

***Kimberly-Clark**



New Hire

Canada Benefits Guide

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

**Total
Rewards**



**Achieve.
Thrive.
Grow.**

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This guide is effective for full-time and part-time employees who are scheduled to work a minimum of 20 hours per week.

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 talented people like you, we provide competitive benefits ranging from extended health care and 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've enrolled, you can use these resources for guidance when you need to use your benefits.



Benefits Overview



Below you'll find a quick overview of the comprehensive benefits K-C offers. Explore all the ways K-C can help you get and stay healthy, protect your income, and save for retirement by visiting mykcbenefits.com/ca/newhire. The site provides a general overview of the benefits K-C provides.

Group Benefits



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.

To get started, go to luminovc.dialogue.co/.



DENTAL

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

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.

IMPORTANT: YOUR ACTION REQUIRED

When am I covered?

Although your Group Benefits are **effective on your start date**, you'll still need to make benefit elections and enrol within 31 days of your hire date. In order to have Group Benefits coverage for your dependents, you must enrol them within 31 days of your hire date. You won't be able to enrol them at a later date unless you experience a qualifying life event.

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 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.



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 (LTD) coverage provides a benefit if you're totally disabled following total disability for an uninterrupted period of 26 weeks or after the last day of any short-term disability benefits. To qualify for this benefit, you will need to provide Sun Life with proper documentation to support your claim if 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):

STD (weekly indemnity) coverage provides a benefit if you become totally disabled. To qualify for this benefit, you will need to provide Sun Life with proper documentation to support your claim if 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](#).

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

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 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.
- **Holidays:** All employees are eligible to receive pay for statutory holidays in the province where they work, unless they are on an approved LTD leave of absence. While many of the holidays are the same across all provinces, there are some variations.
- **Sick Leave:** K-C provides paid sick leave in accordance with applicable law.
- **Family Responsibility Leave:** K-C provides job-protected time off for qualifying Family Responsibility Leave in accordance with applicable law.
- **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 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 four weeks.
- **Bereavement Leave:** K-C provides paid time off for the death of qualifying individuals.

Go to [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 and dependents in case of an accident or death. K-C automatically provides Basic Group Life, Accidental Death and Dismemberment (AD&D), and Business Travel Accident (BTA) Insurance at no cost to you. 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.
- **Optional Critical Illness Insurance** pays a lump sum cash benefit if you or an eligible, covered dependent are diagnosed with certain critical conditions.
- **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.

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

Retirement Plans

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 DCPP 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, which is called the basic contribution. Pensionable earnings include 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 Canada Revenue Agency [CRA] limits) each pay period through automatic pre-tax contributions.
- **K-C will also match your contribution, dollar for dollar, on the first 5% of pensionable earnings you contribute.**

What is a DCPP?

A Defined Contribution Pension Plan (DCPP) 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 will be 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 are the benefits of joining the DCPP?

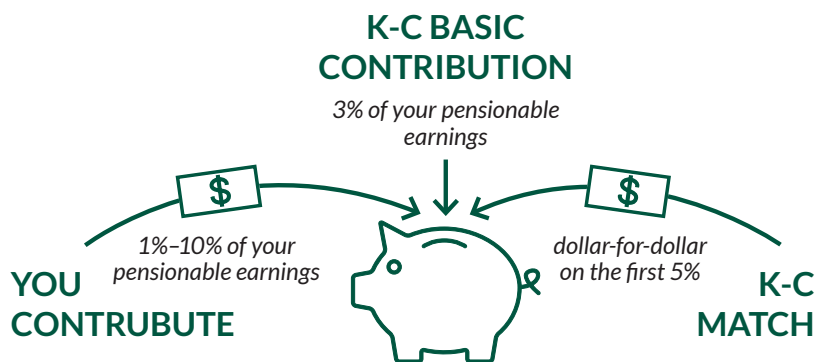
Get help reaching your retirement goals with these DCPP benefits:

- Exclusive investment funds only available to group plans,
- Professional investment managers,
- No commission fees,
- Low management fees,
- Immediate tax savings on registered plans, and
- Access information about your account at any time.

How do I 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.



All contributions, from you and K-C, are 100% yours immediately. If you're joining K-C mid-year, make sure to take into account any contributions you've already contributed to a Registered Retirement Savings Plan. The annual maximum contribution limit, which includes both your and K-C's contributions, is set by the CRA and is subject to increase each calendar year. See your CRA Notice of Assessment for the most recent tax year limit information.

Investment Options: Under your DCP 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 table as a guide to discover your suggested investment approach.

Choose what is 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.

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

IMPORTANT: TAKE ACTION!

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.

- For life insurance and retirement plans, contact Sun Life at 866-881-0583.
- For BTA, beneficiary forms must be requested from the Canada Benefits Team. Email your request to the group mailbox at canadabenefits@kcc.com.

LET ME DO IT

Your DCP 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*, and 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.
5. Review your risk tolerance at least once each year or when a major life event occurs. If your risk tolerance has changed, you will need to adjust your mix of funds.

You can find more information about the funds on mysunlife.ca through detailed fund sheets. Select *My Financial Centre > Accounts > Investment Performance* and then select *Morningstar®* under *My Fund Performance* on the right.

Work/Life Programs



EDUCATION ASSISTANCE

K-C's 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*.



FAMILY BUILDING RESOURCES

Whether you're adding to your family through birth or adoption, K-C wants to support you with a variety of family-building resources.

- **Infertility Support:** The infertility coverage under K-C's Extended Health Care includes \$3,000 (lifetime maximum) for eligible medical expenses.
- **Adoption Assistance:** Up to \$15,000 per family, (lifetime maximum) in reimbursement for eligible adoption and surrogacy related expenses.



CHILD AND ADULT BACK-UP CARE

K-C partners with Bright Horizons to provide you with 10 subsidized back-up care visits per year with qualified, licensed caregivers when there's an emergency disrupting your regular child or adult care. You can select from in-home child and adult care or child care centre support from Bright Horizons' network of providers and pay only a small copay or hourly rate. You can also use your subsidized back-up care visits for virtual tutoring and camps for your child(ren).

To get started, go to clients.brighthorizons.com/kcc (username: KCC, password: mykcbenefits).



EMPLOYEE ASSISTANCE PROGRAM (EAP)

K-C's EAP program offers confidential assistance for a wide variety of issues, such as:

- Life changes
- Parenting and family issues
- Depression, anxiety, and stress
- Substance abuse

Through SupportLinc, K-C's EAP offers up to 10 free, confidential visits per eligible family/household member (per issue) each year. And it's available 24/7 with online and phone support.

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



EMPLOYEE DISCOUNT PROGRAM

As a K-Cer, you can get exclusive discounts at more than 30,000 brands and retailers on items like cell phone plans, automobiles, and more by using Perks at Work.

For more information on K-C's Work/Life programs, go to *KC & Me > My Benefits > Work/Life Programs*.

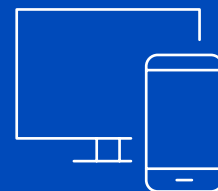


Enrolment Timeline & Checklist



	Group Benefits	DC Pension Plan	Action
Day 1	Your K-C Benefits New Hire Guide provides an overview of your K-C benefits.		<ul style="list-style-type: none"> • Get familiar with your K-C benefits by reading this guide and visiting <i>K-C & Me > My Benefits</i> for more details.
Days 7–14	You'll receive information from Sun Life on how to set up your online account, enrol, and designate a beneficiary.	<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, an account will be automatically set up for you with a default investment election for the 3% Company Basic Contribution. You must take action if you wish to contribute more than the 3% and/or change the investment election.</p>	<ul style="list-style-type: none"> • Set up your Sun Life account online. • Complete your Group Benefits and DCPD enrolment following the steps provided by Sun Life. • 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. • Important: Make sure you review your selections carefully. You won't be able to make any changes (unless you experience 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 mysunlife.ca.
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, or stop making voluntary contributions at any time by contacting Sun Life or accessing mysunlife.ca .	<ul style="list-style-type: none"> • GROUP BENEFITS ENROLMENT DEADLINE: Complete your Group Benefit elections by this date. • DC PENSION PLAN: Complete your DCPD elections while setting up your account and selecting your fund allocations. • DESIGNATE BENEFICIARIES: Designate beneficiaries for all plans that pay a benefit in the event of your death.

Contacts



Vendor/Service	Website	Phone
General Questions About K-C Benefits Programs		
Benefits Team	canadabenefits@kcc.com	866-444-4516 Monday – Friday 8 a.m. – 7 p.m. ET Select option 5, then 2, then 2.
Group Benefits, Retirement Services, & Disability Provider		
Sun Life <i>Includes Extended Health Care, Dental, Life, Disability, and DC Pension Plan</i>	mysunlife.ca	866-881-0583 Monday – Friday, 8 a.m. to 8 p.m. ET
Pay, Tax, & Time Reporting		
UKG Payroll Service Center	UKG Pro portal: n12.ultipro.com mykcpay@ukg.com Go to K-C & Me > Time & Pay	833-442-5275 Monday – Friday, 8:30 a.m. to 8:30 p.m. ET
Non-Disability Leaves		
K-C & Me Live Support	Create a case at K-C & Me > <i>Submit a request</i>	866-444-4516 Monday – Friday, 8 a.m. – 7 p.m. ET
Other Benefits		
Bright Horizons <i>Child and Adult Back-Up Care</i>	clients.brighthorizons.com/kcc Username: KCC Password: mykcbenefits	877-242-2737 24/7, 365 days a year
SupportLinc <i>Employee Assistance Program (EAP)</i>	global.supportlinc.com Group code: kcc	877-638-5307 24/7, 365 days a year



Required Disclosures

This section wraps up your New Hire Guide with required disclosures.



Authority to Amend and Terminate Plans

Although K-C expects the Group Benefits and DCPD 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 Policy

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, that 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.

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 www.sunlife.ca, or to obtain information about Sun Life's privacy practices, send a written request by email to privacyofficer@sunlife.com or by mail to Privacy Officer, Sun Life, 1 York Street, Toronto, ON, M5J 0B6.



