



## Clorox Benefits Total Rewards Overview for LGBTQ + Teammates

### Resources and Information

<b>Clorox Health &amp; Welfare Service Center</b>	833-500-5600	U.S. Total Rewards > Health and Welfare Service Center or directly at <a href="http://cloroxbenefits.com">cloroxbenefits.com</a> documents located under <i>Resources</i>	Medical Plan's Summary Plan Description (SPD) or Evidence of Coverage (EOC) Plan documents, and a link to Prescription Drugs covered by the plan, and more
<b>The HSA (Partnership in Health) – United Healthcare</b>	877-468-1028	<a href="http://myuhc.com">myuhc.com</a>	Member Services
<b>The PPO Medical Plan-Surest</b>	866-683-6440	<a href="http://benefits.surest.com">benefits.surest.com</a>	Member Services
<b>Kaiser Medical Plan</b>	800-464-4000	<a href="http://kp.org">kp.org</a>	Member Services
<b>Carrot</b>	888-817-9040	U.S. Total Rewards>Carrot or <a href="http://Cloroxbenefitsinfo.com">Cloroxbenefitsinfo.com</a> >Family Forming & Hormonal Health Benefits or <a href="https://app.get-carrot.com/">https://app.get-carrot.com/</a>	Family Forming & Hormonal Health Benefits vendor
<b>Spring Health</b>	855-629-0554	U.S. Total Rewards>Spring Health or <a href="http://Clorox.springhealth.com">Clorox.springhealth.com</a> (access code: clorox)	Mental well-being and work life support (EAP)
<b>Clorox Pride ERG Group</b>		The Well > Core to Clorox > IDEA	<a href="#">LGBT Employee Resource Group</a>

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 available on the **Clorox Health & Welfare Service Center** (or externally at [cloroxbenefits.com](http://cloroxbenefits.com)) through the *Resources* tab. You will also find information on [cloroxbenefitsinfo.com](http://cloroxbenefitsinfo.com) under the LGBTQ+/Transgender Support tile.

## Health Care

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

**United Healthcare/Surest:** This medication is covered under the Health Care Reform list and may be used for treatment or prevention of HIV. Your provider will need 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 SPD or EOC Plan documents via the Clorox Health & Welfare Service Center. Below are additional resources that are available through the Medical Plans.

**United Healthcare:** 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. For more information, please refer to the [UHC Transgender Resources Guide](#).

**Surest:** Clinical advocates help you understand your benefits coverage and find in-network providers and treatment options for care. They can also connect you with a variety of support programs and resources. The contact number is 1-866-683-6440. Surest has also created a [Transgender Support member guide](#) to help you understand your health plan coverage and find additional resources for support.

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:** Resources provide personal support throughout the care journey accessing the benefits and services that are covered for transgender members. Kaiser's care delivery teams support members through their transition. Kaiser continues 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. For more information, please refer to the Kaiser [Transgender Resources guide](#).

### Family Forming Benefits

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

**Does Clorox offer infertility support benefits?**

U.S. teammates, spouses and partners enrolled in a Clorox sponsored medical plan are automatically eligible for infertility coverage through Carrot.

**Does Clorox offer adoption assistance benefits?**

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

**Does Clorox offer any support for surrogacy?**

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

**Are same sex partners covered under Clorox benefits programs?**

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

**Does Clorox provide any support for IVF, IUI?**

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

**Does Clorox cover fertility benefits**

Yes, teammates, spouses and partners enrolled in a Clorox sponsored medical plan are eligible for fertility coverage through Carrot.

**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 adoption), 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 gross-up effective 1/1/2023 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 via SSO U.S. Total Rewards > Quick Links > 401k or directly at [vanguard.com/retirementplans](https://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**

Get help winding down or falling asleep, dip your toe into mindfulness with meditation, movement or relaxing music or find a soothing bedtime story – 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.

## **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)