage to eligible employees as income protection if you're unable to work.	If eligible,* purchase an additional 10% of LTD coverage** (K-C automatically provides 60%) in the event that your disability is expected to last beyond the 26 weeks covered under STD.
Employee Life Insurance	Provides financial protection to your loved ones in the event of your death, with coverage of two times your annual base pay up to a maximum of $2 million, paid in full by K-C.	Purchase additional supplemental coverage** for yourself in increments up to eight times your annual base pay or a maximum of $4 million.
Flex Days (Full-Time Salaried Employees Only)	Allows you to purchase additional time away from work.	Purchase additional time away in four-hour increments up to a maximum of 40 hours.

BENEFIT	OVERVIEW	WHAT YOU CAN ELECT
General Purpose FSA	If you're enrolled in the CDHP with HRA or have no medical coverage with K-C, you can contribute pre-tax dollars to pay for eligible medical, prescription drug, dental, and vision expenses.	Elect to contribute up to IRS limits (on page 16).
HSA	If you're enrolled in one of the CDHP with HSA options, contribute pre-tax dollars to cover current eligible medical, prescription drug, dental, and vision expenses or save for future healthcare needs, as it's yours to keep forever.	Elect to contribute up to IRS limits (on page 15). You can change your contribution at any time during the year until December 1.
Hospital Indemnity Insurance	Pays a cash benefit if you or a covered dependent has a covered stay in a hospital, critical care unit, or rehabilitation facility.	Purchase coverage for you, your spouse/ partner, and any eligible child.
Identity Theft Protection	Protect your digital life with a variety of online monitoring services/technology and insurance if your identity is compromised.	Purchase coverage for you and any eligible family members.
Legal Insurance	Provides access to legal assistance on a variety of legal matters.	Purchase coverage for you and any eligible family members.
Limited Purpose FSA	If you're enrolled in one of K-C's CDHP with HSA plan options, you can contribute pre-tax dollars to pay for eligible dental and vision expenses.	Elect to contribute up to IRS limits (on page 16).
Medical	K-C offers medical plan options to help care for your and your family's health. All plans provide access to Anthem's network of healthcare providers and CVS Caremark's pharmacy network. Additionally, if you enroll in a K-C medical plan, you and your covered dependents may be eligible for additional HSA contributions based on eligible healthcare expenses through the Garner Top Provider Incentive. Learn more on page 8.	Purchase coverage for you, your spouse/partner, and any eligible child. Learn more on page 7.
Spouse/Partner Life Insurance	Provides financial protection in the unfortunate event of a covered spouse's/partner's death.	Purchase coverage between $10,000 and $150,000 (in increments of $1,000) of GLI for your spouse/partner, up to three times your annual base pay.**
Vision	Comprehensive vision coverage for routine eye exams, allowances for eyeglasses and contacts, and discounts.	Purchase coverage for you, your spouse/partner, and any eligible child.

*Eligibility for additional LTD coverage is dependent on your base pay.

**Subject to Evidence of Insurability

DON'T FORGET ABOUT COMMUTER BENEFITS AND PET INSURANCE!

You can enroll in these benefits at any time throughout the year. Learn more about how to enroll on the My K-C Benefits app.

Before Enrollment

DECIDE WHO YOU'LL COVER.

During enrollment, you'll be able to choose who you want to cover under each benefit. If you're adding a new eligible dependent, be sure to have their personal details ready (e.g., Social Security number). To complete the process, you'll need to submit required dependent verification documentation within 30 days of your enrollment.

Have a dependent who will turn age 26 soon?

You can keep them enrolled through the end of the month in which they turn age 26. You'll receive a notice from Empyrean about 90 days prior to their 26th birthday. You can use this notice as documentation to obtain other coverage, if necessary. Call the K-C Benefits Information Line at **800-551-2333** (select *Health & Welfare*) for more information.

UNDERSTAND THE QUESTIONS THAT WILL BE ASKED DURING ENROLLMENT AND HOW IT IMPACTS YOUR OVERALL PAYCHECK COSTS.

Medical Surcharge for Working Spouse/Partner: If you choose to cover a spouse/partner on K-C's medical plan and they have access to coverage through their own employer, a $150/month surcharge will apply in 2027. During enrollment, you'll be asked if your spouse/partner has access to other employer coverage.

Medical Surcharge for Tobacco Use: If you or any of your dependents (if applicable) are a tobacco/nicotine user and aren't enrolled in a cessation program during enrollment, you'll be charged a monthly $20 surcharge. During enrollment, you'll be asked if you or any of your dependents have used tobacco/nicotine products in the last 12 months.

CONSIDER 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 if you use Veterans Administration benefits, if you're planning to enroll in Medicare soon, or if your spouse is contributing to an FSA. For more information about HSA eligibility, call Fidelity at **800-551-2333** and select *401(k) and HSA*.

If you're ineligible for an HSA, you'll be offered a CDHP with an HRA that meets IRS regulations. To learn more about the CDHP with HRA, visit **mykcbenefits.com/medical-plans**.

Completing Enrollment

You'll need to complete your 2027 Annual Enrollment between October 26 and November 6.

TO ENROLL ON YOUR SMARTPHONE:

Access the My K-C Benefits app and select *AE Information Center* from the homepage.

Learn more about the app on page 18.

TO ENROLL ON YOUR COMPUTER:

From Work (No Password Required): Go to K-C & Me and select *My K-C Benefits* under *My Applications*. Then select *Access Via Okta (SSO)* and *AE Information Center* on the homepage.

From Your Personal Computer: Go directly to **kcbenefitcompass.com**. Once logged in, select *Annual Enrollment* from the homepage.

As you enroll, keep the following in mind:

- Adding a dependent to the *My Dependents* page doesn't automatically enroll them in coverage. You must add them to each eligible benefit.
- You may see a "recalculating" message on your screen. This means the system is calculating your paycheck costs as you move through each benefit.
- For benefits that use your base pay to determine your coverage amount (e.g., life insurance), the system uses your pay as of July 1 (or your hire date if later) to calculate your coverage for the following year.

After Enrollment

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 at your K-C email address and personal email address (if you have one on file with Empyrean).
- **PERSONALIZED APP EXPERIENCE:** The My K-C Benefits app will update with your 2027 elections at the beginning of the year.
- **ID CARDS:** For medical insurance, if you enrolled yourself or any covered dependents who aren't covered in 2026, ID cards will be mailed to you at the beginning of the year. You'll also be able to access your digital ID cards for medical, dental, and vision insurance through the My K-C Benefits app at the beginning of the year.

WHAT HAPPENS IF I DON'T ENROLL?

If you don't enroll by November 6, the following consequences will occur:

- **MEDICAL PLAN OPTION:** You and your covered dependents will default to the medical plan option you're currently enrolled in. If you declined coverage for 2026, you'll continue with no coverage.
- **MEDICAL SURCHARGE FOR WORKING SPOUSE/PARTNER:** You'll be charged the $150 monthly spouse/partner surcharge if you cover your spouse/partner on K-C's medical plan.
- **MEDICAL SURCHARGE FOR TOBACCO USE:** You'll default to a tobacco/nicotine user, meaning you'll be charged the $20 per month surcharge.
- **SAVINGS & SPENDING ACCOUNT(S):** You'll have no employee savings or spending account contributions, meaning you'll miss out on an opportunity to lower your taxable income.

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.

Review Your Beneficiaries
During Annual Enrollment

Designating a beneficiary is the only way to ensure your assets are distributed to your loved ones based on your wishes. At least once a year, it's important to review your beneficiaries on file for anything that pays a benefit in the event of your death.

BENEFITS MANAGED THROUGH EMPYREAN

Although you can update your beneficiaries at any time, you can review and edit the beneficiaries for the following benefits (if applicable) on **kcbenefitcompass.com** as part of Annual Enrollment:

- Group Life Insurance
- Business Travel Insurance
- Critical Illness
- Accidental Death & Dismemberment

KEEPING YOUR BENEFICIARIES CURRENT:

- Ensures the right person(s) receives your benefits.
- Takes stress off your loved ones.
- Helps avoid unnecessary delays or administrative complications.

BENEFITS MANAGED THROUGH FIDELITY

Beneficiaries for your 401(k) and Health Savings Account (HSA) are managed separately through Fidelity.

401(k) Beneficiaries

To review or update your 401(k) beneficiaries:

1. Log in to **netbenefits.com**.
2. Select *Accounts & Benefits* from the main menu and choose *Update your Beneficiaries*.
3. Under *Beneficiaries*, review or edit the beneficiaries on file with Fidelity.

HSA Beneficiaries

To review or update your HSA beneficiaries:

1. Log in to **netbenefits.com**.
2. Go to *Health Savings Account* and select *Update Beneficiaries*.

Make the Most
of Your Healthcare Benefits

A few simple steps can help you get more from your healthcare benefits throughout the year.

MAKE PREVENTIVE CARE A PRIORITY: Regular checkups and screenings can help you stay on top of your health. Eligible preventive care is fully covered when you use in-network providers.

KNOW WHERE TO GO FOR CARE: When it's not an emergency, consider using telemedicine through LiveHealth Online or going to an urgent care clinic. Both can offer a quicker, more affordable alternative to the ER. Learn more at **livehealthonline.com**.

GET READY FOR GARNER: If you're enrolled in a K-C medical plan, find top providers and add them to your Garner Care Team **before** you receive care. This step is required for eligible expenses to qualify for additional HSA contributions in 2027. Learn more on page 8.

KEEP YOUR VACCINES UP TO DATE: Vaccines are an important part of preventive care and can help protect you from serious illness. Check with your healthcare provider to make sure you and your family are up to date on recommended vaccines.

TAKE CARE OF YOUR EMOTIONAL WELLBEING: K-C's Employee Assistance Program offers up to 10 free, confidential visits per eligible family member, per need, each year. Get support for stress, anxiety, life changes, family concerns, and more—24/7. Call **877-638-5307** or go to **mysupportlinc.com** (group code: **kcc**).

TAKE THE NEXT STEP TO QUIT TOBACCO: K-C's tobacco cessation program provides virtual coaching, a personalized quit plan, and free nicotine replacement therapy, including gum, patches, and lozenges delivered to your home. Get started at **livehealthonline.com/kimberlyclark**.

Legal Notices

ADDITIONAL MEDICAL PLAN INFORMATION

MEDICAL SURCHARGE FOR TOBACCO USE: At enrollment and each Annual Enrollment, you must attest whether you and your covered dependents have used tobacco or nicotine products in the prior 12 months. If you use tobacco, the surcharge may be waived if you timely enroll in a tobacco cessation program (LiveHealth Online) or complete a reasonable alternative. If you are unable to enroll in or complete the LiveHealth Online program, you may qualify for a waiver through another reasonable alternative. To explore options, contact Empyrean. A written recommendation from your physician to the Plan Sponsor will also be accepted as a reasonable alternative. No specific outcome (e.g., quitting) is required. Participation satisfies the standard. There is one waiver opportunity per Plan Year, which must be completed within the 60-day period following the close of Annual Enrollment. The Plan does not provide retroactive or prorated refunds if the waiver is not completed timely. Please refer to the Medical Plan Summary Plan Description for additional details regarding the tobacco surcharge and waiver requirements.

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're 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 2027 SBCs by logging in to the My K-C Benefits app/desktop site and selecting *Resources* > *Guides/Policies/SPDs*.

This communication is for information purposes only and is a summary of the benefits available and to the extent you have questions about the nature and extent of your benefits, the formal terms of the Plan Document, not the language of this communication, will govern. Kimberly-Clark retains the right to change, modify, or terminate any benefit plans at any time unless a benefit is subject to a collectively bargained agreement.

Eligibility for Kimberly-Clark benefit plans is governed by the applicable plan terms. Employees participating in Kenvue benefit programs are not eligible unless specifically designated under the plan. Nothing in these materials changes plan eligibility, and the governing plan documents control in the event of any conflict.