



2024 U.S. Benefits Guide

Be Well. Be You.
Supporting Your Journey to **Be Well.**

Your 2024 Benefits

Supporting Your Journey to Be Well.

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To view this guide and other benefit information, including compliance and plan documents, visit cloroxbenefitsinfo.com. To request hard copies of any Annual Enrollment materials, submit a People& ticket or email people@clorox.com.

Para ver esta guía y otra información de beneficios, incluidos los documentos requeridos por la ley, así como los Resúmenes de Beneficios y Cobertura (SBC), visite cloroxbenefitsinfo.com. Para solicitar un ejemplar impreso de cualquier documento de Inscripción Anual, entregue una solicitud People& o envíe un mensaje por correo electrónica a people@clorox.com.

Pou wè gid sa a ak lòt enfòmasyon sou avantaj yo tankou dokiman konfòmite ak materiel Rezime Pwoteksyon Avantaj yo (Summary of Benefits Coverage, SBC), ale sou sitwèb cloroxbenefitsinfo.com. Pou mande kopi sou papyè nenpòt dokiman Enskripsyon Anyèl la, prezante yon tike People& oswa voye yon imèl nan adrès imèl people@clorox.com.

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Be Well. Be You.

Teammates,

Clorox is the place to *be well* and *be you*. We put people at the center of everything we do – especially our teammates and their loved ones – and that means making sure you have everything you need to thrive at work and home.

Our holistic approach to well-being means we support you and your family members with a high-quality, flexible benefits program that meets your needs at every stage of life. “Well-being” means something different for everyone. So, whether you’re looking to improve your physical, mental or financial health, we’re here to help you achieve whatever well-being means to you.

This U.S. Benefits Guide gives an overview of the many benefits, programs and resources Clorox offers to enhance every aspect of your health, including a choice of market-leading medical plan options, a best-in-class 401(k) retirement program, cutting edge family-forming and mental well-being support and more.

Review this Benefits Guide carefully to learn more about everything available to you and your household family members and the actions you must take to have the coverage you need.

I hope you take advantage of everything available to you and your family as a Clorox teammate. We’re excited to help you continue your journey to be well.

All the best,



KIRSTEN MARRINER, EXECUTIVE VICE PRESIDENT
CHIEF PEOPLE & CORPORATE AFFAIRS OFFICER



Learn more

- **General questions about Clorox benefits?** Visit cloroxbenefitsinfo.com, our 24/7 benefits site, for more information about your coverage options.
- **Want to review your specific coverage?** Visit [Clxhub > U.S. Total Rewards > Health & Welfare Service Center > Current Benefits](#). To access the Health & Welfare Service Center outside of the Clorox network, go to cloroxbenefits.com and log in.

Make your choices



ONLINE

Directly: cloroxbenefits.com

Single sign-on: [Clxhub > U.S. Total Rewards > Health & Welfare Service Center](#)

Call the Health & Welfare Service Center (833-550-5600) for help logging in online or via the app.



DOWNLOAD

EmpyreanGO app



CALL

Health & Welfare Service Center

833-550-5600

Monday-Friday,
6 a.m.-5 p.m. PT



Please note: If you're a new hire, it may take up to three business days from your hire date to access and complete your enrollment by phone or directly at cloroxbenefits.com (up to seven business days via [Clxhub > U.S. Total Rewards > Health & Welfare Service Center](#)).



YOUR BENEFITS CHECKLIST

BEFORE YOU ENROLL

- ❑ **Evaluate** your options by reviewing this Benefits Guide, our cloroxbenefitsinfo.com site and the information at [Clxhub > U.S. Total Rewards > Health & Welfare Service Center](#).
- ❑ **Visit mycloroxhealthcarerates.com** to see bi-weekly premium rates for your healthcare and supplemental coverage options.
- ❑ **Check** to see if your medical providers are in-network by visiting:
 - The HSA (Partnership in Health) plan: whyuhc.com/clorox
 - The PPO (Surest) plan: britehr.app/Clorox-2024/1
 - The Kaiser plan: kp.org/searchproviders

WHAT TO CONSIDER WHEN YOU ENROLL

- ❑ **Decide** if you want to cover dependents. If you're covering them for the first time, you will need to provide proof of eligibility for each dependent within 60 days of enrollment ([see p. 4](#)).
- ❑ **Understand** which benefits roll over year-to-year and which you need to actively choose each year during Annual Enrollment. Here are the benefits you must sign up for this year, even if you've elected them in the past:
 - Healthcare Flexible Spending Accounts (HCFSA) and/or Dependent Care Flexible Spending Accounts (DCFSA)
 - Your contributions to a Health Savings Account (HSA), if you elect the HSA (Partnership in Health) medical plan¹
 - Additional time off through the Vacation Purchase Plan (VPP) for non-exempt (hourly) production and nonproduction teammates²
- ❑ **Review** your personal information (home address, personal contact information, etc.) in Workday.
- ❑ **Review** your health and welfare beneficiaries at cloroxbenefits.com or [Clxhub > U.S. Total Rewards > Health & Welfare Service Center](#).
- ❑ **Visit cloroxbenefits.com** or [Clxhub > U.S. Total Rewards > Health & Welfare Service Center](#) to enroll in your 2024 benefits.

AFTER YOU ENROLL

- ❑ **Review** the benefits confirmation mailed to you. Call 833-550-5600 within 10 days of receipt to report any inaccuracies.
- ❑ **Submit** proof of eligibility for any newly-added dependents. Coverage will not be activated until proof of eligibility is submitted and verified. [See p. 4](#) for more information. You can also visit the [Qualified Life Event section on cloroxbenefitsinfo.com](#) to learn more and find a list of acceptable dependent verification documents.
- ❑ **Prioritize** your health and well-being! Take advantage of the resources available as part of your benefits and wellness programs.

IMPORTANT REMINDERS

- **If you are a new hire**, you **must** make your benefits elections within 31 days of your hire date. If your hire date is between Nov. 6 – Dec. 31, 2023, you must complete two enrollments: first for your 2023 benefits, then for your 2024 benefits.
- You **must** enroll in Clorox-sponsored medical coverage to be eligible for:
 - Fertility coverage under our family-forming benefits through Carrot
 - Travel & lodging benefits
 - Second medical opinion services through 2nd.MD

CAN'T ACCESS CLXHUB?

If you're outside of the Clorox network but would like to enroll in your benefits, visit the site directly at cloroxbenefits.com or call 833-550-5600.

¹ If you had the HSA (Partnership in Health) plan in 2023 and re-elect it for 2024, your 2023 contribution amount **will not** roll over. Re-elect your contribution amounts for 2024 during Annual Enrollment. Remember, you can update your HSA contributions at any point during the year.
² Learn more about the VPP by visiting [Clxhub > Our Company > Policies & Procedures > Vacation Purchase Policy](#).

Who's eligible?

All U.S. teammates scheduled to work more than 20 hours per week are eligible for Clorox benefits.

Your eligible dependents include:

- Your spouse or domestic partner (“partner”)
- Your/your partner’s children under age 26
- A child for whom healthcare coverage is required through a Qualified Medical Child Support Order (QMCSO) or other equivalent court or administrative order
- Children of any age who are dependent upon you due to a physical or mental disability

Providing proof of eligibility

To enroll dependents in the medical, dental and vision plans, have their Social Security number (SSN) ready during enrollment (or as soon as possible for newborns).

You will have 60 days from your enrollment effective date to provide proof of eligibility for dependents (e.g., birth certificate, hospital birth record, marriage license, tax return). Otherwise, they will not be covered under your benefits.

To submit the required proof, visit [Clxhub > U.S. Total Rewards > Health & Welfare Service Center](#) or call 833-550-5600 (Mon.–Fri., 6 a.m.–5 p.m. PT).

Important Note: Once eligibility for benefits is verified, dependent coverage will be effective retroactively to your eligibility date. All missed premiums will be deducted within four paychecks.

WORKING SPOUSE/ PARTNER SURCHARGE

If your working spouse/partner is eligible to enroll in their employer’s group medical coverage but you decide to cover them under a Clorox medical plan instead, you’ll pay an extra \$150 per month. The surcharge does not apply if both spouses/partners work for Clorox, and it does not apply to dental or vision coverage.

DOUBLE CHECK YOUR DEPENDENT INFORMATION

The Patient Protection and Affordability Care Act requires Clorox to report Social Security numbers (SSN) annually for all dependents enrolled in our health plans. Review and, as appropriate, update your dependents’ SSNs and full names through the Clorox Health & Welfare Service Center.



Your medical plan options

Clorox offers two national medical plans for all employees and a third option (Kaiser) for California residents. All plans include prescription drug coverage, including a \$5 in-network copay for certain preventive medications to help protect against or manage a medical condition. You can also save money by using in-network pharmacies and choosing generic versus brand-name drugs.

The HSA (Partnership in Health) plan

The HSA (Partnership in Health) plan is administered by UnitedHealthcare (UHC) and provides comprehensive medical coverage and access to **in-network and out-of-network providers nationwide**. You also do not need a referral when you visit a specialist.

The HSA (Partnership in Health) plan is a **high deductible plan design**, which means you're responsible for the cost of your medical care until you reach your deductible. After that, you pay a percentage of the cost of care (called coinsurance) until you reach your out-of-pocket maximum. See the medical plan coverage comparison on [p. 8](#) for more details.

To help you set aside money for out-of-pocket medical expenses – now or in the future – this medical plan option includes access to a **Health Savings Account (HSA)**. Clorox makes an annual contribution to your HSA, and you can also contribute pre-tax dollars from your paycheck, up to IRS limits. You can even transfer funds from another HSA into your Clorox HSA, which won't count toward your annual contribution limit.

2024 HSA CONTRIBUTION LIMITS

	Clorox annual contribution ¹	2024 IRS annual limit
Employee only	\$500	\$4,150
Employee + Spouse Employee + Children Employee + Family	\$1,000	\$8,300
Age 55+ catch-up	N/A	\$1,000

1 Clorox's annual contribution counts toward the IRS limit. Clorox's annual contributions are only available for active employees. If you are a new hire, you will receive a prorated contribution.

Here are just a few benefits of having an HSA:

- **You own the account:** The funds in the account are always yours to keep—even if you later change medical plans or leave the company. Unlike a Flexible Spending Account (FSA), there is no “use it or lose it” rule with an HSA.
- **Control your spending and saving:** When you receive care, you decide if you want to pay with your HSA dollars or out-of-pocket.
- **Watch your money grow:** If you decide not to use your HSA dollars to pay for care, you can save them for eligible medical expenses in the future, even into retirement. Once your account reaches \$1,000, you'll earn interest and have the option to invest some or all of your money in a variety of funds through Optum Bank. It's like a 401(k) for your healthcare!
- **Triple your tax savings:** With an HSA, you save even more in taxes. Your individual contributions, Clorox contributions, withdrawals for eligible medical expenses and income you earn from interest and investments are all tax-free federally. The HSA is also tax-advantaged in most states; consult your tax advisor to determine which tax savings apply in your state. (For example, California does not recognize HSA contributions as pre-tax.)
- **Change your contribution amount any time:** Remember to elect your HSA contributions, although you can change them at any time throughout the year. Whether you choose to start contributing now or wait until later in the year, Clorox's contribution to your HSA will be available after your first paycheck.

IF YOU ARE NEW TO THE HSA (PARTNERSHIP IN HEALTH) PLAN FOR 2024:

You cannot participate in a Healthcare Flexible Spending Account (HCFSAs) due to IRS restrictions prohibiting participation in multiple tax-advantaged accounts at the same time. You may still contribute to a Dependent Care Flexible Spending Account.

If you have an HCFSAs with unused money, Clorox will move the funds to a Limited Purpose FSA, which you can use for dental and vision expenses. If this situation applies to you, we'll contact you with more information.

Eligible healthcare expenses

You can use your HSA dollars to pay for eligible expenses for yourself, your spouse or eligible dependents, even if they are not covered under your PIH with HSA plan. Eligible expenses include:

- Medical and dental plan deductibles, copays and coinsurance
- Vision expenses
- Prescription drugs
- Over-the-counter medications

Visit [Clxhub > U.S. Total Rewards > United Healthcare \(Medical/HSA/Rx/Dental\) > Manage HSA > Frequently Asked Questions](#) for common examples of HSA-qualified medical expenses.

AM I ELIGIBLE FOR AN HSA?

The IRS has rules for HSA participation. Visit [irs.gov](https://www.irs.gov) for a full list of eligibility requirements.

The PPO (Surest) plan

The PPO (Surest) plan is a copay plan administered by Surest, a UnitedHealthcare (UHC) company. Like the HSA (Partnership in Health) plan, the PPO (Surest) plan also 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.

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.

Here are a few key benefits of the PPO (Surest) plan:

- **No deductible or coinsurance:** This means you won't 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. See the medical plan coverage comparison on [p. 8](#) for more details.
- **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 the best 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'll pay less when you make it a point to see the highest-rated doctors in your area – ensuring you receive top-notch care at an affordable cost.

And, while the PPO (Surest) plan does not come with an HSA, you can contribute to a Healthcare Flexible Spending Account (HCFSAs). You may also continue to use any accrued HSA funds you may have to pay for medical expenses. See [p. 16](#) for more information about how a HCFSAs works.

PREVENTIVE CARE IS ALWAYS 100% COVERED

No matter which medical plan you choose, your in-network preventive care visits are covered at no cost to you.



There's no better time to schedule routine exams and cancer screenings – like mammograms, colon and cervical cancer screenings and more. They're a great way to identify health issues before they become more serious – and expensive.

The Kaiser (CA only) plan

The Kaiser plan is available to our teammates in California and provides comprehensive medical coverage and **access to in-network providers and coverage only**.

Here is how the Kaiser plan works and how it compares to the HSA (Partnership in Health) and PPO (Surest) plans:

- **Deductible plan design:** Like the HSA (Partnership in Health) plan, the Kaiser plan is a deductible plan design, which means you're responsible for the cost of your medical care until you reach your deductible. After that, you pay a percentage of the cost of care (called coinsurance) until you reach your out-of-pocket maximum. See the medical plan coverage comparison on [p. 8](#) for more details.
- **HCFSA-eligible:** Like the PPO (Surest) plan, you'll be eligible to enroll in an HCFSA when you select The Kaiser plan, so you can still contribute pre-tax dollars to pay for healthcare expenses not covered by the plan.
- **Use Kaiser facilities:** A Kaiser facility, provider and pharmacy must be used, as there are no out-of-network benefits with this plan, except in the case of emergencies. When you visit a Kaiser facility, you can see your doctor, visit a lab and pick up prescriptions, all in one trip.
- **Referrals required:** Your primary care provider (PCP) is your single point of contact, and they will coordinate all of your healthcare, including office visits, prescriptions and referrals to specialists. To see a specialist, you must be referred by your PCP, except for certain medical emergencies or OB/GYN services.
- **Integrated service model:** Learn more about Kaiser's integrated service model at select.kaiserpermanente.org/the-clorox-company.

BENEFIT PLAN DETAILS

To access prescription drug formularies, official plan documents and other benefit resources, go to **Clxhub > U.S. Total Rewards > Health & Welfare Service Center > Menu > Items to Explore > Benefit Plan Materials**.



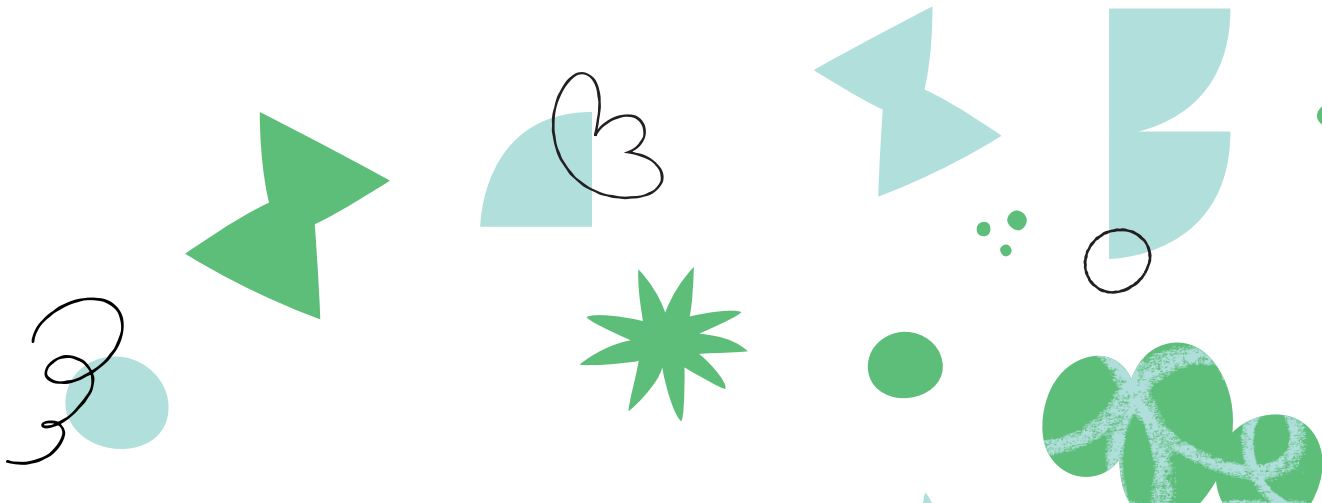
Medical plan coverage comparison

	The HSA (Partnership in Health) plan		The PPO (Surest) plan		The Kaiser plan (California Only)
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
Deductible					
Employee only	\$1,600	\$1,600	\$0	\$0	\$600
Employee + spouse or partner or child(ren)	\$3,200	\$3,200	\$0	\$0	\$1,200
Employee + family	\$3,200	\$3,200	\$0	\$0	\$1,200
Out-of-Pocket Maximum					
Employee only	\$2,750	\$5,500	\$3,000	\$6,000	\$2,750
Employee + spouse or partner or child(ren)	\$5,500	\$11,000	\$6,000	\$12,000	\$5,500
Employee + family	\$5,500	\$11,000	\$6,000	\$12,000	\$5,500
Company Contributions¹					
Employee only	\$500		N/A		N/A
Employee + spouse or partner or child(ren)	\$1,000		N/A		N/A
Employee + family	\$1,000		N/A		N/A
Common Services					
Office visit: PCP/specialist	20% after deductible	40% after deductible	\$20 - \$125	\$250	20% after deductible
Preventive care ²	Covered in full	Covered in full	Covered in full	\$190	Covered in full
Emergency room	20% after deductible	20% after deductible	\$750	\$750	20% after deductible
Hospital inpatient admittance	20% after deductible	40% after deductible	\$2,000	\$4,000	20% after deductible
Outpatient surgery	20% after deductible	40% after deductible	\$150 - \$3,000	\$2,000 - \$6,000	20% after deductible
X-ray/lab	20% after deductible	40% after deductible	Routine (x-ray, lab, ultrasound): \$0 Complex Imaging (MRA, CT, etc.): \$125 - \$900	Routine (x-ray, lab, ultrasound): \$0 Complex Imaging (MRA, CT, etc.): \$1,550 - \$1,800	20% after deductible
Other services	20% after deductible	40% after deductible	\$150 - \$1,000 ³	\$2,000 ³	20% after deductible

1 HSA amounts are prorated for new hires and new enrollees.

2 See a list of covered services at www.healthcare.gov/coverage/preventive-care-benefits/.

3 Represents Other Outpatient Hospital Services; refer to Summary Plan Description for detailed benefit descriptions.



Medical plan coverage comparison (cont.)

	The HSA (Partnership in Health) plan		The PPO (Surest) plan		The Kaiser plan (California Only)
	In-Network ⁴	Out-of-Network ⁴	In-Network ⁴	Out-of-Network ⁴	In-Network Only
Pharmacy (Retail)					
Preventive/ maintenance	1-30 days: \$5 Copay 31-60 days: \$10 Copay 61-90 days: \$15 Copay	40% after deductible	1-30 days: \$5 copay 31-60 days: \$10 copay 61-90 days: \$15 copay	1-30 days: \$10 copay 31-60 days: \$20 copay 61-90 days: \$30 copay	1-90 days: \$5 Copay ⁵
Generic (30 days' supply / 90 days' supply)	20% after deductible	40% after deductible	\$20 copay / \$50 copay	\$40 copay / \$100 copay	20% after deductible up to \$50 max ⁵
Preferred Brand (30 days' supply / 90 days' supply)	20% after deductible	40% after deductible	\$60 copay / \$150 copay	\$120 copay / \$300 copay	20% after deductible up to \$100 max ⁵
Non-Preferred Brand (30 days' supply / 90 days' supply)	20% after deductible	40% after deductible	\$120 copay / \$300 copay	\$240 copay / \$600 copay	20% after deductible up to \$100 max ⁵
Specialty (30 days' supply)	20% after deductible	40% after deductible	Generic: \$330 copay Preferred: \$370 copay Non-preferred: \$400 copay	Not Covered	20% after deductible up to \$100 max ⁶

4 All paper pharmacy claims (in-network & out-of-network) will be reimbursed at the contracted rate minus the applicable copay/coinsurance.

5 Up to a 100-day supply after plan deductible.

6 Up to a 30-day supply after plan deductible.



Making the most of your medical plan

There's a lot more to our medical coverage than you might realize, and we want you to take advantage of everything we offer to be well! You and your covered family members can access a number of additional options and resources:

Don't put off preventive care

It's important to get annual check-ups and age-recommended screenings so you can detect any health issues before they become more

serious. In-network preventive care is covered by all eligible medical plans at **no cost to you**, so ask your doctor about recommended screenings and other preventive care that make sense for you – such as annual physicals, mammograms and colonoscopies.

You can earn 4,000 Virgin Pulse points for these preventive screenings.



Get a second medical opinion

2nd.MD provides access to a world-class team of doctors. They'll review your medical records and provide a confidential second opinion about your diagnosis and treatment plan. This service is provided at no cost to you and is available to anyone enrolled in a Clorox-sponsored medical plan.

Go to 2nd.md/clorox or download the 2nd.MD app beginning Jan. 1, 2024, to get started.

Enjoy the convenience of virtual care

Not feeling well? We want it to be easier for you to get the care you need. Virtual care is a convenient way to talk with a doctor from the comfort of your own home. All of our medical plans offer virtual phone or video visits for things like allergies, eye infections, flu, rashes, sore throats, stomach aches, COVID-19 symptoms and more. You may also be able to get a prescription virtually.

For the HSA (Partnership in Health) plan, go to myuhc.com, download the UnitedHealthcare mobile app or call 855-615-8335. For the PPO (Surest) plan, log in to the Surest app or visit benefits.surest.com. For Kaiser, go to kp.org/getcare, download the Kaiser app or call 866-454-8855. You can also check in with your PCP to see if they offer virtual visits.

Protect yourself with vaccinations

Stay healthy and help those around you be well by getting your vaccinations. They are available at no cost to you. Find a location near you:

	COVID-19 vaccine/booster	Flu shot
UHC members	<ul style="list-style-type: none">• uhc.com/health-and-wellness/health-topics/covid-19/vaccine	<ul style="list-style-type: none">• uhc.com/flushot• Log in to myuhc.com > Find Care & Costs and type "flu shot" in the search bar
Surest members	<ul style="list-style-type: none">• Log into benefits.surest.com and use the search bar to find COVID-19 vaccines• Call: 866-683-6440	<ul style="list-style-type: none">• Log into benefits.surest.com and use the search bar to find flu vaccines• Call: 866-683-6440
Kaiser members	<ul style="list-style-type: none">• kp.org/getcare• KP COVID Vaccine InfoLine: 855-550-0951	<ul style="list-style-type: none">• kp.org/flu• Call NorCA: 800-573-5811 (800-KP-FLU-11) or SoCA: 866-706-6358 (866-70-NO FLU)

Contact your healthcare provider or your state or local health department to find the latest local information on testing.



**TAKE
ADVANTAGE
OF EVERYTHING WE
OFFER TO BE WELL!**



Additional medical protection: supplemental health benefits

Even when you have health insurance, some medical issues can lead to significant out-of-pocket expenses. For example, consider the costs if you can't perform your usual day-to-day tasks like driving a car, cooking or watching your child because of a medical condition. Supplemental health benefits are a great way to protect your income and your family.

We've partnered with Securian to offer three supplemental health benefit options:

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

Accident Insurance

Accident Insurance provides you with a lump sum cash payment if you or a covered dependent suffer an injury from an accident at home or at work covered under your policy. You can use the money however you wish, whether it be for medical or daily living expenses.

Payout amounts depend on the injury and how you receive medical care (e.g., emergency room, urgent care, physician's office). Examples of covered injuries include broken bones, burns, torn ligaments, concussions, eye injuries or ruptured disks, to name a few.



WHO IS SECURIAN?

Securian has been providing the highest quality supplemental health benefits since 1880. We chose Securian as our partner because we know they'll provide our teammates with an exceptional customer service experience, innovative technology to help you make well-informed benefits decisions and an easy process when you need to file a claim.

NEED HELP CHOOSING THE BEST SUPPLEMENTAL HEALTH BENEFITS?

Take the guesswork out of selecting and electing your coverage with Securian's Benefit Scout tool. Benefit Scout is a unique online educational tool that helps you learn about which Securian benefits might be best for your personal situation.

Securian also provides "Benefit Bump," a concierge service for growing families to help navigate parental leave benefits and return-to-work logistics.

Visit securian.com/clorox-insurance for more information.





GET PAID FOR STAYING ON TOP OF YOUR HEALTH!

With Critical Illness or Hospital Indemnity Insurance, each member of your policy will receive a **\$50 cash payout** per year when they have a routine medical exam, such as a mammogram, pap smear, colonoscopy, PSA blood test, stress test and more.

Enrolled in both of these benefits? You'll receive the cash payout under each—**that's \$100 per person!**

Critical Illness Insurance

Critical Illness Insurance gives you a lump sum cash payment if you or a covered dependent is diagnosed with a condition covered by your policy. Like Accident Insurance, you can use the money any way you wish, whether it be for medical expenses or daily living expenses.

Payout amounts are up to \$30,000 for teammates and up to \$15,000 for spouses and children, depending on the illness. Examples of covered illnesses include heart attack, stroke, cancer, Alzheimer's, paralysis, kidney failure and major organ transplants.

Hospital Indemnity Insurance

With an average cost of \$10,000 per hospital stay in the U.S., Hospital Indemnity Insurance coverage may make financial sense. Hospital Indemnity Insurance provides a pre-determined lump sum cash payment if you or a covered dependent is hospitalized as a result of a serious accident or illness covered by your policy.

EXAMPLES OF HOSPITAL INDEMNITY PAYOUTS INCLUDE:

Benefit	Amount
Hospital Admission	\$1,000 per visit
Intensive Care Unit (ICU) Admission	\$1,000 per visit
Hospital Stay	\$100 per day
ICU Stay	\$100 per day

Hospital Indemnity Insurance is not dependent upon the amount of your hospital bill or other medical benefits you do or don't have. It also includes pregnancy. In fact, Securian even lets you submit your labor and delivery claim once you reach **36 weeks of pregnancy**, so you have one less thing to worry about once your child is born.

For detailed information about any of these supplemental health benefits, visit cloroxbenefitsinfo.com for benefit summaries.

What do supplemental benefits cover?

Here are some of the most common events, treatments and injuries that qualify for cash payouts under supplemental health benefit coverage. As the list of covered events is too long to mention here, visit securian.com/clorox-insurance for more information.

ACCIDENT INSURANCE

- Broken bones
- Burns
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs

CRITICAL ILLNESS

- Heart attack or stroke
- Cancer
- Alzheimer's
- Paralysis
- Kidney failure
- Major organ transplants

HOSPITAL INDEMNITY

- Hospital admissions and stays
- ICU admissions and stays

Benefits that support your unique journey

It's our goal to provide benefits that offer something for everyone. So, when it comes to growing your family or living true to your gender identity, we've got programs to support you and your loved ones along your journey.

Family-forming benefits

Not everyone is on the same path when it comes to planning for or growing a family. Clorox offers a **\$20,000 combined lifetime family-forming benefit** to help our teammates and their loved ones with their adoption, surrogacy and fertility needs. The benefit is administered by Carrot, who will be there to help every step of the way – from understanding the options available to finding the right provider and taking the next steps.

Employees will be eligible for reimbursement for a comprehensive range of covered expenses, including:

- Fertility consultations
- Semen analysis
- Fertility preservation for males and females
- Genetic testing related to fertility (e.g., PGT-A, PGT-M)
- Intrauterine insemination
- In vitro fertilization
- Transportation of reproductive material
- Storage costs for eggs, sperm and/or embryos
- Fertility medications
- Adoption assistance
- Surrogacy assistance
- Healthy hormonal aging (menopause and low-T) support

WHO IS CARROT?

We picked Carrot to provide family-forming benefits because of their broad network and the high-quality, individualized care navigation and clinical expertise we know they'll provide every teammate. Carrot is on a mission to make fertility and family-forming care accessible and affordable to all – regardless of age, race, sex, sexual orientation, gender identity or geography. For more information, visit app.get-carrot.com/.



ELIGIBILITY FOR FAMILY-FORMING BENEFITS

Adoption and surrogacy benefits – all benefits-eligible teammates, spouses and partners, regardless of medical plan enrollment

Fertility benefits – teammates, spouses and partners enrolled in a Clorox-sponsored medical plan



Travel & lodging benefit

Where you live shouldn't impact your access to the care you need. If no in-network provider is available in your area, Clorox offers a **\$10,000 lifetime travel and lodging benefit** to assist with travel beyond 50 miles to receive the care you need for all covered medical services – including reproductive and gender affirmation services.

IRS guidelines require the benefit be used for costs related to transportation that is primarily for and essential to obtaining medical care. For more information about eligible expenses under this benefit, visit irs.gov. The \$10,000 benefit is a lifetime maximum per person on your medical plan. Teammates, spouses and partners must be enrolled in a Clorox-sponsored medical plan to take advantage of this benefit.

Dental coverage

Healthy teeth and gums are essential to your overall health, so it's important to maintain good oral hygiene and visit the dentist regularly for checkups. Our national dental plan through UnitedHealthcare (UHC) allows you to visit any dentist you choose, although your costs will generally be lower when you visit in-network providers. Find an in-network provider at myuhc.com > [Find a Doctor](#) > [Find a Dentist](#). (Network: National Options PPO 10).

For detailed information about dental coverage, visit [Clxhub](#) > [U.S. Total Rewards](#) > [Health & Welfare Service Center](#) > [Menu](#) > [Items to Explore](#) for a benefit summary.

	Coverage
Annual deductible	\$50 per person, \$150 per family
Preventive care	100% (no deductible)
Coverage after meeting annual deductible	<ul style="list-style-type: none"> • Basic care: 80% (\$2,000 annual max per person) • Major care: 50% (\$2,000 annual max per person) • Orthodontic care: 50% (\$1,500 lifetime max per person)

Vision coverage

Good eyesight improves your quality of life, and getting your eyes checked regularly is a great way to make sure you don't miss anything. Vision Service Plan (VSP) is a national plan that gives you access to the largest network of independent doctors.

Go to vsp.com to purchase contacts, glasses and sunglasses. Look for the Shop tab on your VSP dashboard and choose from more than 50 brands. Find frames you like, try them on virtually and click Shop Eyeconic to use your vision benefit for your online purchase. In addition to VSP's network of doctors, Walmart and Sam's Club are also part of the VSP network. Don't forget to schedule your eye exam today!

For detailed information about vision coverage, visit [Clxhub](#) > [U.S. Total Rewards](#) > [Health & Welfare Service Center](#) > [Menu](#) > [Items to Explore](#) for a benefit summary.

	Coverage
Exam	Every 12 months, covered after \$10 copay
Lenses	Every 12 months, covered after \$25 copay
Frames	Every 12 months, covered up to \$150
Contact lenses (instead of glasses)	<ul style="list-style-type: none"> • Every 12 months, covered up to \$130 • Contact lens exam not to exceed a \$60 copay

Stretching your dollars with Flexible Spending Accounts (FSAs)

Set aside pre-tax dollars to pay for eligible expenses by contributing to a Healthcare FSA (HCFSA) and/or Dependent Care FSA (DCFSA) through bi-weekly payroll deductions. **IMPORTANT: You must actively enroll in these programs to participate – elections do not carry over from year to year.**

Keep in mind:

- The HCFSA and DCFSA are two separate accounts. You cannot use funds from one account to pay expenses associated with the other.
- You may change your annual contributions during the year if you experience a Qualified Life Event (QLE) such as marriage, divorce, having a baby or gaining/losing coverage elsewhere. Visit the [Qualified Life Event section on cloroxbenefitsinfo.com](#) to learn more.
- If you leave the company, you will forfeit any unused funds on your last day.
- If you enroll in the **HSA (Partnership in Health)** plan, you won't be able to participate in an HCFSA since IRS rules state that you can't contribute to both plans. This applies if your spouse or partner enrolled in their employer's HCFSA plan, in which money can be reimbursed for your eligible health care expenses.

	Healthcare FSA	Dependent Care FSA
How much can I set aside?	Up to \$3,200 per teammate If needed, you can use your funds at the beginning of the year and pay your account back through payroll deductions for the rest of the year.	Up to \$5,000 ¹ household maximum unless married and filing separately. Then the maximum is \$2,500 each for teammate and spouse/partner. Those earning \$125,000 and above are capped at \$1,500. ²
What expenses are eligible?	Medical costs, prescriptions, dental and vision plan deductibles, coinsurance and other related expenses, excluding premiums, are eligible.	Expenses to care for your/spouse's/partner's children under age 13 and/or a dependent who is physically or mentally incapable of self-care and who has the same principal place of residence as the teammate for more than half of the year. Includes expenses for day care centers, summer day camps, nanny care services and elder care facilities.
Can I carry over funds to future years?	Up to \$640 can be carried over for use in the following year. You don't have to enroll in the FSA the following year to use carryover funds.	You cannot carry over unused funds.
What is the deadline for incurring an expense?	All expenses must be incurred by Dec. 31 of the plan year.	All expenses must be incurred by Mar. 31 of the next plan year.
What is the deadline for submitting expenses?	You have until Mar. 31 of the next plan year to submit reimbursement claims. ³	You have until Jun. 15 of the next year to submit reimbursement claims. ³

1 The amount you can contribute may be less due to IRS income limitation rules.
 2 Certain high-income teammates may have DCFSA contributions capped at less than \$1,500, due to IRS non-discrimination testing requirements.
 3 If you leave Clorox, any services you'd like to use HCFSA funds for must be incurred on or before your last day. You have until the end of the year to include DCFSA expenses. Any money remaining in the account will be forfeited per IRS rules.

Income protection for you and your family

While you may not know what's around the corner, you can protect yourself and your family financially against the unexpected with Clorox disability and life insurance coverage through MetLife.

Short- and long-term disability

Clorox provides short-term and long-term disability insurance at no cost to you. After a seven-day waiting period, Clorox replaces a portion of your income if you are being treated by a doctor and unable to work. We provide:

- **Short-term disability:**¹ 100% of your bi-weekly base pay for six weeks, followed by pay at 66.67% for a specified number of weeks depending on your state of residence
- **Long-term disability:** 60% of your monthly base pay

Life insurance and accidental death & dismemberment (AD&D)

Clorox provides basic life insurance as well as accidental death & dismemberment (AD&D) insurance at no cost to you equal to 1x your annual base pay, up to \$1 million.²

You can also purchase additional life and AD&D insurance coverage:

	Supplemental Life Insurance	Supplemental AD&D Insurance
For You	1-9x your annual base pay, up to \$2 million <i>(New hires can elect up to 3x their annual base pay or \$300,000, whichever is less, without a Statement of Health.)</i>	1-9x your annual base pay <i>(Your basic and supplemental AD&D insurance combined cannot exceed \$2 million.)</i>
For Your Spouse/ Partner	1-4x your annual base pay, up to \$250,000 <i>(This coverage may not exceed your own combined basic and supplemental life insurance coverage. You may elect coverage for your spouse/partner without electing coverage for yourself.)</i>	1-4x your annual base pay, up to \$250,000 <i>(This coverage may not exceed your own combined basic and supplemental AD&D insurance coverage. You may elect coverage for your spouse/partner without electing coverage for yourself.)</i>
For Your Child (up to 26th birthday)	\$25,000 per child <i>(You pay one premium no matter how many children you have.)</i>	\$25,000 per child <i>(You pay one premium no matter how many children you have.)</i>

Life and AD&D Insurance: What's the difference?

- Life insurance covers most cases of death, including accident and illness.
- AD&D insurance covers death from accidents. It does not cover death from natural causes like old age or terminal illness. It will also pay out part of the benefit in some instances of injury or accidental loss of limbs, and more.

ABOUT A STATEMENT OF HEALTH

A *Statement of Health*, also known as “evidence of insurability” or “proof of good health,” is the process used to determine whether you are healthy enough to be eligible for the amount of insurance coverage you are seeking. A *Statement of Health* may be required when electing supplemental life coverage.

1 MetLife becomes our short-term disability and leave administrator beginning Apr. 1, 2024. Prior to that date, short-term disability and leave programs will continue to be administered by TriStar.
 2 If your basic life insurance exceeds \$50,000, the value of the premiums Clorox pays is considered taxable income.

Making the right choices

When it comes to choosing benefits, we all have different needs and priorities. While we've designed Clorox benefits to offer as much choice as possible, we know that means you have a lot of options to consider. Thinking about where you are in life right now – and looking ahead to what next year might bring – can help you consider which benefits best fit your needs and budget.

LET'S SEE HOW THREE
HYPOTHETICAL CLOROX
TEAMMATES WEIGH
THEIR OPTIONS.

ALICIA

LUIS

SOPHIA

MEET ALICIA



Alicia is a recent college graduate who has moved to the city with some friends. She's single and active, spending most of her free time hiking, biking and running. She considers herself healthy and doesn't have any chronic issues, but she wants to make sure she's setting herself up for success in the future.

Alicia likes the idea of being able to set aside money for medical expenses when she's older, so she elects **the HSA (Partnership in Health)** plan. Her goal is to contribute a little bit each paycheck and treat it like another retirement account, so she has funds to pay for her medical costs when she gets older. Alicia is a bit nervous about the higher deductible of the HSA (Partnership in Health) plan, especially since she doesn't have a lot of savings built up, so she enrolls in **Accident Insurance**, which will protect her financially if she gets hurt while training for her next race.

Alicia also enrolls in **dental and vision coverage** and makes a point to schedule her annual physical and routine dental cleanings. They don't cost a thing, and she knows taking these small steps now will increase her chances of staying healthy for the long haul.

Since she's contributing to an HSA, Alicia is not eligible for a Healthcare FSA, but she knows her HSA will cover many of the same expenses. She's also comfortable with the Clorox-provided life insurance coverage, so she isn't going to "buy up" for additional protection. But, Alicia will be sure to contribute at least 4% of her salary to her **401(k) retirement plan** to get the maximum contribution from Clorox.

MEET LUIS



Luis recently married his partner, Glenn, and the two bought a house in the suburbs. They both have good jobs and would love to take the next step and grow their family. While Luis is healthy overall, Glenn has chronic back pain that requires constant attention.

Luis wants to do everything he can to put himself and Glenn in the best financial position to expand their family. He also knows Glenn's continual back pain treatment can get expensive. They need a medical plan that has predictable expenses so they can develop and stick to a budget. So, Luis elects the PPO (Surest) plan. In addition to transparent costs, Luis really likes how **the PPO (Surest)** plan's premium is 10% less than his other medical plan options, and he appreciates the convenience of the Surest app that helps him find the best doctors in his area. Luis also elects **Hospital Indemnity Insurance**, so if Glenn's back issues cause a hospital stay, they will receive a cash benefit of \$1,000 when admitted plus \$100 per day.

Luis also remembers the **\$20,000 lifetime family-forming benefit** Clorox offers through Carrot, and he's excited to explore how it could help him and Glenn get closer to adopting a child. He also makes note of the **12 weeks of parental leave**, and if the adoption comes to fruition, plans to take advantage of it in the coming year.

Finally, now that they are married, Luis chooses to purchase **Supplemental Life Insurance** for both himself and Glenn. Electing these benefits gives Luis a bit more peace of mind, knowing his family will be taken care of financially should the unthinkable occur.

MEET SOPHIA

Sophia is 63 and lives in Los Angeles with her husband. She also has twin boys, age 24, who have both moved east to New York. Sophia covers her family on her medical plan, and she also cares for her elderly mother, who lives with them and is unable to care for herself. She's getting close to retirement and wants to make sure nothing will happen financially to get in the way of her goals.



While the Kaiser plan would offer Sophia and her husband excellent coverage in California, she knows that plan only provides in-network coverage. Because she also covers her kids who live across the country, she chooses **the HSA (Partnership in Health)** plan to ensure they too will have access to care.

Sophia makes it a point to contribute the full IRS maximum of \$9,300 to her HSA (\$8,300 plus her \$1,000 catch-up contribution) to make sure she has enough money set aside for any unexpected health issues that might arise among her family.

Next, Sophia elects **Critical Illness** and **Hospital Indemnity Insurance**. She knows neither she nor her husband are getting any younger, and these Supplemental Health Benefits will help them financially if either of them were to have a life-threatening illness or hospital stay.

Finally, Sophia contributes to the **Dependent Care FSA** to help with expenses associated with her mom's visiting nurse, and also uses Help for **Caregiving Support** to make sure her mom has the care she needs while Sophia and her husband are at work.

Be Well. Be You. With Spring Health, our mental well-being partner

We know sometimes just a little bit of support can change everything. Clorox has partnered with **Spring Health** to provide teammates and their family members a cutting-edge Employee Assistance Program (EAP). With Spring Health, you have access to easy-to-use services and tools that support all aspects of mental and work-life well-being, including:

Join the more than **1,700 Clorox teammates** and family members who are already using Spring Health!

- **Personalized care with a dedicated clinician:** Care Navigators are real people – licensed clinicians who take away the guesswork during care. They'll help you find the right therapist and set appointments, give advice and offer emotional support.
- **Confidential therapy:** Meet with a therapist as soon as two days after you reach out. You and your household family members (6 years and older) each have eight (8) sessions per person, per year covered by Clorox at no cost. Up to two (2) of those sessions can be used to discuss medication management with a psychiatrist.
- **Coaching:** Certified Coaches can help teammates age 18 and over with parenting, career growth, stress management and resiliency, sleep habits, self-care, life transitions and much more. Receive up to eight (8) coaching sessions per person, per year covered by Clorox at no cost. If you are interested, contact your Spring Health Care Navigator.
- **Provider diversity:** The Spring Health provider network is designed to be as diverse as the people it supports. Therapists are available across a multitude of provider categories (including gender, ethnicity, language and sexual orientation) and specialty areas (including divorce, veteran support and grief).
- **Wellness exercises:** Use Moments, an on-demand library of self-guided mindfulness and meditation exercises to improve mental well-being, with programs for anxiety, burnout, better sleep and more.
- **Work-life services:** Care Navigators help you find support for your whole life, including financial services, child and elder care, legal assistance and much more. You can also review Spring Health's online library for thousands of articles on everything from family dynamics to personal and professional relationships.

CHILL WITH THE CALM APP



Get help winding down, dip your toe into mindfulness with meditation, movement or relaxing music, or find soothing bedtime stories—for you and/or your children. Or maybe you want sharper focus so you can unlock your own creativity. The Calm app has something for everyone, is paid for by Clorox and allows you to add up to five dependents. Download **the Calm app**, sign up using your name and company email and create a password.

SPRING HEALTH CAN HELP

Spring Health is available year-round to all teammates and their household family members. Simply visit clorox.springhealth.com (access code: clorox) or contact a Care Navigator at careteam@springhealth.com or 855-629-0554 to begin.



More resources for your wellness journey

We want you to achieve your goals – physical, mental, financial and everything in-between. That’s why we’ve got programs to help you develop healthy habits to succeed on your personal wellness journey:

Use Virgin Pulse to develop healthy habits

Our well-being program tracker, powered by Virgin Pulse, is designed to help you build healthy habits in all areas of your life. As an additional incentive, you can also earn \$100 per quarter in Pulse Cash, which can be redeemed for popular gift cards, donations and merchandise. For more details, go to [Clxhub > Quick Links > U.S. Total Rewards > Wellness Tracking - Virgin Pulse](#). You can also sign up today by going to [join.virginpulse.com/clorox](#) or by downloading the Virgin Pulse app.

Try Real Appeal for real weight loss results

Want to develop healthier eating habits or lose a few pounds? We’ve partnered with Real Appeal, a web-based weight management program, to help. The program provides you with a coach and online group sessions, access to online tracking tools and a free success kit that you’ll receive in the mail. This is available to teammates and dependents over age 18 with a BMI of 20 or higher who are enrolled in a UHC medical plan at no cost to you. Go to [clorox.realappeal.com](#) or call 844-344-7325 to get started. Earn **4,000 Virgin Pulse points** when you complete at least 10 sessions.

POINTS FOR PREVENTIVE CARE

Here are just a few of the ways you can earn points toward \$100 in Pulse Cash.

Activity	Points Earned
Annual exam	4,000
Colonoscopy	4,000
Mammogram	4,000
Dental exam	2,000
Vision exam	2,000
Flu shot	2,000
COVID-19 vaccination	2,000

SHOP AND SAVE WITH CLOROX

Take advantage of your employee discount on many of our products. Just go to the brand website and create an account with your Clorox email address. You can save up to 50% off.

- [burtsbees.com](#)
- [burtsbeesbaby.com](#)
- [naturalvitality.com](#)
- [neocell.com](#)
- [rainbowlight.com](#)
- [renewlife.com](#)

Express your gratitude and recognize teammates through Bravo, and you may be able to earn Bravo points to redeem for merchandise. Access Bravo on the Clorox network at [team.clorox.com/sites/Bravo](#).



Taking the time you need

Rest and recharge

Having time away from work to recharge is another part of being well. We also know there are times when you need to take care of personal matters.

No matter what you need the time for, we're here to help you. We provide:

- **Flexible Time Off (FTO):** U.S. nonproduction exempt (salaried) employees have access to FTO. There is no limit to the amount of FTO you may request for vacation, as long as business needs and performance expectations are met.
- **Paid vacation time off:** For our U.S. non-exempt (hourly) employees, we offer paid vacation time based on years of service. In addition, U.S. nonproduction, non-exempt (hourly) employees are eligible for four (4) floating holidays each calendar year, and U.S. production, non-exempt (hourly) employees are eligible for six (6) flex days each calendar year.
- **Vacation Purchase Program (VPP):** During Annual Enrollment each fall, production and nonproduction, non-exempt (hourly) employees are eligible to purchase up to five (5) additional vacation days for the following year.
- **Health and mental well-being time off:** Care for yourself or a family member's physical and mental well-being.
- **Bereavement leave:** Take time off for the death of a family member or friend.

- **Unpaid sabbatical:** Take up to 30 consecutive days each calendar year with your manager's approval.

Please work with your manager when taking time off and use UKG, our time management system, to record your time appropriately. Go to [Clxhub > Our People > US Pay, Benefits & Time Off](#).

Bond with your new family additions

Welcoming a new child into your life is a unique time. To support our parents, we offer generous fully- and partially-paid parental leave for the birth or adoption of a child as well as the placement of a foster child:

- New birthing mothers will receive an average of 18 weeks of full-to-partial pay without needing to supplement with other paid time off. The exact amount of your leave will depend on your personal situation.
- All new parents will have 12 weeks of full-to-partial pay (4 weeks at 100% of your earnings followed by 8 weeks at 60% of your earnings).

For additional details, go to [Clxhub > People & Culture > People Center > Compensation, Time & Benefits > Taking a Leave](#). You can also visit the [Qualified Life Event section on cloroxbenefitsinfo.com](#) for a Resource Guide that shows the support available to you on every step of your birth or adoption journey.

Caregiving support

Finding reliable adult or child caregiving support can be challenging. We've partnered with Helpr to provide you with caregiving resources. Visit helpr-app.com/clorox-usa for more information.

- **Care support:** Talk with a Helpr Care Consultant to get personalized help finding long-term and temporary care solutions (e.g., nannies, day cares and adult care).
- **Backup care:** Clorox provides 60 hours of subsidized backup care on a fiscal year basis for those times when you need last-minute help. You can use the fully vetted Helpr Network with a copay of \$5/hour. You can also upload your own child/adult/elder care provider (friend, sitter and family members who are not dependents) and access a subsidy of \$10/hour for backup care. See www.helpr-app.com/faq for their list of locations.
- **Helpr Online:** You can get online 1:1 academic support and interactive group play sessions for kids 6 months old through high school. Copays vary at \$5-\$15/hour and will draw from the 60 hours of backup care.
- **Center-based care:** Connect with [Helpr's backup day care partners](#) who can help you find the right child care for your needs. You can also submit receipts from day care programs (like Summer Camp, adult care centers and more) to get reimbursed up to \$10 per hour.

Building your financial future

Feeling financially healthy and secure (or at least knowing you have a plan to get there) is important. Use these programs to help you save money and plan for the future.

- **401(k) plan:** Our market-leading plan through Vanguard helps you save for retirement, with Clorox contributing up to 10% of pay as follows:
 - As a new teammate, you are automatically enrolled in the 401(k) plan with a 6% pre-tax contribution. You may choose to increase or decrease your contributions – or opt out of the plan at any time.
 - After one year of service, you're eligible to receive a bi-weekly company matching contribution of up to 4% of pay (vests immediately) and an annual company contribution of 6% of pay (vests over 5 years).
- **Ayco:** Get help with budgeting, retirement planning, estimating healthcare expenses, insurance needs and more – at no cost to you.
- **Education assistance program:** Get reimbursed for eligible education expenses up to \$3,000 per fiscal year.
- **Commuter program:** Use pre-tax dollars to save on your commute. Go to my.healthequity.com for more information.
- **Employee Stock Purchase Plan (ESPP):** Purchase Clorox common stock through after-tax payroll deductions, and Clorox will cover the purchase fees. For more information, [click here](#).
- **GIFT:** The Clorox Company Foundation will match your donations to nonprofits of your choice, up to \$2,500 a year. Go to [Clxhub > People & Culture > Giving \(GIFT\) & Volunteering](#).
- **Business travel accident insurance:** We've got you covered when you're traveling on company business. Visit [Clxhub > U.S. Total Rewards > Business Travel Program](#) for more information.

REMEMBER AYCO FOR FINANCIAL PLANNING SUPPORT

Ayco is our financial planning provider and can help you plan your finances for today, tomorrow and the future. Ayco can also help you learn how to maximize your savings for retirement and determine the right health plan choice for you. You'll even earn **Virgin Pulse points** when you complete the Ayco assessment and meet with a financial planner.

Set up an account by visiting [Clxhub > U.S. Total Rewards > Financial Planning \(Ayco\)](#).



Your resources

Topic	Where to get information
Clorox Benefits Support	
<p>General Information</p> <ul style="list-style-type: none"> • Details about your benefits • Resource guides for life events • Recorded webinars • Compliance and Summary of Benefits Coverage (SBC) documents 	<p>cloroxbenefitsinfo.com</p>
<p>Annual Enrollment Support</p> <ul style="list-style-type: none"> • Enrolling in your benefits • Benefits questions about your specific situation 	<p>Clorox Health & Welfare Service Center</p> <ul style="list-style-type: none"> • Single sign-on: Clxhub > U.S. Total Rewards > Health & Welfare Service Center • Directly: cloroxbenefits.com • Phone: 833-550-5600 (Mon-Fri, 6 a.m. – 5 p.m. PT)
<p>Personalized Information</p> <ul style="list-style-type: none"> • Total Rewards information • Total compensation • Benefit contributions • Retirement balances 	<p>U.S. Total Rewards website</p> <ul style="list-style-type: none"> • Single sign-on: Clxhub > Quick links > U.S. Total Rewards
<p>“Our People” Support</p> <ul style="list-style-type: none"> • My development • Keep learning • My pay & benefits • Manager resources • Quick links 	<p>Our People website</p> <ul style="list-style-type: none"> • Single sign-on: Clxhub > People & Culture > People Center
Medical Coverage	
<p>UnitedHealthcare (UHC) <i>(Group number: 225497)</i></p>	<p>The HSA (Partnership in Health) plan</p> <ul style="list-style-type: none"> • Phone: 877-468-1028 • Online: whyuhc.com/clorox
<p>Surest</p>	<p>The PPO (Surest) plan</p> <ul style="list-style-type: none"> • Phone: 866-683-6440 • Online: benefits.surest.com
<p>Prescription Drug Coverage for the HSA (Partnership in Health) and Surest (PPO) plans</p>	<p>OptumRx</p> <ul style="list-style-type: none"> • Phone: 800-562-6223
<p>Kaiser Permanente (CA teammates only), Including Prescription Drug Coverage</p>	<ul style="list-style-type: none"> • Phone: 800-464-4000 • Online: kp.org
<p>2nd.MD</p> <ul style="list-style-type: none"> • Medical Second Opinion 	<ul style="list-style-type: none"> • Online: 2nd.md/clorox • Smartphone: Download the 2nd.MD app
<p>Carrot</p> <ul style="list-style-type: none"> • Family-forming benefits 	<ul style="list-style-type: none"> • Phone: 888-817-9040 (24/7 call center) • Online: app.get-carrot.com/
<p>Securian</p> <ul style="list-style-type: none"> • Accident Insurance • Critical Illness Insurance • Hospital Indemnity Insurance 	<ul style="list-style-type: none"> • Phone: 855-750-1906 • Online: securian.com/clorox-insurance

Your resources *(continued)*

Topic	Where to get information
Other Health Coverage	
UnitedHealthcare (UHC) Dental	<ul style="list-style-type: none"> Phone: 877-816-3596 Online: myuhc.com > Search > National Options PPO 10 plan
Vision Service Plan (VSP) <i>(Group number: 00818601)</i>	<ul style="list-style-type: none"> Phone: 800-877-7195 Online: vsp.com
Spending Accounts and Financial Protection	
UnitedHealthcare (UHC) <i>(Group number: 225817)</i> <ul style="list-style-type: none"> Healthcare Flexible Spending Account (HCFA) Dependent Care Flexible Spending Account (DCFA) 	<ul style="list-style-type: none"> Phone: 877-468-1028 Online: myuhc.com <p><i>(For a list of eligible expenses, go online to irs.gov and search for Publication 502 or 969. Please consult your tax advisor for questions regarding eligible expenses.)</i></p>
Optum Financial (through UHC) <i>(Group number: 225497)</i> <ul style="list-style-type: none"> Health Savings Account (HSA) 	<ul style="list-style-type: none"> Phone: 800-791-9361
MetLife (Disability & Life) <ul style="list-style-type: none"> Disability insurance (through TriStar until 3/31/24) Life insurance (basic & supplemental) Accidental death and dismemberment (AD&D) insurance 	<p>Claims & More Information: MetLife</p> <ul style="list-style-type: none"> Phone: 855-320-8528 (Mon-Fri, 5 a.m. – 8 p.m. PST) Online: mybenefits.metlife.com <p>Enrollment & Beneficiary Updates: Clorox Health & Welfare Service Center</p> <ul style="list-style-type: none"> Single sign-on: Clxhub > U.S. Total Rewards > Health & Welfare Service Center Directly: cloroxbenefits.com Phone: 833-550-5600 (Mon-Fri, 6 a.m. – 5 p.m. PT)
Resources to Be Well	
Spring Health <ul style="list-style-type: none"> Mental well-being and work-life support 	<ul style="list-style-type: none"> Phone: 855-629-0554 Online: clorox.springhealth.com (access code: clorox)
Virgin Pulse <ul style="list-style-type: none"> Well-being program tracker 	<ul style="list-style-type: none"> Phone: 866-941-2143 Online: join.virginpulse.com/clorox Email: support@virginpulse.com
Helpr <ul style="list-style-type: none"> Child caregiving support Elder caregiving support 	<ul style="list-style-type: none"> Phone: 877-417-4883 Online: helpr-app.com/clorox-usa Email: hello@helpr-app.com
Vanguard <ul style="list-style-type: none"> 401(k) Plan 	<ul style="list-style-type: none"> Phone: 800-523-1188 Single sign-on: Clxhub > U.S. Total Rewards > 401 (k) plan Directly: vanguard.com/retirementplans
Ayco <ul style="list-style-type: none"> Financial planning Budgeting Healthcare expenses Insurance needs Retirement planning 	<ul style="list-style-type: none"> Phone: 866-907-4479 Single sign-on: Clxhub > U.S. Total Rewards > Ayco
Vacation Purchase Program (VPP)	<ul style="list-style-type: none"> Single sign-on: Clxhub > Our Company > Policies and Procedures > Vacation Purchase policy



Be Well. Be You.

This guide highlights certain components of the plan, but it is only an overview. This guide does not take the place of the official plan documents, which are the final authority on plan provisions used to determine how and when benefits are paid. This guide is a tool for you to use, but you should consult the plan documents, Summary Plan Descriptions (SPDs), Summary of Benefits Coverage documents (SBCs) and any Evidence of Coverage or Certificates of Coverage and their related insurance policies or contracts, for any benefits described in this guide. The company reserves the right to change, amend, suspend, withdraw or terminate any or all of the plans, in whole or in part, at any time in its sole discretion.

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