

Kimberly-Clark Inc.

Group Benefits Plan Benefits at a Glance

Benefit Year: January 1 to December 31

MEDICAL	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
Deductible	No deductible
Drug Reimbursement Legally required prescriptions except smoking cessation products	90% Smoking cessation products have a \$600 lifetime maximum. Fertility drugs will be covered up to a \$4,000 lifetime maximum. Fertility services (non-drug) will be covered up to a \$ 3,000 lifetime maximum.
Dispensing Fee	Fees capped at \$9.00
Hospital Expenses in your Province	Semi-private coverage, with a maximum benefit of \$175 per day
Medical Services and Supplies Eligible expenses such as crutches, canes, casts, rental of hospital beds, wheelchairs, ambulance services, etc.	100%
Private Registered Nurse	\$25,000 every 3 years
Licensed Paramedical Practitioners	\$500 per practitioner per benefit year (\$1,000 maximum for psychologist/social worker) No per visit limit or maximum annual limits
Mental Health – Psychologist/social worker	Combined maximum \$1,000 per benefit year
Licensed Ophthalmologist / Optometrist	Eye exams: \$90 every 24 months
Vision Care	Glasses, and/or frames and contacts: \$300 every 24 months (age 18 and over) and every 12 months (under age 18)
Hearing Aids	\$500 every 5 years
Orthopaedic Shoes Custom-made orthopaedic shoes or shoe modification	Up to \$500 per benefit year
Orthotics	\$460 every 2 years, or every year for children under 18
Gender Affirmation Procedures	We will cover 100% of the costs for the following procedures for gender transitioning, up to a maximum of \$10,000 per person in a benefit year and a lifetime maximum of \$40,000 for each person
Out of Province Emergency Medical 60 day limit	100% with lifetime maximum of \$3,000,000
Out of Province Referral Medical	80%
Termination	Coverage ends on termination date

DENTAL	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
Deductible	No deductible
Preventative and Basic Services (other than Endodontic / Periodontic Services)	100% Recall exam: once every 5 months, maximum 2 per benefit year
Endodontic / Periodontic Services	80%
Periodontics	Treatment of disease of the gum and other supporting tissue. For scaling (other than the 1 unit covered under preventive dental procedures) and root planning, up to a combined maximum of 2 units of 15 minutes per benefit year for a child under age 13 or 10 units of 15 minutes per benefit for any other person
Scaling	10 units for each plan member, 10 units for each dependent age 13 and over, and 2 units for each child age 12 or younger
Major	50% with per benefit year maximum of \$2,000
Orthodontic Services	50% with lifetime maximum of \$2,000
Fee Guide	1 year behind current provincial fee guide
Termination	Coverage ends on termination date

EMPLOYEE LIFE AND AD&D	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
Coverage	1.5 times your annual base earnings Coverage reduced by 50% at age 70
Maximum	\$400,000
Termination	Coverage ends on termination date

OPTIONAL EMPLOYEE LIFE AND AD&D	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
Coverage Proof of good health is required on all amounts	Units of \$10,000
Maximum	\$500,000
Termination	Coverage ends the earlier of termination date or age 65

OPTIONAL SPOUSAL LIFE AND AD&D	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
Coverage Proof of good health is required on all amounts	Units of \$10,000
Maximum	\$250,000
Termination	Coverage ends the earlier of termination date or age 65

OPTIONAL CHILD LIFE	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
Coverage	Units of \$5,000
Maximum	\$20,000
Termination	Coverage ends the earlier of termination date or age 65, or when child is no longer an eligible dependent

CRITICAL ILLNESS INSURANCE EMPLOYEE / SPOUSE	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
Coverage For employees/spouses who enrol within 31 days of employee's hire date, proof of good health will only be required for amounts over \$30,000	Units of \$10,000 Optional Critical Illness Insurance provides a second layer of protection to catch the extra medical expenses that are not covered by your disability, supplemental health insurance and/or provincial health care plans. Insurance must be purchased prior to age 65
Minimum	\$20,000 each
Maximum	\$200,000 each
Termination	Coverage ends the earlier of termination date or age 70

Business Travel Accident (BTA) Insured by Zurich	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
Coverage	5 times your annual base earnings
Termination	Coverage ends on termination date

SALARY CONTINUANCE	ELIGIBILITY: Salaried Full-Time (regularly scheduled 30 or more hours per week) employees at Mississauga and Huntsville
Coverage	<p>Salaried full-time employees (regularly scheduled 30 or more hours per week) with less than 2 years of service are eligible for up to 2 weeks at 100% of base salary (sick leave) and up to an additional 24 weeks at 70% of base salary.</p> <p>Salaried full-time employees (regularly scheduled 30 or more hours per week) with 2 years, but less than 5 years of service are eligible for up to 13 weeks at 100% of base salary (includes 2 weeks sick leave) and up to an additional 13 weeks at 70% of base salary.</p> <p>Salaried full-time employees (regularly scheduled 30 or more hours per week) with 5 years of service or more are eligible for up to 26 weeks/180 days at 100% of base salary (includes 2 weeks sick leave).</p>
Maximum Benefit Period	26 weeks
Termination	Coverage ends on termination date
SALARY CONTINUANCE	ELIGIBILITY: Salaried Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga and Huntsville
Coverage	<p>Salaried part-time employees (regularly scheduled 20-29 hours per week) with less than 2 years of service are eligible for up to 26 weeks at 70% of regular weekly hours worked with disability benefits commencing on the 2nd week of illness or disability. The first week is coded as time off without pay.</p> <p>Salaried part-time employees (regularly scheduled 20-29 hours per week) with 2 years, but less than 5 years of service are eligible for 13 weeks at 100% and 13 weeks at 70% of regular weekly hours worked with disability benefits commencing on the 2nd week of illness or disability. The first week is coded as time off without pay.</p> <p>Salaried part-time employees (regularly scheduled 20-29 hours per week) with 5 years of service or more are eligible for up to 26 weeks at 100% of regular weekly hours worked with disability benefits commencing on the 2nd week of illness or disability. The first week is coded as time off without pay.</p>
Maximum Benefit Period	26 weeks
Termination	Coverage ends on termination date
SHORT-TERM DISABILITY (STD)	ELIGIBILITY: Hourly Full-Time (regularly scheduled 30 hours or more per week) employees at Huntsville
Coverage	70% of weekly base earnings prior to date of disability
Maximum Benefit Period	26 weeks
Termination	Coverage ends on termination date

LONG-TERM DISABILITY (LTD)	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) employees at Mississauga and Huntsville
Coverage	66 2/3% of pre-disability earnings (Earnings defined as base monthly salary)
Maximum Monthly Benefit Amount	\$10,000
Termination	Coverage ends the earlier of age 65 less 26-week elimination period or termination date

MATERNITY & PARENTAL BENEFIT Administered by Kimberly-Clark	ELIGIBILITY: Salaried and Hourly Full-Time (regularly scheduled 30 or more hours per week) employees at Mississauga and Huntsville and Part-Time (regularly scheduled 20-29 hours per week) employees at Mississauga
Coverage	Company-paid maternity and parental top-up benefit that works in conjunction with Federal Employment Insurance (EI) maternity/parental benefit for births.
Termination	Coverage ends on termination date

This document provides a summary of the Kimberly-Clark Inc. group benefits plan. In the case of any conflict between this document or the master plan document, the plan document will govern. Kimberly-Clark Inc. reserves the right to change the group benefits plan offered to its employees and future retirees, at any time.

For more detailed information about your group benefits, please refer to your *Employee Booklet*. If you need additional information, call the Sun Life Financial Customer Care Centre at 866-881-0583. Representatives are available between 8 a.m. and 5 p.m., Eastern time, Monday through Friday except holidays.