

Taking Control of Your Healthcare Costs

We champion people to be well and thrive every day. With our comprehensive medical coverage, there are many ways you can receive care. However, there can also be a big difference in how much you pay depending on the type of provider and location you choose.

Understand Your Care Options And Where to Go

Use the chart below to choose the most convenient, cost-effective care based on your needs:

LEARN ABOUT YOUR SPECIFIC COVERAGE



Costs for the care and provider you need depend on your health plan. [For more details](#), use these resources:

- [The HSA \(Partnership in Health\) Plan](#)
- [The PPO \(Surest\) Plan](#)
- [The Kaiser Plan](#)

EXAMPLES	NON-EMERGENCY CARE		EMERGENCY: NON-LIFE-THREATENING	EMERGENCY: LIFE-THREATENING
PROVIDER	 Click here to learn how to access	 Primary Care Visit	 Local Urgent Care Center	 Local Emergency Room (ER)
BENEFITS	Available 24/7 No traveling or waiting rooms Available from any device with a camera and internet connection	In person Available during office hours Can provide follow-up care and refer you to a specialist, if needed	In person Often open late and on weekends Best if your situation is too serious for virtual or primary care, but is not life-threatening	24/7 walk in care Use only for the most serious needs
CONVENIENCE	✓✓✓✓	✓✓✓	✓✓✓	✓
COST	\$(1)	\$(2)	\$(3)	\$(4)



Remember: If you're enrolled in the HSA plan, you'll only need to pay 20% coinsurance for telehealth and virtual care visits – even if you haven't hit your deductible!

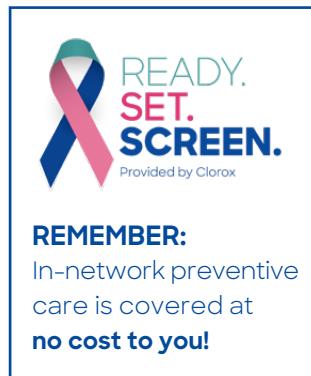
Establish a Primary Care Provider (PCP)

Even if your health plan doesn't require you to elect a PCP, it's important to establish one for your ongoing healthcare needs. A PCP can provide preventive care, recommend healthy lifestyle choices, review your family history, identify and treat common medical conditions and refer you to the right specialists.

PCPs also manage your annual wellness exam and recommend the **preventive screenings** you need. The screenings may turn up nothing, bringing you peace of mind. Or, they may detect an issue early that you can treat before it gets worse – potentially saving your life.

Find an in-network provider by visiting:

- **The HSA (Partnership in Health) plan:** myuhc.com and select “Find a Doctor”
- **The PPO (Surest) plan:** benefits.surest.com
- **The Kaiser Plan:** mydoctor.kaiserpermanente.org/ncal/doctors/



THE RIGHT CARE MATTERS



Tori's daughter, Bella, had an itchy and watery eye the last couple of days and woke up this morning with it swollen and crusted shut. Last time Bella had these symptoms, it was conjunctivitis (pink eye), and Tori believes it may be the same thing this time around.



Tori knows Bella needs to see a doctor to confirm the diagnosis and get the right antibiotic. Tori chooses to schedule a **virtual visit**. It is not only the most cost-effective option, but also allows Bella to be seen without leaving the house.



The physician virtually evaluates Bella's symptoms and quickly confirms Bella does in fact have conjunctivitis. He prescribes antibiotic eye drops and also suggests Tylenol if Bella begins to complain of eye pain.



Tori's husband picks up Bella's prescription and some extra Tylenol on the way home from work, and Bella is good as new in a few days!

TORI PAYS:	COMPARED TO:
\$0 to \$49 Virtual visit	\$25 to \$200 PCP office visit

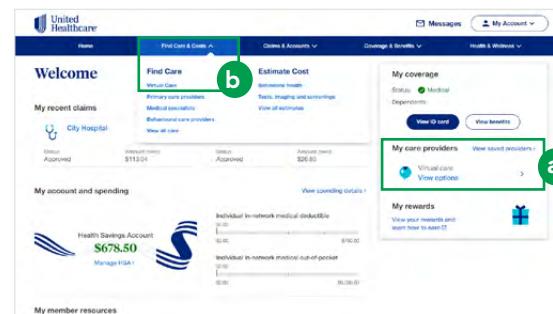
Depending on coverage

How to Access Virtual Care

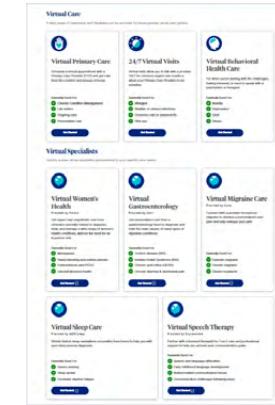
If you're enrolled in a Clorox-sponsored medical plan, getting virtual care from a licensed provider is a few short clicks away. Follow these steps:

THE HSA (PARTNERSHIP IN HEALTH) PLAN:

1. Visit myuhc.com and sign in to your account.
2. From your dashboard, there are two ways to access virtual care:
 - a. On the right-hand side, click "Virtual Care" under "My Care Providers"; or
 - b. Click "Find Care & Costs" in the top navigation, then click "Virtual Care."

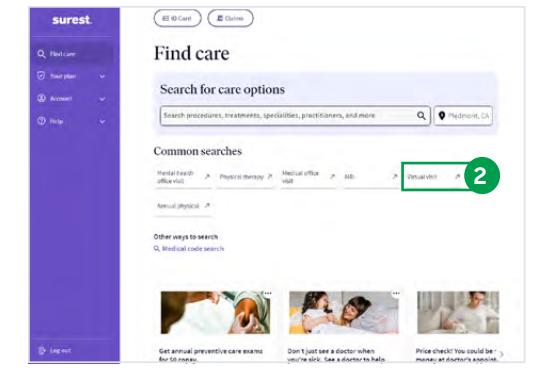


3. Select the type of virtual care you need:



THE PPO (SUREST) PLAN:

1. Visit benefits.surest.com and sign in to your account.
2. On the home page, under "Common Searches," click the "Virtual Visit" button.



THE KAISER PLAN:

1. Visit mydoctor.kaiserpermanente.org/ncal/get-care/.
2. Click "Appointments and Advice" in the top navigation.
3. Scroll to the bottom of the page and click the "e-Visits" box.
4. Log into your account.

