

WELCOME

2017
to Annual Enrollment
OCT. 19 - NOV. 4



ROAD TRIP

TO YOUR FUTURE



IT'S TIME TO HIT THE ROAD

2017 ANNUAL ENROLLMENT

Take Action! Enroll Between October 19 and November 4



You Are Here!

It's nearly time to step on the gas pedal for 2017 Annual Enrollment. But before you hit the road, you'll

want to know what's changing and learn more about the new resources ready to help guide your way. Look inside to learn more.

Some of the benefits information in this guide may not apply to you.



Kimberly-Clark

Resources for the Road Ahead

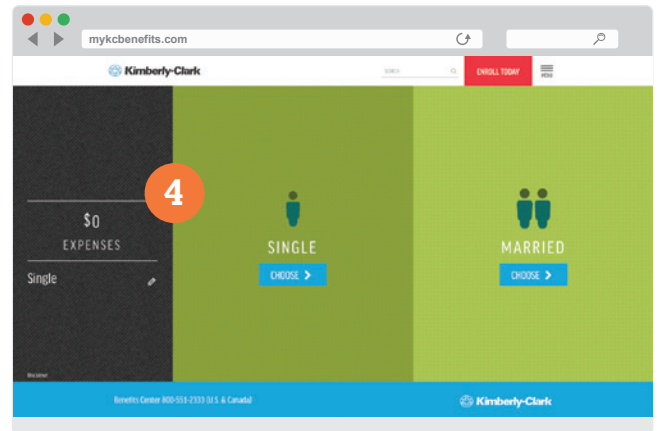
To make your 2017 Annual Enrollment journey as smooth as possible, K-C has loaded up on some great resources like the all-new **mykcbenefits.com** to help you learn about your choices this fall and make the most of your benefits all year round. Go ahead...take it for a spin.



- 1 Info Center:** As with any trip, the Info Center is a great place to start. Here you can browse all of your K-C benefits and dig deeper when you need to learn more.



- 2 Videos:** No trip is complete without a home video. Take a short (virtual) hike with us to explore how the PPO and CDHP HSA compare.



- 3 Learning Trips:** We've lined up two quick trips to get you rolling. One drives you through the CDHP HSA and points out the great features that you don't want to miss during enrollment. The other gives a tour of some cost-saving resources that may help reduce your medical expenses.
- 4 Real-Life Examples:** From the Medical Overview page, scroll down to check out the Real-Life Examples before the enrollment deadline flies by. In just five minutes, these examples can help you chart a course based on your own health care needs. You may be surprised by which plan costs less!



AVAILABLE 24/7 FROM HOME OR WORK

Our benefits site is available 24/7 from any device with an Internet connection. You and your dependent(s) can visit the site from home or work, no password needed.



CALL FOR ROADSIDE ASSISTANCE

After touring **mykcbenefits.com**, if you still need help with:

- Medical Plans, call 866-873-4010 or visit Anthem.com
- Spending/Savings Accounts, call 844-594-1228 or visit connectyourcare.com
- Annual Enrollment, call the Benefits Center 800-551-2333

Route 2017 – Benefits Changes Ahead

With health care costs continuing to rise across the country, the benefits terrain is always shifting. It's important to know what's ahead on the route to your 2017 benefits. While most of your K-C benefits will stay the same in 2017, there are a few changes ahead.

MEDICAL COST

In line with national trend, paycheck costs for medical may increase depending on the plan you choose.

PRESCRIPTION COINSURANCE

K-C's coinsurance for certain maintenance prescriptions will increase from 80% to 100% for the CDHP HSA. For those who elect the CDHP HSA, this means that K-C will pay 100% for prescriptions that treat conditions such as high blood pressure, high cholesterol, asthma, and diabetes.

PRESCRIPTION COVERAGE

We're making a few changes to prescription coverage due to the Affordable Care Act and other factors.

- Iron supplements for infants will no longer be free.
- Aspirin will be covered for colorectal cancer.
- Prior authorization will be required for Diclofenac.
- Quantity limits will apply to Lidocaine unless otherwise authorized.

DENTAL CHOICES

We're removing Aetna DMO as a Dental plan option in 2017. After review of our plans, we found that Delta Dental PPO + Premier gives you the broadest network of dentists to choose from.

VISION BENEFIT

We've focused some attention on making the Vision benefit better for you and your family. EyeMed is still our Vision plan provider. But in 2017, you'll see greater savings when you visit an in-network/EyeMed provider — like \$150 off the cost of frames or contact lenses. Even out-of-network visits will improve, with a new \$100 contact lens allowance.

What Does That Mean?

CDHP HSA: Consumer Driven Health Plan with a Health Savings Account

CDHP HRA: CDHP with a Health Reimbursement Account

PPO: Preferred Provider Organization

HMO: Health Maintenance Organization

FSA: Flexible Spending Account (previously called HCSA or Health Care Spending Account)

Gear Up for 2017

Annual Enrollment is your chance to make sure you have all the coverage you need for you and your family. In addition to your big decisions, like medical, dental, and spending/savings accounts, you should also be thinking about things like:

- Do you need to add a dependent or drop a dependent?
- Do you have enough life insurance and/or accident coverage to take care of your family if something happens to you?
- Are your beneficiaries up to date?

Coming in 2018

Like we shared last year, we'll eliminate the current PPO and CDHP HRA and offer more CDHP options beginning in 2018. You may also see this change referred to as CDHP full-replacement. We'll also eliminate the current Domestic Partnership coverage option while keeping the Spouse coverage option. We have and will continue to communicate these upcoming changes so you're informed, know what to expect, and can plan accordingly.



Take a Closer Look

We've all done it. We travel the same path over and over again because it's familiar and seems safe. But, sometimes charting a new course—like trying the CDHP HSA—can really pay off in the long run.

As health care costs continue to climb, now's the time to do a little off-roading and learn how the CDHP HSA and the PPO stack up.

| | CDHP HSA | PPO |
|--|---|-----|
| Preventive care covered at 100% | ✓ | ✓ |
| Pays 100% after you reach the out-of-pocket maximum | ✓ | ✓ |
| Copays for certain services | ✗ | ✓ |
| Lower paycheck costs | ✓ | ✗ |
| K-C gives you money to pay for care | ✓ \$700 Individual \$1,400 2-Party or 2-Party Plus | ✗ |
| You can contribute additional funds to the HSA | ✓ Up to the IRS limits each year:* \$3,400 per individual and \$6,750 per family | ✗ |
| Tax-free savings that roll over from year to year | ✓ Never taxed when used for qualifying medical expenses | ✗ |
| An account that can be invested | ✓ HSA balances of \$1,000+ could grow even faster | ✗ |
| An account that is portable and goes with you when you leave or retire | ✓ HSA funds are always yours to use or take | ✗ |

*IRS limits include K-C's HSA contribution; those age 55+ can contribute \$1,000 more.

WHERE THE RUBBER MEETS THE ROAD

No matter which plan you choose, both offer **free preventive care** and the **same great network of doctors** from Anthem.

But if you think paying more out of your paycheck in health care contributions will save you in the long run, think again **using the example below**:

If you elect the CDHP HSA over the PPO for 2-Party Plus coverage, you could see your paycheck savings add up to \$2,372 in 2017. Consider putting those dollars into your HSA to save for future care.

| 2-Party Plus (assumes in-network care) | Annual Medical Paycheck Costs | | Annual Deductible | HSA Contribution | | You Pay | Coinsurance | Out-of-Pocket Maximum |
|---|---|---|---|------------------|--|---|---|---|
| | You pay this from your paycheck for medical coverage. | | You pay this much more before coinsurance begins. | | Money provided to you from K-C. You can spend this on your health care. | Annual medical paycheck costs + annual deductible - HSA contribution | The plan pays this amount for care after deductible. | This is the most you will pay out of pocket for coverage in one year. |
| PPO | \$5,304 | + | \$1,500 (plus copays) | — | \$0 | = \$6,804 (plus copays) | 80% | \$4,500 medical \$8,400 Rx |
| CDHP HSA | \$2,932 | + | \$3,000 | — | \$1,400 | = \$4,532 | 80% | \$6,000 medical and Rx |

START WITH A FULL TANK

In the CDHP HSA, all the money you elect to contribute to your HSA for the entire year is available on January 1. So if you need a lot of care early in the year, you'll have access to your full annual contribution election. You repay the advanced funds over the course of the year.

If you don't use your HSA funds, they'll continue to grow in your account for future health care needs, next year or even into retirement.

MOVING YOUR SAVINGS

If you move from the PPO into the CDHP HSA for 2017, any FSA (previously called the HCSA) balance up to \$500 not used by December 31, 2016 will carry over into a Limited Use FSA. These dollars will be there for you in 2017 to use for eligible vision and dental expenses.

MORE WAYS TO SAVE

Once you've selected your medical plan for 2017, there are still ways to keep more money in your pocket. Here are three great resources to help you save when you need care in the coming year:

1. **LiveHealth Online** — The doctors at LiveHealth Online are available 24/7, 365 days a year. With a smartphone or computer, you can see a doctor any time. No appointment needed. Get started by setting up an account at LiveHealthOnline.com (Anthem only; unavailable in Texas and Arkansas).
2. **Healthcare Bluebook** — Healthcare Bluebook is your savings GPS. It helps guide you to the best in-network care in your area at the fairest cost. Start saving today at healthcarebluebook.com/cc/kc (Anthem and some HMOs).
3. **Best Doctors** — Best Doctors gives you access to some of the brightest minds in medicine — actually, they're the top 5% of doctors in the US. They're available to give you a second opinion, answer questions, or help you find a doctor, all at no cost to you. Visit members.bestdoctors.com or call 866-904-0910.

Go to mykcbenefits.com to learn more about these great cost-saving resources.

Saving now pays later.

If you elect the CDHP HSA, don't just rely on K-C's HSA contribution. Take full advantage of the HSA by contributing your own dollars through payroll deductions.

Start by calculating the additional amount you would have paid in the more expensive PPO and set that cost difference aside in your HSA contribution election.

Once you've made your election, remember that you can increase or decrease your contribution amount at any time.



Your 2017 Medical Plans at a Glance

YOUR COURSE MAY VARY

Our national medical plans will be available for everyone. They include the CDHP HSA, CDHP HRA, and PPO. The amounts in the chart below are for in-network services only. If you go out of network, your amounts will be different.

| | CDHP HSA | CDHP HRA | PPO |
|---|---|---|--|
| Your annual medical paycheck costs (Before tobacco-free discount) | \$406 Individual \$1,671 2-Party \$2,932 2-Party Plus | \$505 Individual \$1,868 2-Party \$3,225 2-Party Plus | \$1,091 Individual \$3,168 2-Party \$5,304 2-Party Plus |
| K-C's contribution to a health account | HSA: \$700 Individual \$1,400 2-Party \$1,400 2-Party Plus | HRA: \$500 Individual \$1,000 2-Party \$1,500 2-Party Plus | N/A |
| Deductible | \$1,500 Individual \$3,000 2-Party \$3,000 2-Party Plus | \$1,100 Individual \$2,200 2-Party \$3,300 2-Party Plus | \$500 Individual \$1,000 2-Party \$1,500 2-Party Plus |
| Coinsurance | Plan pays 80% after deductible You pay 20% after deductible | Plan pays 80% after deductible You pay 20% after deductible | Plan pays 80% after deductible You pay 20% after deductible |
| Out-of-pocket maximum | \$3,000 Individual \$6,000 2-Party \$6,000 2-Party Plus | \$2,700 Individual \$5,400 2-Party \$6,850 2-Party Plus | Medical: \$1,500 Individual \$3,000 2-Party \$4,500 2-Party Plus Prescription Drug²: \$2,800 Individual \$5,600 2-Party \$8,400 2-Party Plus |
| Preventive care | Covered at 100% | Covered at 100% | Covered at 100% |
| Office visits | You meet your deductible, then pay 20% coinsurance. | You meet your deductible, then pay 20% coinsurance. | Primary Care: \$25 copay Specialist: \$35 copay |
| Urgent care | | | \$25 / \$35 copay |
| Emergency room | | | \$150 copay |
| Hospitalization | | | You meet your deductible, then pay 20% coinsurance. |
| Lab, X-ray, imaging | | | |
| Mental health inpatient | | | \$25 copay |
| Mental health outpatient | | | |
| Physical therapy or chiropractic care | You meet your deductible, then pay 20% coinsurance (30-visit annual max.) | You meet your deductible, then pay 20% coinsurance (30-visit annual max.) | You meet your deductible, then pay 20% coinsurance (30-visit annual max.) |
| Prescription drugs¹ | | | |
| Generic | You pay 20% coinsurance after deductible | You pay 20% coinsurance after deductible | \$10 for 30-day supply \$20 for 90-day supply (CVS retail or mail order) |
| Preferred brand | You pay 20% coinsurance after deductible | You pay 20% coinsurance after deductible | You pay 25% coinsurance \$30 min. with \$60 max. for 30-day supply \$60 min. with \$150 max. for 90-day supply (CVS retail or mail order) |
| Non-preferred brand | You pay 20% coinsurance after deductible | You pay 20% coinsurance after deductible | You pay 40% coinsurance \$60 min. with \$100 max. for 30-day supply \$100 min. with \$250 max. for 90-day supply (CVS retail or mail order) |

¹ If you enroll in the CDHP HSA, certain maintenance prescriptions are covered at 100%. To learn which maintenance prescriptions are included, call 888-797-8911 or go to caremark.com.

² In the PPO, copays and prescription drugs don't count toward your medical deductible.

If you plan to enroll in an HMO, use the Compare Your Medical Plan Details online tool during Annual Enrollment at mykcbenefits.com > *Enroll Today* for plan information and/or to see any changes to your plan for 2017.

Ready, Set, Go!

Your Enrollment Checklist



ENROLLMENT PRE-CHECK: BEFORE OCT. 19



#1 — Update Workday contact information

We want to make sure any new ID cards and account information gets to you. So take a few minutes and make sure your contact information is right in Workday.



#2 — Grab your log in information

Have you forgotten your user ID or password? No sweat! Go to **mykcbenefits.com** and click on *View / Change Benefits* on YBR to get to Your Benefits Resources (YBR). Then click *Forgot User ID or Password* and follow the prompts.



#3 — Take mykcbenefits.com for a spin

Don't sit in the back seat this fall. Take the wheel during enrollment and make sure you're on the right road for 2017. Check out the Info Center, watch a few videos, and/or run a few Real-Life Examples.

ENROLL: OCT. 19 - NOV. 4



#4 — Go to mykcbenefits.com and enroll!

Click, swipe, call...three ways to enroll:

- **Online** — From **mykcbenefits.com**, click the *Enroll Today* button. Once YBR opens, click the *Enroll* link in the *Action Needed* box. Follow the enrollment steps and confirm your elections at the end.
- **Mobile** — From your mobile device, visit **mykcbenefits.com** and click the *Enroll Today* button to go to YBR. Note that you'll go to the same website and use the same user ID and password that you use when accessing YBR from a computer.
- **Phone** — Call the Benefits Center at 800-551-2333, Monday through Friday, 9 a.m. to 5 p.m. ET. If outside the US or Canada, call 718-354-1340.

TIP:

If you enroll online, remember to submit your elections. The *Completed Successfully* page will appear after you've successfully completed enrollment.

AFTER YOU ENROLL: BEYOND NOV. 4

In the coming months after enrollment, there are still a few things that require your action.

- **Dec. 20, 2016** — Last day to submit Education and Adoption Assistance claims toward your 2016 benefits allotment through ConnectYourCare (CYC)
- **Dec. 31, 2016** — Last day to incur expenses against 2016 FSA and Dependent Care Spending Account (DCSA) balance
- **Mar. 31, 2017** — Last day to file eligible 2016 FSA and DCSA claims incurred Jan. 1 – Dec. 31, 2016

Each of K-C's medical plans provide a Summary of Benefits and Coverage (SBC) with key plan details. You can access the 2017 SBCs at **mykcbenefits.com** > *Enroll Today* and log in to YBR.





IMPORTANT!

If you don't enroll between Oct. 19 and Nov. 4, you'll automatically default into the CDHP HSA (along with any dependents you are currently covering) and you'll lose the Tobacco-Free Discount – a \$240 savings on your annual medical paycheck costs.



The K-C medical plan was amended to add as a medically necessary covered expense those charges and expenses incurred for occipital nerve stimulation for the treatment of refractory chronic migraines. This change was effective August 15, 2016.

All options offered through the K-C 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 lymphodema, 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.

The illustrations in this notice and in the Real-Life Examples on mykcbenefits.com are intended to be examples only and may not reflect your personal situation. This notice is a summary of the governing plan documents and policies. It is intended to be a brief description and cannot present all of the details of the plan provisions. In all cases, the provisions of the applicable plan will govern. Except for certain provisions subject to collective bargaining, Kimberly-Clark reserves the right to make changes to its benefits programs at any time.

K-C-Corp