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Benefits Overview

This benefits overview provides a summary of the comprehensive benefits K-C offers.

Explore all of the ways K-C can help you get and stay healthy, save for your retirement, protect your income, and take time off to help with work/life balance.



Health Care

We offer health benefits that include options for medical, dental, and vision coverage. From the day you're hired, you and your eligible dependents will be offered coverage with no waiting periods or pre-existing condition restrictions.

Medical

K-C offers you the choice of two [medical plan options \(/medical-plans\)](/medical-plans):

- Consumer Driven Health Plan Blue with Health Savings Account (CDHP Blue with HSA)
- Consumer Driven Health Plan Green with Health Savings Account (CDHP Green with HSA)

Both the CDHP Blue and Green offer competitive coverage, free preventive care, and are administered by Anthem.

Dental

K-C provides a [dental plan \(/dental-plan\)](/dental-plan) for you and your dependents to help keep smiles bright.

Vision

K-C offers a [vision plan \(/vision-plan\)](/vision-plan) that provides coverage for routine eye examinations, glasses and contact lenses, and other eye care products and services.



Saving and Spending Accounts

Using saving and spending accounts to pay for out-of-pocket health care expenses and your dependent care expenses lets you stretch your dollars farther. You contribute money into a saving and/or spending account from your paycheck before taxes are taken out. The types of saving and spending accounts offered include:

- **[Health Savings Account \(HSA\) \(/overview/medical/detail/hsa-contributions\)](#)** – When enrolled in the CDHP Blue or Green, K-C opens an HSA for you to help you pay for eligible health care expenses. K-C contributes to your HSA annually and this money is yours to keep.
- **[Flexible Spending Account \(FSA\) \(/overview/spending-accounts/detail/spending-lufsagpfsa\)](#)** – Depending on if you're enrolled in a CDHP option, you're enrolled in a Limited Use or General Purpose FSA to pay for eligible health care expenses
- **[Dependent Care Spending Account \(DCSA\) \(/overview/spending-accounts/detail/spending-dependent\)](#)** – Helps you set aside money for day care or elder care expenses while also lowering your taxable income.



401(k)

K-C helps you prepare for retirement by offering a [401\(k\) savings plan \(/retirement-plan-highlights\)](#). Here are some key features:

- K-C matches your 401(k) contribution, dollar-for-dollar, on the first 4% of the eligible pay you contribute.
 - Immediate vesting in Company contributions
 - Pre-tax, after-tax, and Roth 401(k) contributions from your paycheck
 - Automatic enrollment at 8% pre-tax contribution rate with an automatic increase every year of 1% until you reach 10%
 - Annual discretionary profit sharing contribution from K-C, with a 4% target of your eligible earnings
 - Flexible and comprehensive investment lineup
 - Professional management and online advice services
 - Ability to change your contribution rate and investment fund elections at any time
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Income Protection

Paid by K-C

K-C offers benefits designed to give you peace of mind by protecting your income and providing a benefit to your beneficiaries if you suffer an accident or die. Some benefits, like those listed below, are automatically provided by K-C at no cost to you. See the Optional Coverage section for additional benefits you can purchase.

- [Basic Group Life Insurance \(GLI\) \(/overview/income-protection/detail/group-life\)](#) - If you should die, your beneficiaries receive a benefit of up to two times (2x) your salary (varies by location). Or you can elect a flat \$50,000 option.
- [Business Travel Accident \(BTA\) Insurance \(/overview/income-protection/detail/business-travel\)](#) - Pays a benefit up to five times (5x) your salary if you're disabled, severely injured, or die while traveling on company business.

Optional Coverage

You can purchase additional income protection benefits through payroll deductions:

- [Supplemental Group Life Insurance \(GLI\) \(/overview/income-protection/detail/group-life\)](#) - Provides a higher benefit (from one (1x) to eight times (8x) your salary) to your beneficiaries in the event of your death. You can also purchase coverage for your spouse and children.
- [Accidental Death & Dismemberment \(AD&D\) \(/overview/income-protection/detail/personal-accident\)](#) - Pays a benefit if you suffer a covered dismemberment, disability, or death due to an accident.
- [Critical Illness Insurance \(/overview/income-protection/detail/critical-illness\)](#) - Pays a benefit to help cover expenses if you or a covered dependent is diagnosed with an eligible condition.

- **Accident Insurance** ([/overview/income-protection/detail/accident-expense](#)) – If you or a covered dependent have an accident and require care, you'll receive a defined amount based on the care received to help cover expenses.
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Time Away from Work

Whether planned or unexpected, K-C recognizes that **time away from work** ([/time-away-from-work](#)) is a necessity. This includes vacation, paid Company holidays, and financial protection for you and your family if you suffer an accident, experience a serious illness, or have a baby.

Other Benefits

K-C offers several additional benefits to support your overall well-being.

- **Adoption & Surrogacy Assistance** ([/overview/other-benefits/detail/adoption-assistance](#)) – K-C will reimburse up to \$10,000 for eligible expenses per child related to adoption or surrogacy expenses.
- **Education Assistance** ([/overview/other-benefits/detail/education-assistance](#)) – K-C reimburses up to \$5,250 per year for your eligible educational expenses including certifications.
- **Back-up Care** ([/backup-care](#)) – Whenever there's a disruption in your child or adult care plans, back-up care provides last-minute care for a small cost so you don't have to miss work.
- **Employee Assistance Program (EAP)** ([/overview/medical/detail/employee-assistance](#)) – You and your family are eligible for help with emotional, financial, relationship, and other issues through the EAP. This counseling service is free and completely confidential.
- **Relocation Assistance** ([/overview/domesticrelocation](#)) – If your position is eligible, K-C provides relocation assistance designed to support you in starting your new job and settling into your home as quickly and easily as possible.
- The **Pre-Decision Program** ([/assets.ctfassets.net/ad8qm0w7pnr8/13t8FIKbh4sGKKsyS6aok0/586849bf2c1bd4c778a61c2540591a86/2018DRChange_PreDecision_FINAL.pdf](#)) helps homeowners evaluate their options before accepting an employment offer. Learn more about the relocation assistance available to:



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Vendors

[Anthem \(http://anthem.com/\)](http://anthem.com/)

[ConnectYourCare \(http://www.connectyourcare.com/\)](http://www.connectyourcare.com/)

[CVS/caremark \(http://www.caremark.com/kimberlyclark\)](http://www.caremark.com/kimberlyclark)

[Delta Dental \(https://www.deltadentalins.com/kimberly-clark/\)](https://www.deltadentalins.com/kimberly-clark/)

[Empyrean \(http://www.kcbenefitcompass.com/\)](http://www.kcbenefitcompass.com/)

[EyeMed \(http://www.eyemedvisioncare.com/\)](http://www.eyemedvisioncare.com/)

[Fidelity \(http://netbenefits.com/\)](http://netbenefits.com/)

Resources

[About Us \(http://www.kimberly-clark.com/ourcompany/overview.aspx\)](http://www.kimberly-clark.com/ourcompany/overview.aspx)

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