#### C Kimberly-Clark

#### K-C Benefits Pocket Guide

Use this Pocket Guide to learn the highlights of your K-C benefits and keep it handy when you need a reminder of what you have, who to contact, and where to go.

## Seeing the bigger picture?

The value of working for K-C goes beyond your paycheck. By taking a closer look at your K-C benefits, you'll find that your medical, prescription, dental, and vision coverage is only the beginning. Taking advantage of your benefits means first knowing what you have.

While this guide captures the highlights, visit **mykcbenefits.com** to get the full picture.

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

# Learning your numbers?

Taking care of yourself means knowing your numbers, such as blood pressure and cholesterol. Our medical plan's preventive care benefit can help you learn what they are. This benefit includes in-network services such as screenings, well visits, and immunizations – all paid by K-C.



## Needing a little cushion?

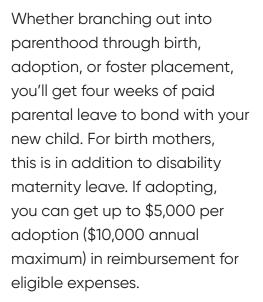
Take care of yourself now and your wallet will catch up later. Our Health Savings Account (HSA) comes with HSA On Demand. Similar to overdraft protection, this feature automatically advances your future paycheck contributions – up to the amount you've elected for the year – to help cover the care you need now.

Learn more at **healthcare.gov/coverage** > **Preventive Health Services**. Learn more about coverage for preventive dental care and routine eye exams at **mykcbenefits.com**.

Learn more at **mykcbenefits.com** > **Health & Welfare** > **Health Savings Account (HSA)**.



#### Growing your family tree?



Learn more at **mykcbenefits.com** > **Other** > **Becoming a Parent**.

# Working on your balance?

Managing everything life throws your way can be hard. Our Employee Assistance Program (EAP) can help you find the right balance. A specialist can quickly refer you or your dependents to the support you need, whether it's online, on the phone, or in person. Our program covers six free, confidential visits to an in-network EAP provider for issues such as life changes, parenting, depression, and stress.

Learn more at liveandworkwell.com (access code KCC).



# Searching for a vacation destination?

Experience the magical world of Disney<sup>®</sup>. K-C's alliance with the Walt Disney Company<sup>®</sup> means you're eligible to receive a discount on Walt Disney World<sup>®</sup> and Disneyland<sup>®</sup> resort theme park ticket purchases for personal use.

Learn more at @myHR > Total Rewards > Benefits > My Employee Discounts. On My Employee Discounts, find even more exclusive discounts on automobiles, cell phone services, Microsoft® Office products, and more.

### Aiming for the stars?

If reaching for your career development dreams means heading back to school, you can get up to \$5,250 in reimbursement for eligible education expenses each year. If you have a child heading to college, our Bright Futures Scholarship Program provides up to \$20,000 toward education expenses to its scholarship recipients.

Learn more at mykcbenefits.com > Other > Education Assistance.



# Wanting to finish strong?

To help strengthen your retirement savings, we match dollar-fordollar on the first 4% of the eligible earnings you contribute to your 401(k) account. We may also make an annual discretionary profit sharing contribution based on our Earnings Per Share goal and results. Combine K-C's contributions with your own to reach the recommended savings rate of at least 15%.

Learn more at mykcbenefits.com > Retirement Plans > Plan Highlights.



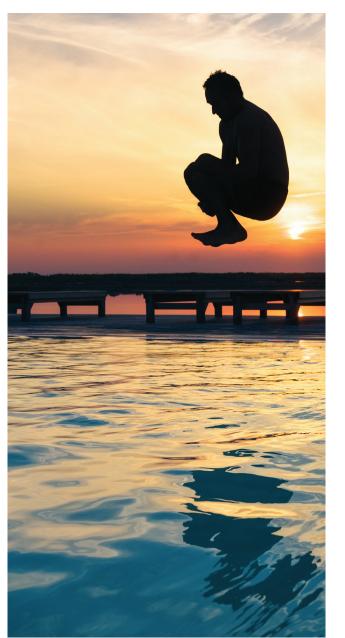


### Seeing double?

Make sure your diagnosis matches up by getting a second opinion. The top medical experts at Best Doctors will do the work for you and your family members at no additional cost. Once you've submitted your request at **members.bestdoctors.com**, they'll contact your doctor directly, review your records, and send you a report detailing their findings and recommendations.

Learn more at **mykcbenefits.com** > **Resources** > **Get a Second Opinion**.

### Jumping into savings?



Know what you're leaping into before picking up your prescription. Visit **caremark.com** or download the CVS/caremark mobile app to double check if a drug is covered and how much it would cost at an in-network pharmacy. You can also conveniently access your ID card and refill your prescriptions from the website and mobile app.



### Needing sneeze support?

Tackle minor illnesses and discomforts such as colds, allergies, and pink eye, all while still wearing your pajamas. See an Anthem-network doctor in minutes using your smartphone or computer. No appointment required and no office hours – they're available 24/7. Better yet, pay \$49 or less per visit. If they can't help you, your visit is free.

Learn more at mykcbenefits.com > Resources > See a Doctor 24/7.

Learn more at mykcbenefits.com > Health & Welfare > Prescription Drug.



## **Digging for dollars?**

Avoid a costly surprise after getting dental care. Before you go, first make sure your dentist is in the Delta Dental network. Then determine which Delta Dental network they're in – Premier or PPO. Using either network will lower your costs, but using a Delta Dental PPO dentist will get you the most savings.

Learn more at mykcbenefits.com > Health & Welfare > Dental.

### Browsing for better options?

Shopping for health care on the go is easy with Healthcare Bluebook. Once logged in to their website or mobile app, just search for the test or procedure you need. You'll see the range of costs for the service, its Fair Price, and the qualityof-care ratings for in-network providers near you.

Learn more at mykcbenefits.com > Health & Welfare > Shop for Health Care.



### Counting on a home run?

From managing debt to saving for retirement, keep score on your financial progress with the help of a Fidelity® Representative. You'll get one-on-one support, working together to build a savings plan for the future you want. Call **866-811-6041** or visit a Fidelity Investor Center in your area – all at no additional cost to you.

Learn more at mykcbenefits.com > Retirement Plans > Planning &

### Contacts

Vendor / Service	Website	Phone
Administrative Services Provider		
<b>Empyrean</b> Health & Welfare Includes Medical, Dental, Vision, Life, and Other Welfare Benefits	kcbenefitcompass.com	K-C Benefits Information Line 800-551-2333, choose the Health & Welfare option
<b>Fidelity</b> 401(k) & Profit Sharing Plan	netbenefits.com	K-C Benefits Information Line 800-551-2333, choose the 401(k) & Pension option
	Medical & Prescription	Drug
Anthem Blue Cross Blue Shield (Anthem)	anthem.com	866-873-4010
CVS/caremark	caremark.com	888-797-8911
Dental & Vision		
Delta Dental	deltadentalins.com/ kimberly-clark	866-496-2371
EyeMed	eyemedvisioncare.com	866-939-3633
Saving & Spending Accounts, Education & Adoption Assistance		
ConnectYourCare	connectyourcare.com	844-594-1228
Other Benefits		
Employee Assistance Program (EAP)	liveandworkwell.com Access code: KCC	888-968-7327

#### Guidance Tools.



#### For a complete list, go to **mykcbenefits.com/contacts**.

If you have questions about topics such as deductions, pay information, garnishments, non-disability leaves, and other HR-related policies and procedures, call the HR Contact Center at **866-444-4516**.

This notice is a summary of the governing Plan documents and policies. It is intended to be a brief description and cannot present all of the details of the Plan provisions. In all cases, the provisions of the applicable Plan will govern. Except for certain provisions subject to collective bargaining, Kimberly-Clark reserves the right to make changes to its benefits programs at any time.