

*Kimberly-Clark

2025 ANNUAL ENROLLMENT

Take Action & Enroll

October 21–November 1

Total
Rewards



Achieve.
Thrive.
Grow.



Thrive **TOGETHER**

Benefits for the Whole You

K-C is dedicated to supporting all aspects of your wellbeing—both at work and at home—and your benefits are a big part of that. We're committed to creating a culture that prioritizes the wellbeing of our employees and their families by providing a comprehensive and competitive benefits package.



Supporting You & Your Family's Overall Wellbeing



Emotional



Physical



Social



Financial

Learn more about the benefits available to you by accessing the new My K-C Benefits mobile app. See pages 4-5.



The My K-C Benefits **EMPLOYEE** **MOBILE APP**

Your Personalized Benefits
One-Stop-Shop



Register Now

For registration instructions, go to mykcbenefits.com/app or scan the QR code.

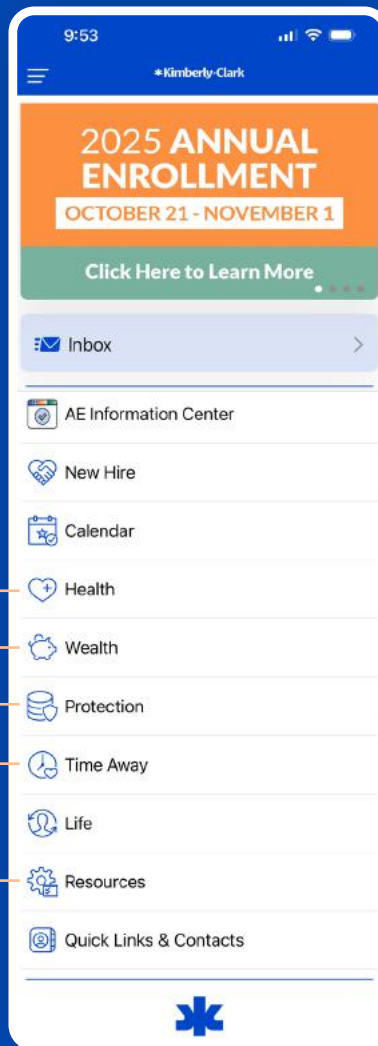


Access all your K-C benefits information in **one** place with the new My K-C Benefits mobile app – your one-stop-shop for all your K-C Benefits.



Annual Enrollment

Resources, like videos, brochures, and more, related to the benefits you can enroll in for 2025, are available on the Annual Enrollment Information Center on the My K-C Benefits mobile app home page. You can even enroll directly on the app (no login required) when Annual Enrollment opens.



Health, Wealth, Protection, & Time Away

The app is customized to you based on what you're currently enrolled in for 2024 or automatically eligible for. The information in these app sections will update with your 2025 elections at the beginning of the year.

Resources

Access all your benefit policies, guides, and Summary Plan Descriptions (SPDs) in one convenient location.

Calendar

Discover and register for live webinars on a variety of benefits topics throughout the year.

Life

Explore benefits that support you and your family through various life stages.

Quick Links & Contacts

Enjoy seamless access (no login required) to most K-C benefits vendor websites, including Fidelity NetBenefits, CVS/caremark, K-C Benefit Compass, Anthem, EyeMed, and Delta Dental. For assistance setting up your seamless experience, call the K-C Benefits Information Line using the contact information below.



Need assistance with the app?

Call the K-C Benefits Information Line at **800-551-2333** and select Health & Welfare > Technical Support for the My K-C Benefits app. Empyrean representatives are available Monday through Friday from 9 a.m. to 5 p.m. ET with extended hours to 6 p.m. ET during Annual Enrollment.

Your 2025 K-C BENEFITS

Making the most of your benefits at K-C begins with selecting the right plan options to support you in the new year. This guide provides all the information you need about the benefit changes coming in 2025 and how to complete your enrollment. Unless otherwise noted, all changes will take effect on January 1, 2025.

K-C is committed to investing in the wellbeing of you and your loved ones. Our benefits package is a testament to this commitment, designed to provide comprehensive support and security through all of life's stages.

To ensure our benefits remain not only comprehensive but also competitive, we conduct an annual review to benchmark our offerings against those of our peers. This year, we've made a few strategic changes to our benefits package. These changes are aimed at providing you with more flexibility while balancing our financial commitments to our employees, shareholders, and customers.

In addition to regularly reviewing and updating our benefits, we're dedicated to enhancing your overall benefits user experience.

In 2024, enhancements included the launch of the new **My K-C Benefits app** and improvements to the look and feel of the enrollment process.





Before you enroll, take a moment to:



EXPLORE YOUR OPTIONS

From health care plans to protection benefits, to tax-free savings for the future with an HSA, explore the benefits you can choose to enroll in for 2025 on pages 8-9.



REVIEW THE DETAILS

Use this guide to reference what's changing in 2025 on pages 10-25 and access more personalized information on the benefits available to you by downloading/using the My K-C Benefits mobile app.



ATTEND A WEBINAR

Register for a series of October webinars to deepen your understanding of K-C's income protection benefits before you enroll. Learn more on pages 15-17.



MAKE YOUR SELECTIONS

You have a limited time to enroll in your 2025 benefits. Make sure you're prepared with the enrollment information on pages 26-29.

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.
Critical Illness	Provides a cash benefit if you or a covered dependent are diagnosed with an eligible critical illness (e.g., cancer, heart attack, stroke).	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 (GLI) coverage for your child or your spouse/partner's 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 23).
Dental	Provides coverage for eligible preventive/diagnostic, maintenance, and orthodontia services. Biannual preventive cleanings and checkups are covered 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 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 of eight times your annual base pay, up to 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.

Don't forget about commuter benefits and pet insurance!

Did you know that you can elect commuter benefits and pet insurance at any time throughout the year? Learn how to enroll for these benefits on the My K-C Benefits mobile app.



Benefit	Overview	What You Can Elect
General Purpose Flexible Spending Account (FSA)	If you're enrolled in the Consumer Driven Health Plan with Health Reimbursement Arrangement (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 23).
Health Savings Account (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 health care needs as it's yours to keep forever.	Elect to contribute up to IRS limits (on page 22). Remember, you can change your contribution at any time during the year until November 1.
Hospital Indemnity	Pays a cash benefit if you or a covered dependent have a covered stay in a hospital, critical care unit, or rehabilitation facility.	Purchase coverage for you, your spouse/partner, and any eligible child.
Identity (ID) 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 you access to legal assistance on a variety of legal matters.	Purchase coverage for you and any eligible family members.
Limited Use 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 23).
Medical	K-C offers medical plan options to help care for you and your family's health. All plans provide access to Anthem's network of health care providers and CVS/caremark's pharmacy network.	Purchase coverage for you, your spouse/partner, and any eligible child. Learn more on page 21.
Spouse/Partner Life Insurance	Provides financial protection in the unfortunate event of a covered spouse/partner's death.	Purchase coverage between \$10,000 to \$150,000 (in increments of \$1,000) of GLI for your spouse/partner up to 3x your annual base pay.**
Vision	Comprehensive vision coverage for routine eye exams, allowances for eyeglasses and contacts, and discounts for other eye care services.	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 (EOI).

Expanded **CAREGIVER LEAVE**



Caring is an integral part of our culture and caregivers are at the heart of our business. In 2025, we're expanding caregiver leave to better support the needs of you and your family.

When your loved ones need attention and help, we understand your need for time away from work. That's why K-C provides up to 40 hours of paid time off per calendar year to help you care for a qualifying family member's serious health condition.

In addition to your child, spouse/partner, and parent, in 2025, caregiver leave will allow you to take time away to care for your:

- > Grandparent
- > Sibling
- > Grandchild
- > Aunt/Uncle

Caregiver leave (managed by Matrix) will continue to require your family member's health care provider to complete a medical certification, outlining the health condition and how you'll provide care and support.



Stay Tuned!

More information will be provided when the new policy is available on January 1, 2025.

Upcoming Fund & Security **CHANGES**

Target Date Fund Updates

Effective October 4, 2024, the following changes will be made in the fund line-up for the 401(k) & Profit Sharing Plan (401(k) & PSP) and other applicable plans:

- › **Target Date Fund 2025 will be closed**, and any participant balances will be automatically moved to the Target Date Conservative Fund if you don't take action.
- › **Target Date Fund 2070 will be added.**



Questions?

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

New NetBenefits Login Requirements

In 2025, Fidelity will require Multi-Factor Authentication (MFA) as part of the login process to provide you with an extra layer of protection.

To prepare for this change, it's important to access netbenefits.com now to confirm that you have a personal phone number on file, and that it's valid. If your phone number on file is invalid, you won't receive the security code and you'll be unable to log in to your account in early 2025 until you speak with a Fidelity representative to confirm your identity.



If you'd like to enable MFA immediately, go to netbenefits.com and select *Profile & Settings*. From there, choose *Update Login & Security* and select the *Enable* button for 2-Factor Authentication.



Don't Forget About the 401(k)!

As you think through your 2025 benefits, it's a good time to review your 401(k) contributions to see if you're on track to reach your retirement goals. Call Fidelity for support or access netbenefits.com to review/update your contributions.



Empowering Your **PEACE OF MIND**

Legal & ID Theft
Benefit Enhancements

In 2025, we're separating
Legal & Identity (ID) Theft
into two separate benefits with
new vendors to provide you with
more flexibility and expanded
coverage options.



Legal Insurance

Legal matters, expected or unexpected, are a part of life. With legal insurance from LegalEASE, you can receive support and protection for a wide range of personal legal issues. You have access to a national network of over 21,500 attorneys who can assist you, at no additional cost, with matters such as:

- > **Estate Planning & Wills:** Wills, living wills, and health care power of attorney.
- > **Home & Consumer:** Buying, selling, foreclosure, and tenant disputes.
- > **Family:** Divorce, adoption, and name changes.
- > **Auto & Traffic:** Traffic matters and license suspensions.

The best part is that with the transition to LegalEASE as the new provider for 2025, you'll have access to an even broader network of in-network attorneys based on your location and needs. To learn more about legal insurance and to find out which in-network attorneys are available in your area before enrolling, call **833-341-1254** (select option 6) or email KC@legaleaseplan.com. Representatives are available Monday through Friday from 8 a.m. to 8:30 p.m. ET.

Learn More

To learn more about the new benefits available with LegalEASE, attend a live webinar session on October 15 from 12 to 1 p.m. ET.



To register, scan the QR code or go to mykcbenefits.com/ae-webinars.

2025 Annual Legal Insurance Rates

\$189 Employee, spouse/partner, and any dependent children under age 26.



ID Theft Protection

Safeguard your family's digital world by enrolling in Identity Theft Protection, provided by Norton LifeLock (LifeLock). With the transition to LifeLock, coverage will now include the following key features:

- > **Device Security:** Protects your mobile devices, tablets, and computers from hackers, viruses, malware, vulnerable websites, and other online threats.
- > **Identity Alerts:** Alerts you if there is fraudulent or suspicious activity surrounding any of your personal information, including any new account openings, credit card usage, and data breaches.
- > **Social Media Monitoring:** Notifies you of any suspicious links, account takeover attempts, or inappropriate content.
- > **Norton™ Secure VPN:** Go online using Norton's Virtual Private Network (VPN) to protect your sensitive information, browsing history, and online activities.
- > **Parental Control:** Monitor your child's online activities and view their search history so they stay safe.
- > **Million Dollar Protection™:** Insurance package to reimburse stolen funds, personal expenses, and provide coverage for lawyers and experts up to \$1 million each.

Learn More

To learn more about the new benefits available with LifeLock, attend a live webinar session on October 16 from 12 to 1 p.m. ET.



To register, scan the QR code or go to mykcbenefits.com/ae-webinars.

2025 Annual ID Theft Protection Rates

\$96 Individual

\$180 Family

Expanded Coverage for Your **HEALTH AND WELLBEING**

Accident Insurance, Critical Illness, & Hospital Indemnity

K-C offers the option to enroll in voluntary benefits with Voya as additional income protection in the event of an eligible accident, critical illness, or hospitalization. And in 2025, the coverage for these benefits is expanding to better support the health and wellbeing of you and your family. Learn more about some of the 2025 enhancements for each benefit below.



ACCIDENT INSURANCE

Increased coverage amount for sports accident benefits, common injuries, fractures, and more. Coverage has been added for mental health therapy, home health, critical care admission, etc.



CRITICAL ILLNESS

Increased coverage amount for sudden cardiac arrest, coronary artery bypass, and more. Additionally, there will be a new wellness benefit added to coverage that will pay you and any covered dependent a \$50 per person per year maximum benefit for health screenings and preventive care (e.g., physical, mammogram, colonoscopy).



HOSPITAL INDEMNITY

Increased coverage amount for admission, daily and ICU confinements, and rehabilitation benefits.

View a side-by-side comparison of the 2025 enhancements for each benefit by accessing the My K-C Benefits mobile app. Once logged in, from the home page, select *AE Information Center > What's Changing*.

Note: These benefits provide a lump sum payment based on the effective date of your coverage.



2025 Annual Rates

Accident Insurance - 3% Decrease for 2025		
Individual	2-Party	2-Party Plus
\$111	\$198	\$284

Critical Illness		
The annual cost for critical illness remains the same for 2025.		

Hospital Indemnity - 3% Decrease for 2025		
Individual	2-Party	2-Party Plus
\$163	\$289	\$415

Note: The 3% decrease is subject to rounding.



Learn More

For more information on the income protection benefits available with Voya and how they work, attend the live webinar on October 17 from 2 to 3 p.m. ET.

To register, scan the QR code or go to mykcbenefits.com/ae-webinars.



Enhanced **PRESCRIPTION BENEFITS**



Savings & Flexibility
to Better Support
You & Your Family

Prescription drug coverage through CVS/caremark is automatically included with all of K-C's medical plan options. Learn more about the prescription drug enhancements on the next page.

Cost Savings for Specialty Drugs with PrudentRx

CVS/caremark has teamed up with PrudentRx to help you save money if you or a covered dependent are taking certain specialty medications. When you enroll in the program, you can get these medications for \$0 out-of-pocket as long as they are on PrudentRx's drug list, and you've reached the annual deductible.

If you or a covered dependent are taking an eligible specialty medication, you'll receive a letter from PrudentRx with enrollment instructions on how to register for copay assistance later this year.



Expanded Ways to Fill Your 90-Day Prescriptions

As highlighted in the latest K-C Benefits Buzz newsletter, you now have enhanced flexibility for filling 90-day prescriptions. Whether you need medications for diabetes, blood pressure, asthma, or other ongoing conditions, you have more choices than ever. In addition to CVS Pharmacy and CVS mail order, you can now fill your 90-day prescriptions at:

- > Costco,
- > Costco's Mail Order Pharmacy,
- > Kroger-affiliated pharmacies, and
- > Various independent pharmacies.

To find an in-network pharmacy for 90-day prescriptions, log in to [caremark.com](https://www.caremark.com) or call CVS/caremark.



Questions?

Call CVS/caremark at **888-797-8911**.
Representatives are available 24/7,
365 days a year.



Explore Your **CHOICES:** K-C's Medical Plan

K-C offers two medical plan options: the CDHP Blue with HSA and CDHP Green with HSA. Both plan options offer access to Anthem's national network of doctors and CVS/caremark's network of pharmacies with comprehensive preventive care.

Changes to Medical Plan Limits & Premiums

While our medical plan remains competitive with our peers, inflation continues to have an impact on the cost of health care. For this reason, annual deductibles, out-of-pocket maximums, and paycheck premiums will modestly increase for 2025. See the new amounts on page 21.



Not HSA-eligible?

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 into an HSA. There are also special eligibility considerations if you utilize Veterans Administration benefits, if you're planning on enrolling in Medicare soon, or if your spouse is contributing to an FSA.

If you indicate you're ineligible for an HSA, you'll be offered the CDHP with HRA that meets IRS restrictions. The CDHP with HRA has the same coverage and paycheck cost as the CDHP Blue with HSA listed on page 21. The only difference is that K-C would credit your HRA instead of the HSA based on your level of coverage. Learn more on page 27.





Your 2025 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. The table below reflects annual amounts.

Note: Employees scheduled to work 20 to 29 hours per week are considered part-time and separate paycheck costs apply.

	CDHP Blue with HSA		CDHP Green with HSA	
How the Options are Different				
Your annual medical paycheck costs ¹ <i>(excludes tobacco-free discount and working spouse/partner surcharge)</i>	Full-Time Employees		Full-Time Employees	
	\$634 Individual		\$300 Individual	
	\$2,593 2-Party		\$1,718 2-Party	
	\$4,570 2-Party Plus		\$3,258 2-Party Plus	
Tobacco-free discount	(\$240)		(\$240)	
Medical surcharge for working spouse/partner	\$1,200		\$1,200	
Deductible <i>(Increased for 2025)</i>	In-Network	Out-of-Network	In-Network	Out-of-Network
	\$2,100 Individual	\$4,200 Individual	\$3,600 Individual	\$7,200 Individual
	\$4,200 2-Party	\$8,400 2-Party	\$7,200 2-Party	\$14,400 2-Party
	\$4,200 2-Party Plus	\$8,400 2-Party Plus	\$7,200 2-Party Plus	\$14,400 2-Party Plus
Out-of-pocket maximum <i>(Increased for 2025)</i>	In-Network	Out-of-Network	In-Network	Out-of-Network
	\$4,200 Individual	\$8,400 Individual	\$7,200 Individual	\$14,400 Individual
	\$8,400 2-Party	\$16,800 2-Party	\$14,400 2-Party	\$28,800 2-Party
	\$8,400 2-Party Plus	\$16,800 2-Party Plus	\$14,400 2-Party Plus	\$28,800 2-Party Plus
How the Options are the Same				
K-C's HSA contribution ²	Full-Time Employees			
	\$700 Individual			
	\$1,400 2-Party			
	\$1,400 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				
Preventive	K-C pays 100% for preventive prescriptions.			
Maintenance ³	K-C pays 100% for certain maintenance prescriptions.			
Generic, brand preferred, and non-preferred brand	You pay 100% until you meet the deductible, then K-C pays 80%.			

¹Amounts may differ based on rounding.

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

³To learn which maintenance prescriptions are included, log in to caremark.com or call CVS/caremark at 888-797-8911.



Dental & Vision

Dental

2025 Annual Delta Dental Rates—No Change For 2025					
Individual		2-Party		2-Party Plus	
Full-Time Employees	Part-Time Employees	Full-Time Employees	Part-Time Employees	Full-Time Employees	Part-Time Employees
\$218	\$381	\$436	\$762	\$653	\$1,143

Vision

2025 Annual Vision Rates—No Change For 2025*		
Individual	2-Party	2-Party Plus
\$79	\$158	\$236

*Rates are the same for full-time and part-time employees.

Savings & Spending Accounts

Health Savings Account (HSA)

Contributing to an HSA can help you save for current and future health care expenses. The table below shows the increased pre-tax HSA contribution limits for 2025 based on your age and enrollment status.

	Individual		2-Party & 2-Party Plus	
	Under Age 55	Age 55+	Under Age 55	Age 55+
2025 Annual IRS Limit	\$4,300	\$5,300	\$8,550	\$9,550
K-C Contribution*	\$700	\$700	\$1,400	\$1,400
You may contribute up to:	\$3,600	\$4,600	\$7,150	\$8,150

*If you're a part-time employee (scheduled 20 to 29 hours per week), your K-C HSA contribution is \$350 for Individual coverage and \$700 for 2-Party and 2-Party Plus. If you're ELT or grades 1-4, you can contribute up to the maximum IRS limit since you're not eligible for K-C's HSA contribution.

Important Note

In January 2025, any contributions you make to your HSA will be posted to your account on your paycheck date. K-C's contribution will be posted to your account by January 15.





Flexible Spending Account (FSA)

In 2025, you can contribute up to \$3,200 (an increase of \$150) pre-tax to your FSA for eligible health care expenses. The carryover limit will also increase from \$610 to \$640.



Dependent Care Spending Account (DCSA)

The DCSA pre-tax limit remains at \$5,000 per household to help you set aside money for eligible daycare or elder care expenses.**

***Maximum \$3,000 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 \$151,164 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*



Commuter Benefits

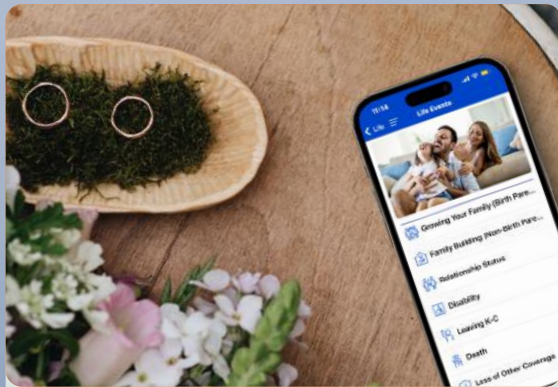
In 2025, you can contribute up to \$315 per month (an increase of \$15) pre-tax for eligible transit and parking expenses.



WHEN LIFE HAPPENS

Know Where to Go

It's important to choose your benefits carefully. Once Annual Enrollment closes on November 1, benefits enrollment will only be available following a life event, such as marriage, divorce, the birth of a child, or a change in status (such as gaining or losing non-K-C coverage) until Annual Enrollment of the following year. Changes to your coverage due to a qualifying life event must be made within 30 days after the life event.



For more information on life events, select *Life* from the My K-C Benefits app home page then *Life Events*.



New Health Care Marketplace Support

If you leave K-C and need help finding health care coverage, K-C partners with Via Benefits to provide you with support in navigating the marketplace and evaluating your options (including K-C COBRA). The best part is that this support is offered to you at no cost.

HOW IT WORKS

- 1 Call Via Benefits to connect with a licensed advisor in your area.
- 2 The advisor will create a profile for you and capture any specific coverage needs you may have for medical, prescription, dental, and vision.
- 3 The advisor provides recommendations based on you and your family's coverage needs and budget comparing market plans to K-C's COBRA benefits.
- 4 The recommendations are captured and emailed and/or saved to your online profile. You can enroll in marketplace coverage on the phone directly with your advisor or online.

Note: When experiencing a loss of coverage, certain enrollment deadlines apply. Contact Via Benefits for more information.

Learn More

Contact Via Benefits at **855-622-0929**. Representatives are available Monday through Friday from 9 a.m. to 5 p.m. ET.



Navigate Annual Enrollment with **CONFIDENCE**



Before Enrollment

As you prepare for enrollment, consider the following:

1 **Decide who you'll cover.**

During enrollment, you'll have the option to choose who you'd like to cover for each benefit. It's important to gather the information and paperwork required for adding a new, eligible dependent including your dependent's personal information (e.g., social security number). Required documentation is due 30 days from the date you complete your enrollment. The documentation requirements are available during the enrollment process.



Have a dependent who will turn age 26 soon?

You can keep them enrolled through the end of the month 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.



2

Understand the questions that will be asked during enrollment and how it impacts your overall paycheck costs.

Medical Surcharge for Working Spouse/ Partner: K-C applies a \$100 monthly surcharge if your spouse/partner has access to medical coverage through their employer. During enrollment, you'll be asked about your spouse/partner's eligibility for coverage. If you currently cover your spouse/partner and don't complete your enrollment, the \$100 monthly surcharge will be automatically applied in 2025.

Tobacco-Free Discount: If you identify yourself and your dependents (if applicable) as a non-tobacco/nicotine user or cessation enrollee during enrollment, you'll receive an annual medical contribution discount of \$240. Need help quitting? Get free one-on-one support by registering on livehealthonline.com/kimberlyclark and clicking the *Tobacco Free* tile.

3

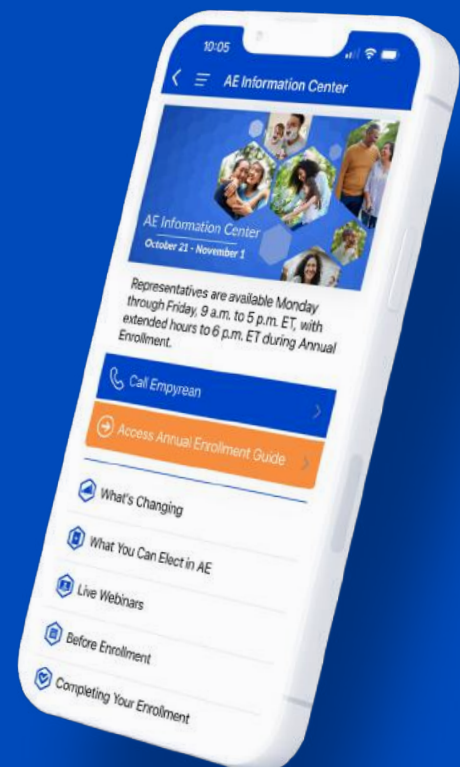
Consider how other coverage outside of K-C impacts your HSA eligibility.

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 utilize Veterans Administration benefits, if you're planning on enrolling 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) & HSA.

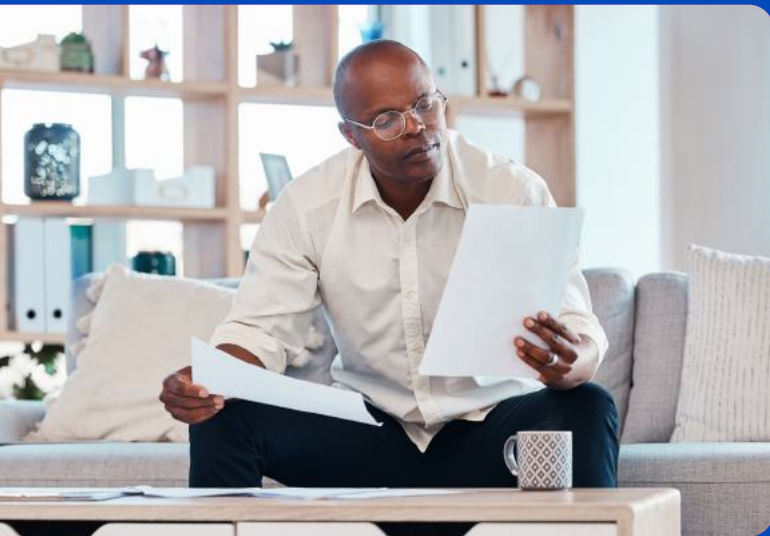
If you're ineligible for an HSA, you'll be offered a CDHP with an HRA that meets IRS regulations. To learn more about the CDHP with HRA, visit mykcbenefits.com > **Health & Welfare > Medical**.

Annual Enrollment Information Center

Access additional information on all the benefits you can enroll in for 2025 and even enroll directly (no login required) by selecting *Annual Enrollment* from the home page of the My K-C Benefits mobile app.



Completing Your **ENROLLMENT**



You'll need to complete your 2025 Annual Enrollment between October 21 and November 1.



To enroll on your computer:

FROM WORK

Go to *K-C & Me* and select *My K-C Benefits* under *My Applications*. Then select *Access Via Okta (SSO)* and *Annual Enrollment* on the home page.

FROM YOUR PERSONAL COMPUTER

Go directly to kcbenefitcompass.com. Once logged in, select *Annual Enrollment* from the home page.



To enroll on your smartphone:

Access the *My K-C Benefits* mobile app and select *Annual Enrollment* from the home page. Learn more about the app on page 4.

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.
- › You'll notice decreased rates for AD&D and a slight increase in rates for supplemental life insurance.



What happens if I don't enroll?

If you don't enroll by November 1, the following consequences will occur:

- **Medical Plan Option:** You and your covered dependents will default into the medical plan option you're currently enrolled in. If you declined coverage for 2024, you'll continue with no coverage.
- **Medical Surcharge for Working Spouse/Partner:** You'll be charged the \$100 monthly spouse/partner surcharge if your spouse/partner is currently enrolled in K-C medical coverage.
- **Saving & 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.
- **Tobacco-Free Discount:** You'll default to a tobacco/nicotine user, meaning you may miss out on the \$240 tobacco-free discount on your annual medical paycheck costs.



After Your 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 from Empyrean at your K-C email address.
- **Personalized App Experience:** The My K-C Benefits mobile app will update with your 2025 elections at the beginning of the year.
- **ID Cards:** If you enrolled yourself or any covered dependents in medical coverage, who aren't covered in 2024, you'll be mailed ID cards at the beginning of the year. You'll also be able to access your digital ID cards for medical, dental, and vision through the My K-C Benefits app at the beginning of the year.



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.



Benefit **EXTRAS** that Make Life Easier



You have an array of benefits at your fingertips, all free and ready to support you and your family throughout the year—no enrollment needed. Whether it's a little extra help or a big boost, these benefits are here to make your life easier, no matter what comes your way.

- > **Adoption & Surrogacy Assistance**
- > **Back-up Care**
- > **Education Assistance**
- > **Employee Assistance Program (EAP)**
- > **Family Building Support**
- > **Menopause Support**

Learn more about these benefits on the My K-C Benefits mobile app by selecting **Life**.



Attend Wellbeing Webinars All Year Long

Explore and sign up for live webinars on a variety of benefits topics by selecting *Calendar* in the My K-C Benefits mobile app. The calendar is full of monthly wellbeing and benefit events, updated frequently to keep you in the loop. Check it out now to register for these events and make the most of the rest of the year!





Legal Notices

ADDITIONAL MEDICAL PLAN INFORMATION

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 2025 SBCs by logging in to kcbenefitcompass.com > **Plan Information > Communications and Notices**.

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.

