



# Joining K-C

Your new hire guide to enrolling in  
and managing your K-C benefits.



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*This document provides a summary of the K-C Group Benefits Plan and DC Pension Plan. In the case of any conflict between this document or the master Plan documents, the Plan documents will govern.*



## Who is Sun Life?

The Sun Life Customer Care Centre will help you make the right decisions for you and your family when it comes to the K-C group benefits and retirement services, by providing:

- important information about enrolling in your K-C benefits,\*
- valuable tips to find information online,
- information about your responsibilities as a member of the K-C Plans, and
- contact information if you have any questions.

While K-C provides you with group benefits and retirement services, it's your responsibility to read this guide carefully to make sure you're getting the maximum benefit from these plans.

*\*In order to have Group Benefits coverage for your dependents, you must complete enrolment for them (if applicable) within 31 days of your hire date. You won't be able to enrol them at a later date unless you have a qualifying life event.*

# Welcome.

We're glad you've made the decision to join Kimberly-Clark (K-C). K-C is a team of talented people working together to provide better care for a better world. To attract and retain these talented people – people like you – we provide competitive benefits ranging from extended health care to time away from work to income protection and retirement.

Maximizing your K-C benefits takes teamwork. First, we build and administer these competitive benefits to provide for you and your family. Then, it's up to you to take it the rest of the way by using the resources available for your benefits enrolment.

Once you have enrolled, there are resources that can provide guidance when it comes time to use your benefits. We understand that your first days and weeks in a new job and new company can be overwhelming. That's why this guide is on the shorter side. It gives you just enough information, so you can become familiar with your K-C benefits, while directing you to other resources where you can dig deeper for details.



# Contacts

Vendor / Service	Website	Phone
<b>Group Benefits, Retirement Services, &amp; Disability Provider</b>		
Sun Life <i>Includes Extended Health, Dental, Life, Disability, and DC Pension Plan</i>	mysunlife.ca	866-881-0583 Monday – Friday 8 a.m. to 8 p.m. ET
<b>General Questions on K-C Benefits Programs</b>		
Benefits Team	Email: canadabenefits@kcc.com	866-444-4516 (Select option 5, 2, and 2)
<b>Pay, Tax, &amp; Time Reporting Information</b>		
UKG Payroll Service Centre	Access K-C & Me and select <i>Time &amp; Pay</i>	833-442-5275 mykcpay@ukg.com Monday – Friday 8:30 a.m. to 8:30 p.m. ET
<b>Non-Disability Leaves</b>		
K-C & Me Live Support	Create a case at K-C & Me > Submit a Request.	866-444-4516 Monday – Friday 8 a.m. to 7 p.m. ET
<b>Other Benefits</b>		
SupportLinc Employee Assistance Program	supportlinc.com Group code: kcc	877-638-5307 24/7, 365 days a year
Bright Horizons Back-Up Care	clients.brighthorizons.com/kcc Username: KCC Password: mykcbenefits	877-242-2737 24/7, 365 days a year





# Group Benefits Overview

## Extended Health Care

K-C provides extended health care coverage for eligible services, supplies, and prescription drugs that are medically necessary for the treatment of an illness. To qualify for this coverage, you must be eligible for benefits under a provincial Medicare plan or federal government plan that provides similar benefits.

### Virtual Care Support

You have access to Lumino Health Virtual Care, powered by Dialogue, the leading Canadian virtual care platform to keep you and your family healthy. From the comfort of your home, you can:

- Chat with a nurse or doctor through secure video.
- Renew prescriptions.
- Consult with other health care professionals (e.g., nutritionists) for a fee and more.

To get started, go to [luminovc.dialogue.co/](https://luminovc.dialogue.co/).

## Dental

K-C provides dental coverage for eligible preventive/diagnostic, maintenance, and orthodontia services. Biannual preventive cleanings and check-ups are 100% covered.

## Time Away from Work

### Disability\*

K-C provides short-term and basic long-term disability coverage at no cost to you. Additional optional long-term disability coverage may be available for purchase during your enrolment.

#### **Salaried Non-Production (Full-time and part-time employees):**

- Salary Continuance, also known as short-term disability (STD), is a program that assists you in minimizing the loss of your income if you become disabled because of sickness or injury.
- Long-term disability coverage provides a benefit to you if you're totally disabled following total disability for an uninterrupted period of 26 weeks or after the last day of any short disability benefits. You qualify for this benefit if you provide proof of claim acceptable to Sun Life that you became totally disabled while covered, and you've been following appropriate treatment for the disability since its onset.

#### **Huntsville Salaried Production (Full-time employees):**

- Short-term disability (weekly indemnity) coverage provides a benefit if you become totally disabled. You qualify for the benefit if you present an acceptable proof of claim to Sun Life that you become totally disabled while covered, and you've been following appropriate treatment for the disability since its onset. Benefits are based on your coverage on the date you become totally disabled.

**Note:** Disability eligibility is determined by your years of service. For more information, go to **K-C & Me > My Benefits**.

## What are premiums?

A premium is the cost an insurance company charges to provide coverage. The premium payment is determined by the level of coverage selected by the employee. K-C and its employees share the cost of the Extended Health Care and Dental premiums.

## How are premiums shared with K-C?

For Extended Health Care and Dental coverage, K-C covers 85% of the premium cost with full-time employees covering 15%. For part-time employees, K-C covers 70% of the Extended Health Care and Dental premium cost with 30% covered by employees.

For optional benefits, such as Optional Dependent Life Insurance, there is no cost sharing between the employee and K-C. The employee is responsible for 100% of the premium cost. For more information, view the Cost Sheet on **K-C & Me > My Benefits**.

## How are my premiums paid?

Premiums will be deducted over 24 pay periods. For bi-weekly paid employees, payroll deductions will be taken from the first two paycheques of each month.

## Not currently covered by government health care?

The Inpatient Health Plan provides a basic health care solution for employees and their dependents who are waiting to qualify for government sponsored health care coverage. To learn more, contact Sun Life at **866-881-0583**. Representatives are available Monday through Friday, 8 a.m. to 8 p.m. ET.

## Other Types of Time Off\*

K-C offers paid vacation and holidays, in addition to other leave benefits. The exact benefit and eligibility may vary by location. Always check with your Team Leader first before taking any time off from work.

- **Vacation:** K-C provides you with three weeks of paid vacation in your first full year of full-time employment. If you're hired mid-year, that allotment is prorated based on your month of hire. Additional weeks of vacation are earned based on years of employment at K-C.
- **Holidays:** K-C provides paid company holidays that may vary by location.
- **Maternity Benefits:** K-C offers a company-paid maternity benefit that works in conjunction with Employment Insurance and Quebec Parental Insurance Plan maternity benefits to provide income replacement to you for up to 14 weeks.
- **Parental Benefits:** K-C offers a company-paid parental benefit for non-birth parents including those who adopt or have a child by surrogate. The benefit works in conjunction with Employment Insurance and Quebec Parental Insurance Plan benefits to provide income replacement to you for up to 4 weeks.

Learn more at **K-C & Me > My Benefits > Time Away from Work** for more information.

## Income Protection

In addition to disability benefits, K-C offers a variety of benefits designed to protect your income in the case of an accident or death. K-C automatically provides Basic Group Life Insurance, Accidental Death & Dismemberment (AD&D), and Business Travel Accident (BTA) Insurance at no cost to you. Premiums for these benefits are included in your income as taxable benefits for tax reporting purposes, depending on the province where you live or work. You can purchase additional income protection benefits during your group benefits enrolment.

- Optional Life Insurance allows you to purchase additional life insurance coverage for yourself. The cost for coverage is based on your age and is subject to change. You may also purchase optional life insurance coverage for your spouse and dependents.
- AD&D pays a lump sum cash benefit if you experience a covered loss or injury as a result of a non-workplace accident. You may also purchase additional AD&D coverage for your spouse.
- Optional Critical Illness Insurance pays a lump sum cash benefit if you or an eligible, covered dependent are diagnosed with certain critical conditions.

**Note:** A Statement of Health is required for optional employee life coverage and optional dependent life coverage. You can obtain a copy of the form at **mysunlife.ca** during enrolment at the bottom of the Coverage Summary.

*\*Amount and eligibility varies for employees regularly scheduled less than 30 hours per week.*

## Additional Programs

### Employee Education Assistance

K-C's Employee Education Assistance program provides reimbursement of qualifying education expenses up to \$5,000 per year for your tuition, certifications, software programs, and pass-fail courses. The education/certification you select must align with your K-C career development and be approved by your Team Leader.

Learn more at **K-C & Me > My Benefits**.

### Employee Assistance Program (EAP)

K-C's EAP program offers confidential assistance for a wide variety of everyday issues and life stresses. K-C's EAP with SupportLinc provides phone, online, and in-person support with 10 free confidential visits per eligible family member (per need) each year.

Learn more at **supportlinc.com** (access code: kcc).

### Child & Adult Back-up Care

Back-up care, administered by Bright Horizons, can help you manage the unexpected, so you don't have to miss work whenever there's a disruption in your child or adult care plans. Bright Horizons helps arrange center-based child care (where available) and in-home child and adult care with 10 subsidized visits per calendar year. Through back-up care, you also have access to virtual tutoring and camps for your child(ren).

To get started, go to **clients.brighthorizons.com/kcc** (Username: KCC Password: mykcbenefits).



### Tell us who should get your money.

It's important to designate beneficiaries for all plans that pay a benefit in the event of your death. If you don't, your money could get tied up in complicated legal matters. Here's how to get started:

- For life insurance and retirement plans, contact Sun Life at **866-881-0583**. Representatives are available Monday through Friday, 8 a.m. to 8 p.m. ET.
- For BTA, beneficiary forms must be requested from the Canada Benefits team. Email your request to the benefits group mailbox at **canadabenefits@kcc.com**.

## What is a DCP?

A DCP is a type of retirement plan in which you and K-C can make contributions on a regular basis. The income you receive at retirement under a DC plan is not pre-determined. It's based on the assets within your individual retirement plan account at the time you retire.

The contributions you and K-C make are based on a fixed percentage of your salary and are deposited into an account in your name each payroll period. You determine how your contributions are invested by selecting from a range of investment options available within your plan. This allows you to create an individual portfolio suited to your own investment goals and tolerance for risk.

## What is the DCP Limit?

The maximum contribution (both yours and K-C) in a given calendar year is limited to the lesser of 18% of your pensionable earnings, or \$32,490 (the 2024 limit). This limit is set by the Canada Revenue Agency (CRA) and is subject to increase each calendar year. Contributions you may make to any Registered Retirement Savings Plan (RRSP) outside of the DCP will also affect your limit.

Monitoring your retirement contributions is your responsibility. See your CRA Notice of Assessment for the most recent tax year for your limit information.

## What are some of the benefits of joining the DCP?

Get help reaching your retirement goals with these DCP benefits:

- exclusive investment funds only available to group plans,
- professional investment managers,
- no commission fees,
- low management fees,
- immediate tax savings on registered plans, and
- information about your account at any time.

# Defined Contribution Pension Plan

K-C offers a Defined Contribution Pension Plan (DCPP) to help you build savings for retirement during your career with K-C. As a new employee, your retirement benefits consist of the Company Basic Contribution (3% of pensionable earnings), your voluntary contributions (between 1% and 10% of your pay), and the Company Match (100% up to 5% of pensionable earnings).

Below is information on the plan's facts and features and how to complete your enrolment.

**Note:** Special eligibility rules apply to part-time employees. Part-time employees will be notified once they become eligible.

## Plan Features

The DCP is the foundation of your retirement savings, but it's up to you to make the most of the plan's features. Here's how it works:

- K-C contributes 3% of your pensionable earnings every pay period, called the basic contribution. Pensionable earnings includes your base pay, overtime, shift differential, salary continuance (sick leave) benefits, certain bonuses, and incentive compensation.
- In addition, you can elect to contribute 1% to 10% of your pensionable earnings (subject to CRA limits) each pay period through automatic pre-tax contributions. K-C will match your contribution dollar-for-dollar, on the first 5% of pensionable earnings that you contribute.
- All contributions, from you and K-C, are 100% yours immediately.

## Investment Options

Under your DCPP with Sun Life, you have a variety of investments to choose from, with two distinct investment approaches to invest and save: *Help Me Do It* and *Let Me Do It* to decide which investment approach is right for you. Use the following chart as a guide to discover your suggested investment approach.

Choose What's Important To You from the Following Statements	Help Me Do It	Let Me Do It
My priority is ease of decision-making.	X	
I'm looking for an approach that is 100% maintenance-free.	X	
I don't want to manage the investments in my account.	X	
I don't feel I have the expertise to manage my own investments.	X	
I'm interested in selecting my own funds.		X
I'll take the time to read the fund pages online and understand the risks involved.		X
I want an approach that fits my personal risk profile and I'll manage the investments in my account as necessary.		X

### Help me do it

Target date funds have asset mixes that automatically get more conservative as you approach retirement. All you need to do is select the target date fund that's closest to the year you plan on retiring.

Here are the target date funds available in your plan:

- BlackRock LifePath Index Segregated Fund –2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060
- BlackRock LifePath® Index Retirement Segregated Fund 1

**Note:** You don't need to complete the Investment Risk Profiler if target date funds are your preferred investment approach.



### Confused about how to invest?

Sun Life's Investment Advice Specialists can give you one-on-one investment advice at no cost to you. Call **866-881-0583**, available Monday through Friday, 8 a.m. to 8 p.m. ET.

### Let me do it

Your DCPP also lets you build your own portfolio with funds from a variety of investment fund asset classes. To build your own portfolio you'll need to:

1. Review the investment fund asset classes,
2. Complete the Investment Risk Profiler online, select *My Financial Centre > Resource Centre > My Money Tools > Asset Allocation*, then select *Continue* to proceed to the profiler,
3. Choose and invest in a mix of funds to match the target percentage of each asset class, based on your risk profile/score,
4. Review your profile regularly, ideally at least once each year, and make any adjustments needed to maintain your target asset mix percentage, and
5. Review your risk tolerance at least once each year – or when a major life event occurs. If your risk tolerance has changed, you'll need to adjust your mix of funds.

You can find more information about the funds available on [mysunlife.ca](https://mysunlife.ca) through detailed fund sheets by selecting *My Financial Centre > Accounts > Investment Performance* and selecting *Morningstar®* under *My Fund Performance* on the right side of the page.

### How do I enroll?

Follow the steps below to enrol in your DCPP:

1. Once Sun Life receives your eligibility on the weekly data file from K-C, they'll trigger a welcome email that includes on how to set-up your Sun Life account.
2. Sign in to [mysunlife.ca](https://mysunlife.ca) using your access ID and password, and then select *My Financial Centre* under *My Financial Future*.
3. Select *Requests* from the top navigation bar, then select *Payroll Deduction* and enter the payroll percentage you want to contribute to the retirement plan.
4. Select *Requests* from the top navigation bar, then select *Change Investments*, and *Choose Your Investments* based on your preferred investment approach.
5. To update and change your beneficiary designation, select *My Financial Centre* under *My Financial Future*, select *Quick Links*, and then select *Beneficiary Information*.

**Note:** You can manage your contribution percentage and/or allocations at any time by revisiting [mysunlife.ca](https://mysunlife.ca).



# Enrolment Timeline & Checklist

Follow the steps below to set up your online accounts and complete the overall joining K-C process.

**Note:** It's important to understand when you'll receive information directly from Sun Life and when their system will be updated with your information to enrol in your benefits. Eligibility is sent on the weekly data file on Wednesday nights from K-C to Sun Life. Sun Life has 5 business days to update their system with your information. Once Sun Life's system has been updated, you'll receive a welcome email.

	Group Benefits	DC Pension Plan	Action
Day 1	Your Joining K-C Guide provides an overview of your benefits.		<ul style="list-style-type: none"> <li>Get familiar with your K-C benefits by reading this guide and by visiting <b>K-C &amp; Me &gt; My Benefits</b> for more details.</li> </ul>
Days 7 – 14	<p>Your data is sent from K-C to Sun Life.</p> <p>You'll receive information from Sun Life on how to set up your online account, enrol, and designate a beneficiary.</p> <p>Make your benefit selections and select the level of coverage you want for each benefit. K-C requires all employees to have a minimum level of coverage.</p> <p><b>Important:</b> Make sure you review your selections carefully. You won't be able to make any changes, other than following a qualifying life event, after your enrolment period ends. Qualifying life events include marriage, divorce, and the birth of a child. For a complete list of qualifying life events, refer to the Group Benefits Booklet on <a href="https://mysunlife.ca">mysunlife.ca</a>.</p>	<p>You'll receive information from Sun Life on how to set up your online account, select your contributions, and designate a beneficiary.</p> <p>If no action is taken, K-C will automatically set up an account for you and you'll be able to choose how you'd like to invest your funds.*</p>	<ul style="list-style-type: none"> <li>You'll receive a welcome email from Sun Life once they receive your eligibility information and it's entered into their system. The welcome email will include a benefits at a glance document, cost sheet, your member ID, and contract number. Use your member ID and contract number to set-up your Sun Life account.</li> <li>Complete your Group Benefits and DCPP enrolment following the steps provided by Sun Life.</li> <li>After submitting your Group Benefits enrolment, review your Coverage Summary. Any benefits shown as "pending" may require additional information from you, such as a Statement of Health form to be approved for coverage.</li> </ul>
No later than Day 31	You must complete your Group Benefit elections within 31 days of when Sun Life contacts you with enrolment information. If you don't, you'll be automatically enrolled in basic coverage for medical and dental, which won't include coverage for any eligible dependents you may have.	You may start, change the amount, or stop making voluntary contributions at any time by contacting Sun Life or accessing <a href="https://mysunlife.ca">mysunlife.ca</a> .	<ul style="list-style-type: none"> <li><b>GROUP BENEFITS ENROLMENT DEADLINE:</b> Complete your Group Benefit elections by this date.</li> <li><b>DC PENSION PLAN:</b> Complete your DCPP elections while setting up your account and selecting your fund allocations.</li> <li><b>DESIGNATE BENEFICIARIES:</b> Designate beneficiaries for all plans that pay a benefit in the event of your death.</li> </ul>

*\*If you're a part-time employee you're not eligible to contribute to the DC Pension Plan until you've earned remuneration of at least 35% YMPE or worked at least 700 hours in one calendar year. Once eligible, you'll not have to qualify each year to maintain Plan membership and an account will be set up for you by Sun Life. You'll also receive a welcome email directly from Sun Life with site access information.*

# Workday How-To

Workday is K-C's system of record of your personal information for HR-related needs. See the table below for quick directions.

If you want to...	Take these steps...
Log in to Workday	<ol style="list-style-type: none"> <li>1. Log in to K-C &amp; Me.</li> <li>2. Select the <i>Workday</i> button located on the scrolling navigation bar.</li> </ol>
Change your contact information	<ol style="list-style-type: none"> <li>1. Log in to Workday.</li> <li>2. From the home page, select the <i>Personal Information</i> worklet.</li> <li>3. Click <i>Contact Information</i> in the Change column.</li> <li>4. Click the <i>Edit</i> button at the top of the page.</li> <li>5. After completing the changes, click <i>Submit</i>.</li> </ol>
Set up direct deposit	<ol style="list-style-type: none"> <li>1. Log in to Workday.</li> <li>2. From the home page, select the <i>Pay</i> worklet.</li> <li>3. Click <i>Payment Elections</i> under the Actions column.</li> <li>4. Click <i>Add Account</i> under the Accounts section.</li> <li>5. Enter the Account Type, Bank Name, Routing Transit Number, and Account Number.</li> <li>6. Click <i>OK</i> after you've entered all the information.</li> </ol>

If you have questions about any of the information provided in this section, go to **K-C & Me > Submit Request**. K-C & Me Live Support can assist you with a wide variety of topics such as non-disability leaves, and other HR-related policies and procedures.

# UKG Pro Portal How-To

The UKG Pro portal is your one-stop shop for your pay, tax, and time reporting information. See the table below for quick directions on how to complete your pay and time tasks.

If you want to...	Take these steps...
Log in to the UKG Pro portal	<ol style="list-style-type: none"> <li>1. Log in to K-C &amp; Me.</li> <li>2. Select the <i>Time &amp; Pay</i> under Quick Links.</li> </ol>
Change TD1 Federal & Provincial Tax Election	<ol style="list-style-type: none"> <li>1. Log in to UKG Pro portal.</li> <li>2. From the main menu, select <i>Income Tax</i>.</li> <li>3. Under Things I Can Do, click <i>Add/Change Personal Tax Information</i>.</li> </ol>
View Copies of Your Pay Statements	<ol style="list-style-type: none"> <li>1. Log in to UKG Pro portal.</li> <li>2. From the main menu, select <i>Current Pay Statement</i>.</li> </ol>
View Your Time Information	<ol style="list-style-type: none"> <li>1. Log in to UKG Pro portal.</li> <li>2. From the main menu, select <i>Time &amp; Attendance</i>.</li> </ol>

If you have pay, tax, and time reporting questions, contact the UKG Payroll Service Centre by phone at **833-442-5275** or by email at **mykcpay@ukg.com**. Representatives are available Monday through Friday, 8:30 a.m. ET to 8:30 p.m. ET.

# Required Disclosures

## Authority to Amend and Terminate Plans

Although K-C expects the Group Benefits and DCPP to be a continuing part of its total compensation program, it reserves the right to amend or terminate either Plan either in whole or in part, at any time or times.

## Privacy Statement

K-C is committed to ensuring the accuracy, security, and confidentiality of your personal information. K-C collects, uses, and discloses personal information about you for the purpose of overall administration of the Plans. The personal information we collect from you includes information which allows us to identify you (such as your name, date of birth, social insurance number, home address, and telephone number), and information relating to your earnings and service.

K-C may disclose your personal information to service providers, including Sun Life, who assist in administering the Plans. K-C's service providers are required to protect the security and confidentiality of the personal information disclosed to them and are not permitted to use or disclose your confidential information for any purpose other than administering the Plan.

As a Plan member, you're consenting to K-C collecting, using, and disclosing your personal information for the purposes outlined above. If you would like further information regarding K-C's personal information practices and policies, email [canadabenefits@kcc.com](mailto:canadabenefits@kcc.com).

Sun Life is also committed to protecting privacy. Sun Life maintains a confidential file in its offices containing personal information about you. Sun Life's files are kept for the purpose of providing you with investment and insurance products or services that will help you meet your lifetime financial objectives. Access to your personal information is restricted to those employees, representatives, and third-party service providers who are responsible for the administration, processing, and servicing of contracts with Sun Life, their reinsurers or any other person whom you authorize. In some instances, these persons may be located outside of Canada and your personal information may be subject to the laws of those foreign jurisdictions. You're entitled to consult the information contained in Sun Life's file and, if applicable, to have it corrected by sending a written request to Sun Life. To find out about Sun Life's privacy policy, visit the website at [sunlife.ca](https://www.sunlife.ca), or to obtain information about Sun Life's privacy practices, send a written request by email to [privacyofficer@sunlife.com](mailto:privacyofficer@sunlife.com), or by mail to Privacy Officer, Sun Life, 1 York Street, Toronto, ON, M5J 0B6.

