



Clorox Benefits Total Rewards Overview for LGBTQ + Employees

Resources and Information

Clorox Health & Welfare Service Center	833-500-5600	Clxhub > U.S. Total Rewards > Health and Welfare Service Center or directly at cloroxbenefits.com documents located under <i>Resources</i>	Medical Plan's Evidence of Coverage (EOC) Plan documents, Drug Lists and more
United Healthcare PIH Medical Plan	877-468-1028	myuhc.com	Member Services
United Healthcare Navigate Medical Plan(s)	855-828-7715	myuhc.com	Member Services
Kaiser Medical Plan	800-464-4000	kp.org	Member Services
Carrot	https://app.get-carrot.com/	Clxhub>U.S. Total Rewards>Carrot or Cloroxbenefitsinfo.com>Family Forming Benefits	Family Forming Benefits vendor
Spring Health	855-629-0554	Clxhub>U.S. Total Rewards>Spring Health or Clorox.springhealth.com (access code: clorox)	Mental well-being and work life support (EAP)
Clorox Pride ERG Group		https://www.yammer.com/clorox.com/#/threads/inGroup?type=in_group&feedId=6116052	LGBT Employee Resource Group

Below are answers to specific Health Care, Family and Wellness Resource questions. You can access detailed benefit information on the specific benefit coverage and more, by accessing the Plan Documents and the additional Resources that are available on the **Clorox Health & Welfare Service Center** / or externally at cloroxbenefits.com can be accessed through the *Resources* tab.

Health Care

Is HIV related medications - Pre-Exposure Prophylaxis (PrEP) covered under the Medical Plan(s)?

United Healthcare: This medication is covered under the Health Care Reform list this product may be used for treatment of prevention of HIV, the provider needs to call in to state the medication is being used for PrEP for it to be covered at \$0. Otherwise, this is on the Preventive list so it would be \$5/30 days.

Kaiser: This medication is covered under the Affordable Care Act (ACA) cover a list of drugs and products that are defined by the ACA as preventive. When ordered by a Plan provider as preventive, the following drug is covered at \$0, not subject to any deductible.

Transgender Benefits (sex reassignment, top surgery, hormones therapy, trans-friendly general care, preventative care, mental health support).

For detailed benefit coverage information - access the EOC Plan documents via the Clorox Health & Welfare Service Center. Below are additional resources that are available through the Medical Plans.

United Healthcare: Resource: Individuals who have transgender health care and benefit needs are assigned an Advocate who helps provide comprehensive support. Advocates are supported by a multi-disciplinary team that work with them, behind the scenes, to provide other needed support and help ensure the individual gets the right support and care. The dedicated Transgender Special Needs (TFN) contact number is 800-326-9166. There is a \$10,000 maximum lifetime travel and lodging benefit to assist with all covered medical services, including reproductive services, gender affirmation care and mental health support. If you live in an area that does not have an in-network provider within 50 miles for the services you need, these benefits will help offset your travel expenses.

Kaiser: Resource: Personal support throughout the care journey accessing the benefits and services that are covered for transgender members, and how our care delivery teams support them through their transition. As we do for all our members, we'll continue to research new procedures and adopt best practices as they're established so members can get the care, they need to live healthy, meaningful lives. To reach a Kaiser Representative contact customer service at 800-464-4000.

Family

Family Forming Benefits:

There are many unique circumstances and needs when it comes to planning for or growing a family. Administered by Carrot, the Clorox family-forming benefits include up to a \$20,000 combined lifetime benefit for adoption, surrogacy and fertility support forming benefits include up to a \$20,000 combined lifetime benefit for adoption, surrogacy and fertility support.

Does Clorox offer Fertility Support Benefits?

Teammates, spouses and partners enrolled in a Clorox sponsored medical plan are automatically eligible for this coverage with Carrot.

Does Clorox offer Adoption Assistance Benefits?

All benefits eligible teammates, spouses and partners are eligible for adoption assistance benefits regardless of medical plan enrollment.

Does Clorox offer any support for Surrogacy as they do for the Adoption Assistance Benefits?

All benefits eligible teammates, spouses and partners are eligible for surrogacy/gestational carrier benefits regardless of medical plan enrollment.

Are same sex partners covered under Clorox Benefits Programs?

U.S.: Clorox Plans cover same/opposite sex domestic partners

Does Clorox provide any support for IVF, IUI?

Yes, this is included in the Fertility Support benefits administered by Carrot.

Does Clorox Medical plans cover Fertility Benefits?

Yes, teammates, spouses and partners enrolled in a Clorox sponsored medical plan are automatically eligible for this coverage.

Does Clorox gross-up benefits for partner coverage?

Yes, The IRS requires additional taxes be charged for non-medically necessary family forming benefits and medical coverage for domestic partners who are not married to Clorox teammates. Clorox is covering these additional taxes beginning January 1, 2023*.

Are resources available for Non-Birthing Moms and Dads

- All non-birthing moms and dads who welcome home their new child (including adopted child), are eligible for 12 weeks of parental leave. Parental leave will cover four weeks at 100% of your pay, followed by eight weeks at 60% of your pay.
- You can request an alternative work schedule to offer more flexibility as you transition back to work, subject to your manager's approval.

<https://team.clorox.com/sites/ClxWeb/hr/SitePages/taking-leave-of-absence.aspx>

* Clorox has a policy of prohibiting tax gross-ups on payments to executives, which means the new gross-up in 2023 for family-forming and domestic partner healthcare coverage benefits will not be extended to CEC members

Retirement**Under the 401(k) Plan, what if a same sex couple is not married but have kids are their rules certain rule around beneficiaries in California? Outside California? In other jurisdictions?**

For Beneficiaries, there are only "spouse" or "non-spouse" options in Vanguard. An unmarried same sex couple could designate their partner and the children that they share, and "non-spouse". If the couple is married, the same spousal consent form for opposite sex married couples, applies to same sex married couples. The spouse must provide their consent on the beneficiary form if the employee is designating someone other than their spouse as their beneficiary.

Additionally, from Vanguard's legal consultant: "401(k) plans are governed by ERISA – a federal law that preempts state law for purposes of qualified plans. For 401(k) plan purposes, same sex marriages are recognized under federal law (including ERISA) but I'm unaware of any provisions under ERISA that provides for benefits for same sex partners who are not married (e.g., domestic partners). If a non-married same sex couple wanted to name their children as beneficiaries, they should explicitly do so in accordance with beneficiary designation procedures established under the plan. Failure to do so would cause the default beneficiary provisions to apply (which may or may not extend to children depending upon the terms of the plan)."

Is there additional support through Vanguard for same sex couples?

While there's not specific education, we do make sure to include families of all types when sending beneficiary Personalized Participant Journey (PPJ) notices.

For additional information access Vanguard through the [ClxHub](#) or directly at vanguard.com/retirementplans.

Wellness Resources

Spring Health (EAP)

Our Spring Health mental well-being program provides a wide range of supportive resources, including eight counseling sessions per year with a licensed therapist, at no charge, for you and each household member ages 6 and older, a dedicated personal care navigator, who is also a clinician that can help you find the right therapist, set appointments, provide emotional support in the moment and connect you with other Clorox resources. Spring Health also provides support for all aspects of your life and can help you manage family dynamics and personal or professional relationships, as well as finances and legal assistance

Calm Mobile app

Need a little help winding down or falling asleep? Curious about mindfulness? Looking for a soothing bedtime story – for you and/or your children? Or maybe you want sharper focus so you can unlock your own creativity. There's also a calm.com/blog for topics on mindfulness, meditation, healthy habits and other free resources.

Download the Calm app from the [iOS App Store](https://apps.apple.com) or from [Google Play](https://play.google.com) sign up using your name, your company email and create a password.

Additional Information

Healthcare Coverage Eligibility and Coverage

You and your dependents are eligible for Clorox benefits if you are a U.S. employee regularly scheduled to work more than 20 hours per week. Eligibility excludes employees in Puerto Rico, temporary workers and employees covered by a collective bargaining agreement unless the contract provides for it.

Coverage Election Tier

The cost of your coverage depends on who you cover, the plans you select and (for medical plans) your pay level. You can choose coverage for:

- You only
- You and your spouse or partner
- You and your child(ren)
- You and your family (spouse or partner plus children)

Benefits for Interns

- Company holidays observed
- 401K program
- Medical Coverage - Interns who are regularly scheduled to work more than 20 hours per week and paid by the US Payroll.
- Supplemental Health Plan benefits
- Virgin Pulse (wellness tracking program)
- Health and Mental Well-being time off - You must work more than 20 hours per week to be eligible for Health and Mental Well-being time off. Exempt and non-exempt employees are eligible to take sick leave in one (1) hour increments, see policy for additional details and state regulations.