



Frequently Asked Questions

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General Benefits Questions

What do I need to do to make sure I don't miss anything when I choose my benefits?

- **Review** the New Hire Roadmap.
- **Explore** the 2024 Benefits Guide and visit **Clixhub > U.S. Total Rewards > Health & Welfare Service Center** or cloroxbenefitsinfo.com for detailed information about all your 2024 benefits.
- **Find** your biweekly premium rates at <https://mycloroxhealthcarerates.com/clorox/>.
- Within 31 days of your date of hire, visit **Clixhub > U.S. Total Rewards > Health & Welfare Service Center** or cloroxbenefits.com to enroll in the benefits you and your family would like to elect. Please note it may take up to five (5) business days for you to gain access to the Health & Welfare Service Center.
- You must **actively enroll** in the following benefits to have them in 2024:
 - Medical, dental and vision
 - Personal contributions to your Healthcare and/or Dependent Care FSAs or Health Savings Account (HSA)
 - Supplemental health benefits (Accident, Critical Illness, Hospital Indemnity)
 - Supplemental life and/or Accidental Death and Disability (AD&D) insurance, if you would like coverage above and beyond the basic life and AD&D (1x your salary) provided at no cost to you

- **Review** your personal information (home address, personal contact information, etc.) in Workday and beneficiaries on [Clxhub > U.S. Total Rewards > Health & Welfare Service Center](#) or cloroxbenefits.com and update, if needed.

Where can I find detailed information about what the plans cover?

For Summary Plan Descriptions (SPDs) as well as other detailed plan information, visit [Clxhub > U.S. Total Rewards > Health & Welfare Service Center > Menu > Items to Explore > Benefit Plan Materials](#).

The PPO (Surest) medical plan

How does the Surest plan work?

The PPO (Surest) plan is a copay plan administered by Surest, a UnitedHealthcare (UHC) company. The PPO (Surest) plan provides comprehensive medical coverage and access to in-network and out-of-network providers nationwide, and you do not need a referral to visit a specialist.

What are the key differences in this plan from the other medical plans available through Clorox?

The PPO (Surest) plan is a copay plan design, which means it also has a few key differences, especially when it comes to paying for care and saving for the future:

- *No deductible or coinsurance:* This means you will not have to incur a significant out-of-pocket expense before your plan begins to pay for care – nor will you be on the hook for a percentage of care after you reach your deductible. As a copay plan, the PPO (Surest) plan ensures you will pay a flat rate when you receive care.
- *More predictable healthcare expenses:* In addition to no deductible or coinsurance, the PPO (Surest) plan has an easy-to-use app and website that tells you exactly what your copay will be before you go to the doctor.
- *Rewards you for seeing highly rated doctors:* The PPO (Surest) plan ranks the doctors in your area in terms of improving health outcomes and cost efficiency. Then, Surest assigns the lowest copays to the highest ranked doctors. This means you will pay less when you make it a point to see the highest-rated doctors in your area – ensuring you receive topnotch care at an affordable cost.

Can I use a Healthcare Flexible Spending Account (FSA) with the Surest plan?

Yes, you can elect the Healthcare FSA if you enroll in Surest. If you were previously in the HSA (Partnership in Health) or have an HSA account from a previous employer, you may continue to use any accrued HSA funds you have to pay for medical expenses; however, you cannot contribute to an HSA while enrolled in this option. To be eligible for an HSA, a medical plan must be a qualified high deductible health plan, which the PPO (Surest) plan is not.

The Kaiser medical plan

How does the Kaiser plan work?

The Kaiser plan has a deductible plan design and is available to our teammates in California. It provides comprehensive medical coverage and access to in-network providers. While the Kaiser plan does not come with a Health Savings Account (HSA), you can set aside pre-tax funds to pay for medical expenses through a Healthcare Flexible Spending Account.

How does the Kaiser plan differ from the other plan options available through Clorox?

Unlike the PPO (Surest) and HSA (Partnership in Health) plans, the Kaiser plan is only available to our teammates who live and work in California. Teammates must choose a primary care provider (PCP), who is their single point of contact and coordinates all aspects of their healthcare, including office visits, prescriptions and referrals to specialists. Teammates must use a Kaiser facility, provider and/or pharmacy to receive medical care, as there are no out-of-network benefits with this plan except in the case of emergencies.

For more information about Kaiser's integrated service model, visit <https://select.kaiserpermanente.org/the-clorox-company#/Welcome/welcome>.

The HSA (Partnership in Health) medical plan

How does the HSA (Partnership in Health) plan work?

The HSA (Partnership in Health) plan is a high deductible plan design that offers comprehensive medical coverage and access to in-network and out-of-network providers nationwide. You do not need a referral to visit a specialist.

After you reach your deductible, you are responsible for a percentage of the cost of care (called coinsurance) until you reach your out-of-pocket maximum, at which time the plan begins to pay 100%.

How is the HSA (Partnership in Health) plan different from the other plan options available through Clorox?

The HSA (Partnership in Health) plan is the only option that gives teammates access to a Health Savings Account (HSA) to help pay/save for healthcare expenses. In addition to teammates' contributions to their HSA, Clorox will also make a contribution each year.

What is a Health Savings Account (HSA)?

A Health Savings Account, or HSA, is a tax-advantaged personal savings account for your healthcare expenses. If you enroll in the HSA (Partnership in Health) plan, Clorox will contribute an annual amount based on your coverage. If you are a New Hire, this amount will be prorated based on your start date.

You can also contribute your own money on a pre-tax basis. You can then use these funds to pay for eligible healthcare expenses, including doctor's office visits, deductibles and

prescriptions, now or down the road. These HSA funds are yours even after you retire or leave Clorox. Visit Optumbank.com/qualifiedexpenses for common examples of HSA qualified healthcare expenses.

Are there any restrictions on who can contribute to an HSA?

The IRS requires you to be enrolled in a high deductible health plan (like the HSA (Partnership in Health) plan) to contribute to an HSA. Additionally, if you are enrolled in Medical Part A, you are not able to participate in an HSA due to IRS regulations.

You are eligible to contribute to an HSA if:

- You are covered by a qualifying high deductible health plan (like the HSA (Partnership in Health) plan)
- You are not covered by any other health plan that is *not* a high deductible health plan
- You are not enrolled in Medical, TRICARE or TRICARE for life
- You are not claimed as a dependent on someone else’s tax return
- You are not covered by a Healthcare Flexible Spending Account, including through your spouse or partner’s employer
- You have not received Veterans Administration (VA) benefits within the past three months, except for preventive care. (If you are a veteran with a disability rating from the VA, this exclusion does not apply.)

How much can I put into my HSA in 2024?

The IRS limits the amount you can contribute on a pre-tax basis to the HSA each year. Here are the limits for 2024:

	Clorox annual contribution*	Your annual maximum contribution	2024 IRS annual limit
Employee only	\$500	\$3,650	\$4,150
Employee + spouse or partner	\$1,000	\$7,300	\$8,300
Employee + child(ren)			
Employee + Family	\$1,000	\$7,300	\$8,300
Age 55+ Catch-up	N/A	\$1,000	\$1,000

Why should I consider contributing to an HSA?

The HSA provides a way for you to set aside money to pay for future healthcare expenses, even into retirement. It is also flexible and has a number of tax advantages that are available in most states. Here are just a few of them:

- *Tax-deductible:* Contributions you make to the HSA are tax deductible (up to the annual IRS limits), just like a 401(k) or IRA.
- *Tax-free:* As long as you use the money in your account to pay for eligible healthcare expenses, the money you take out of the account is never taxed.
- *Tax-deferred:* Interest and investment growth earnings on your account are not taxed if you use them to pay for qualifying healthcare expenses or Medicare premiums.

Be sure to consult your tax professional to determine which tax advantages apply to your state. (For example, California does not recognize HSA contributions as pretax.)

What type of expenses can I use my HSA to pay for?

You can use the HSA to reimburse yourself for eligible healthcare expenses, including out-of-pocket expenses for doctor's office visits, lab fees, prescription drugs, certain over-the-counter medications, acupuncture, chiropractic services and some dental and vision costs. [See a list of qualifying expenses.](#)

Can I invest my HSA dollars?

Yes. Once you have at least \$1,000 in your account, you can decide if you want to participate in any of Optum Bank's investment options. Your account will also earn interest.

Why would I want to invest my HSA?

As we age, most of us will likely need more healthcare services, especially in retirement. Having money set aside to cover those expenses is always a great idea. Think of the HSA as a tax-savings partner to your 401(k). You can use the HSA to save for future medical costs and the 401(k) to save for the rest of your retirement expenses. And, if you are already maxing out your 401(k) contributions, contributing to your HSA is one more way to lower your taxable income.

Are there any fees tied to the HSA?

Please [click here](#) for an overview of fees. More details are provided in your welcome kit from Optum Bank.

Are there any state tax considerations we should be aware of related to HSA?

- Employees should consult with their personal tax advisors regarding income tax reporting and the taxation of any earnings on their HSA account.
- In California and New Jersey, employee and employer contributions to your HSA are subject to state income and payroll tax withholding.
- For additional information on taxes, [click here](#).

Can I change my HSA contributions throughout the calendar year?

Yes. You can change your payroll contributions at any time (up to Nov. 30 each year) through the Clorox Health & Welfare Service Center. It may take up to 2 pay periods for your changes to be reflected on your paycheck.

On or after Dec. 1 each year, you can make additional contributions to your HSA from your personal bank account, up to the IRS limits shared above.

Can I contribute to my HSA while I am on a leave of absence (LOA)?

Yes. If you are receiving short-term disability or parental leave payments, you can continue to contribute towards your HSA via paycheck deductions.

Can I make contributions directly to my HSA?

Yes. In addition to the HSA contribution you make through payroll deductions, you can also contribute funds directly to your HSA through Optum Bank up to the IRS limits. You will receive an IRS tax form 1099-SA from Optum Bank the following year to claim your direct contributions on your taxes.

Can I transfer the balance from another HSA into my Clorox HSA?

Yes. Once your HSA is activated with Optum Bank, follow these [instructions](#) to get started.

Can I use the HSA to pay for my medical premiums?

No. Most premiums are not considered a qualifying medical expense by the IRS. Exceptions are premiums you pay for qualified long-term care insurance, health insurance while you are receiving unemployment compensation, continuation of medical coverage under COBRA and Medicare premiums.

How do I pay for eligible expenses using my HSA funds?

Once your HSA is activated with Optum Bank, you will receive an HSA debit card in the mail. You can use the HSA debit card to pay for eligible expenses as long as you have enough funds in your account. You can also reimburse yourself after you have already paid an expense by filing a claim online. *Always save your receipts.*

How do I set up my HSA?

Once you enroll in the HSA (Partnership in Health) plan, Clorox will notify Optum Bank. Optum Bank will need to complete the verification process under the USA Patriots Act before the account can be opened and funds can be deposited. It may take up to 2 pay periods for your account to be opened.

What happens to my HSA if I leave Clorox?

The HSA is yours to keep if you leave Clorox, including all Clorox-funded contributions.

Spending Accounts

What is the difference between a Healthcare Flexible Spending Account (FSA) and a Health Savings Account (HSA)?

Both accounts are flexible and allow you to set aside pre-tax dollars to pay for healthcare expenses. But there are several differences between these two accounts.

- *Eligibility:* You must be enrolled in a high deductible health plan like Clorox's HSA (Partnership in Health) medical plan to take advantage of an HSA. If you are not enrolled in a high deductible health plan, you can contribute to a Healthcare FSA— even if you are not enrolled in a Clorox medical plan. However, due to IRS regulations, you cannot participate in both a Healthcare FSA and an HSA in the same calendar year.
- *Company contribution:* If you enroll in the HSA (Partnership in Health) plan, Clorox will contribute to your HSA (contributions will be prorated for new hires who start mid-year). Clorox does not contribute to the Healthcare FSA.
- *Access to your funds:*
 - With an HSA, you must have enough in your account to pay for any eligible healthcare expenses or reimburse yourself. You can access the funds at any time to reimburse yourself.
 - A Healthcare FSA allows you to use all of your funds for the year immediately, and then you'll gradually pay it back through payroll deductions through the end of the year. You can use funds to pay for eligible expenses or reimburse yourself during the calendar year that you are participating in the Healthcare FSA.
- *Rollover of unused funds:*
 - With an HSA, any unused funds will roll over each year (similar to a personal savings account). The funds are yours and you can take your account with you when you retire or leave Clorox.
 - With a Healthcare FSA, if you have any unused funds at the end of the calendar year (2024), the IRS allows you to carry over up to \$640 to use in the following year. If you do not use your carryover funds in the following year (2025), you will forfeit them. If you participate in the 2024 Healthcare FSA, you will be reimbursed for expenses using your 2024 Healthcare FSA's funds first. If you leave Clorox, you will lose any balances you have not used.

If I participate in the Clorox Healthcare FSA and have a qualifying life event during the year, can I change my medical plan to the HSA (Partnership in Health) plan?

Yes. However, while you can change your medical plan to the HSA (Partnership in Health) plan, you *cannot* contribute to the HSA, nor will Clorox be able to provide a prorated contribution. This is because IRS rules prohibit an employee from enrolling in both a Healthcare FSA and an HSA in the same calendar year.

Life Insurance/Accidental Death & Dismemberment (AD&D) Insurance

What is a Statement of Health?

A Statement of Health, also known as “evidence of insurability” or “proof of good health,” is the process MetLife uses to determine whether you are healthy enough to be eligible for the amount of insurance coverage you are seeking.

A Statement of Health includes a series of questions about your overall health — such as whether you smoke or have been treated for a medical condition like cancer or high blood pressure. It may also include checking your vital signs.

Are there any additional services available through MetLife if I enroll in supplemental life insurance?

Yes, there are a number of services you can participate in when you enroll in supplemental life insurance:

- *Estate Planning Services:* Offering unlimited access to create and execute key estate planning documents online by answering a few simple questions, or unlimited face-to-face access with a MetLife Legal Plan attorney to prepare or update a will, living will, Power of Attorney or other estate document. Will preparation services are also available via willscenter.com.
- *Funeral Discounts and Planning Services:* Alleviating the burden of making funeral arrangements for their loved ones. Teammates get exclusive access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.

What services does MetLife offer if I only have basic life insurance?

The following services are available for teammates with basic life and supplemental life insurance.

- *Grief Counseling:* Offering professional support in times of need, including face-to-face sessions with a licensed counselor to help teammates cope with a loss or major life change. Or, teammates can speak to a licensed counselor in the comfort of their home through the helpline, only available in non-NY situs cases.
- *Funeral Assistance:* Helping to simplify funeral arrangements. You can customize funeral arrangements with the help of compassionate counselors through a personalized, one-on-one service.
- *Beneficiary Claim Assistance:* Making the claims process easy. Beneficiaries receive guidance from experts as they work through their options and financial needs with MetLife’s **Delivering The Promise®** services.
- *Estate Resolution Services:* Settling an estate with confidence. With unlimited consultations, either face-to-face with an attorney or by phone, teammates and/or their beneficiaries can settle an estate with assurance.

- *Life Settlement Option*: Reducing the pressure of immediate financial decisions. Beneficiaries can take their time to make the right decision with the flexible settlement option that gives them full access to policy funds while earning a guaranteed minimum interest rate through **Total Control Account**.

Visit <https://www.metlife.com/info/the-clorox-company/benefits/metlife-advantages/> for additional details on the MetLife Advantages Program.

Where can I find additional tools and resources regarding life insurance?

Visit <https://www.metlife.com/info/the-clorox-company/benefits/life-insurance/> for handy documents and resources.

Supplemental Health Benefits

Why should I consider enrolling in a supplemental health benefit?

These benefits provide added financial protection. While our medical plans provide coverage for hospitalizations, accidents and illnesses, you may have expenses like travel, childcare and other costs that are not covered by medical insurance. When the unexpected occurs, the last thing you should worry about is money – we want you and your family members to focus on your health instead.

What are the options available through Securian Financial?

Accident insurance, Critical Illness insurance and Hospital Indemnity insurance.

How do these benefits work?

These benefits provide a cash payout that you can use any way you like. You decide which plans are the best fit for you and your family.

What are the key benefits of Accident, Critical Illness and Hospital Indemnity insurance?

- You can enroll your spouse/partner and/or eligible dependents.
- Receive a cash payout for qualified claims.
- If you elect Critical Illness or Hospital Indemnity insurance, you and your eligible dependents can receive a \$50 health and wellness benefit when you receive one of several types of annual wellness screenings.
- Plans are portable, meaning you can take them with you if you leave Clorox.

Where can I go to learn more about supplemental health benefits?

Visit the Securian's Clorox-specific website for more information about coverage options and costs as well as educational resources: securian.com/clorox-insurance.

Family-Forming Benefits

What are Clorox's family-forming benefits?

Administered by Carrot, our family-forming benefits include up to a \$20,000 combined lifetime benefit for adoption, surrogacy and fertility.

Who is eligible for family-forming benefits?

- *Adoption and surrogacy benefits:* All benefits-eligible teammates, spouses and domestic partners, regardless of medical plan enrollment
- *Fertility benefits:* Teammates, spouses and domestic partners enrolled in a Clorox-sponsored medical plans are automatically eligible for this enhanced coverage

What is included in the Carrot program?

- Understanding fertility health (e.g., fertility testing and ovulation tracking)
- Preservation (egg, sperm, embryo freezing)
- Assisted reproduction (e.g., in vitro fertilization)
- Adoption, gestational surrogacy, and donor assistance
- Pregnancy and postpartum (includes funds for doula support and milk shipping)
- Perimenopause, menopause and low testosterone (low T)

If I start a Carrot plan, what else will I get help with?

- Receive a free, personalized Carrot Plan created by a Carrot Expert that provides actionable next steps to help you make the most of your benefit
- Talk to Carrot's team of medical experts and specialists about navigating options, costs and other questions
- Explore trusted educational resources; no more online searching
- Get at-home support like fertility tests, precision ovulation tracking and more
- Access funds to help pay for eligible care and services
- Use your Carrot Card®, a pre-funded card, to pay for care — without paying out-of-pocket
- Find eligible providers, agencies and attorneys near you
- Receive exclusive discounts and expedited appointments at Carrot partner clinics and agencies
- Order medications, supplements, and vitamins from Carrot Rx®, an online pharmacy for savings and convenient delivery

Where can I find more information on Carrot?

Visit get-carrot.com/signup to create your account and explore the resources available, including your Clorox provided funds to pay for care.