

# 2026 U.S. Benefits Guide



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

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# Your 2026 Benefits

## Supporting your journey to be well.

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You can find all benefits information, including this guide and plan documents, at [cloroxbenefitsinfo.com](https://cloroxbenefitsinfo.com). To request hard copies of any Annual Enrollment materials, submit a People& ticket or email [people@clorox.com](mailto:people@clorox.com).

Puede encontrar toda la información relacionada con los beneficios, incluidos esta guía y los documentos del plan, en [cloroxbenefitsinfo.com](https://cloroxbenefitsinfo.com). Para obtener copias impresas de los materiales de la Inscripción Anual, envíe un ticket de People& o envíe un mensaje a [people@clorox.com](mailto:people@clorox.com).

# Be Well. Be You.

Teammates,

At Clorox, we champion people to be well and thrive every single day. This includes you, which is why we offer an industry-leading benefits package, designed with flexibility and choice to meet your and your family's unique physical, emotional and financial needs.

This U.S. Benefits Guide highlights the many programs available to support you and your loved ones, including:

- Income protection and financial health programs, including **supplemental health benefits**, a market-leading **401(k) program with a Clorox contribution up to 10% of your eligible earnings to help you prepare for retirement**, no-cost **financial planning support** and **disability and life insurance** benefits.
- A choice between **medical plans** based on your and your family's needs and budgets, as well as **dental** and **vision** benefits. Each plan includes comprehensive coverage, no-cost preventive care and other resources to ensure you're getting the right care at the right time.
- A wide range of family support, including **family-forming and hormonal health** benefits, **caregiving** assistance, flexible **time off and parental leave** programs.
- Free therapy, coaching, and support resources for you and your household (age 6+) through our enhanced Employee Assistance Program – designed to support you through life's challenges.
- A **well-being program**, designed to help you develop healthy habits on your personal wellness journey and earn rewards.

Preventive care is key to staying healthy and being well. Clorox encourages and financially supports you and your family in making it a priority. As you review your options, take note of the many ways you and your loved ones can take advantage of preventive care to stay on top of your health. Regardless of your personal needs, Clorox is here to support you and your family. I encourage you to take advantage of our many programs and resources designed to help you **be well and thrive**.

*Laura*

LAURA BARUCH  
VICE PRESIDENT, HEAD OF HUMAN RESOURCES



# YOUR BENEFITS CHECKLIST

## BEFORE YOU ENROLL

- ❑ **Evaluate** your options by reviewing this Benefits Guide, our [cloroxbenefitsinfo.com](https://cloroxbenefitsinfo.com) site and the information at the Health & Welfare Service Center on the [U.S. Total Rewards page](#).
- ❑ **Visit [mycloroxhealthcarerates.com](https://mycloroxhealthcarerates.com)** to see bi-weekly premiums for your healthcare and supplemental coverage options.
- ❑ **Review** your personal information (home address, cell phone number, personal email address, etc.) in Workday.

## WHAT TO CONSIDER **WHEN** YOU ENROLL

- ❑ **Decide** if you want to cover dependents. If you do, **submit** proof of eligibility within 60 days of electing coverage. Coverage will not be activated until proof of eligibility is submitted and verified. See [page 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.
- ❑ **Review** your current benefits and decide whether you need to make changes to meet your evolving needs.
- ❑ **Actively re-enroll** in the following benefits, even if you've elected them in the past:
  - Healthcare Flexible Spending Account (HCFA) and/or Dependent Care Flexible Spending Account (DCFA)
  - Contributions to a Health Savings Account (HSA), if you elect the HSA (Partnership in Health) medical plan<sup>1</sup>
  - Additional time off through the Vacation Purchase Plan (VPP) for non-exempt (hourly) production and non-production teammates<sup>2</sup>

- ❑ **Visit [cloroxbenefits.com](https://cloroxbenefits.com)** or the Health & Welfare Service Center on the [U.S. Total Rewards page](#) to enroll in your 2026 benefits.
- ❑ While you're enrolling, **review** your life and accidental death and dismemberment (AD&D) beneficiaries.

## AFTER YOU ENROLL

- ❑ **Review** the benefits confirmation mailed to you. Call 833-550-5600 within 10 days of receipt to report any inaccuracies.
- ❑ **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 Oct. 30–Dec. 31, 2025, you must complete two enrollments: first for your 2025 benefits, then for your 2026 benefits.
- You **must** enroll in Clorox medical coverage to be eligible for:
  - Fertility and hormonal health benefits through Carrot
  - Second medical opinion services through 2nd.MD
  - Teladoc Health Chronic Condition Management program
  - Real Appeal weight management program

1 If you had the HSA (Partnership in Health) plan in 2025 and re-elect it for 2026, your 2025 contribution amount **will not** roll over. Re-elect your contribution amounts for 2026 during Annual Enrollment. Remember, you can update your HSA contributions at any point during the year.

2 Learn more about the VPP by [clicking here](#).



## Learn more

- **General questions about Clorox benefits?** Visit [cloroxbenefitsinfo.com](https://cloroxbenefitsinfo.com), our 24/7 benefits site, for more information about your coverage options. The site is publicly accessible, so feel free to share it with your family members.
- **Want to review your specific coverage?** Visit the Health & Welfare Service Center on the [U.S. Total Rewards page](#). To access the Health & Welfare Service Center outside of the Clorox network, go to [cloroxbenefits.com](https://cloroxbenefits.com) and log in.

### DID YOU KNOW?

Clorox's comprehensive benefits package ranks competitively compared to our peers in the market, offering industry-leading support for you and your family.

## Enroll in your benefits



### ONLINE

Directly: [cloroxbenefits.com](https://cloroxbenefits.com)

**Single sign-on:** Visit the Health & Welfare Service Center on the [U.S. Total Rewards page](#)



### 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 seven business days to access single sign-on through the U.S. Total Rewards site to complete your enrollment. If you'd like to enroll in your benefits earlier, you can enroll after three business days through [cloroxbenefits.com](https://cloroxbenefits.com).

Rodney Salazar  
Senior Project Manager  
Pleasanton, CA

# Who's eligible?

All U.S. teammates are eligible to enroll in Clorox benefits.\*

Your eligible dependents include:

- Your spouse or domestic 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). Placeholder SSNs will not be accepted.

You must provide proof of eligibility for dependents within 60 days of your enrollment (e.g., birth certificate, hospital birth record, marriage license, tax return). Otherwise, they will not be covered under your benefits. To submit the required documents, visit the Health & Welfare Service Center on the [U.S. Total Rewards page](#) 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.

## Coverage rules for family members who also work at Clorox

- If you have a spouse/partner or dependent child who also works at Clorox, you can each have your own coverage or be added as a dependent – not both.
- If you and your spouse/partner both have your own coverage, only one of you may cover your child.
- If your child works at Clorox and is eligible for coverage, you may cover them as a dependent, but they cannot enroll separately in the same plan.

## WORKING SPOUSE/ PARTNER SURCHARGE

If your working spouse/partner is eligible to enroll in their employer's 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.

\* As of April 1, 2025, there is no longer a requirement to work 20 hours per week to be eligible for Clorox benefits. Interns are only eligible to participate in medical benefits, supplemental health benefits, the mental and work-life well-being program and the well-being program tracker.

## 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 Health & Welfare Service Center on the [U.S. Total Rewards page](#).

Jessica Obispo  
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# Your medical plan options

Clorox offers two national medical plans for all teammates 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, or the “HSA plan,” is administered by UnitedHealthcare (UHC) and provides comprehensive medical coverage and access to **in-network and out-of-network providers nationwide**. You also don’t need a referral when you visit a specialist.

The HSA plan is a **high deductible plan**, 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 [page 9](#) 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.

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.

### 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.

### PREVENTIVE CARE IS ALWAYS 100% COVERED



No matter which medical plan you choose, in-network preventive care visits are always no-cost for you and each covered member of your family.

There’s no better time to schedule routine exams and cancer screenings – like mammograms, colon and cervical cancer screenings and more – and encourage your loved ones to do the same. They’re a great way to identify health issues before they become more serious – and expensive.

- **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 during Annual Enrollment to contribute at the beginning of 2026, although you can change them at any time throughout the year. Clorox’s contribution will be available after your first paycheck in 2026, whether you choose to start contributing now or later.



## 2026 HSA CONTRIBUTION LIMITS

	Clorox annual contribution <sup>1</sup>	2026 IRS annual limit
Employee only	\$500	\$4,400
Employee + Spouse Employee + Children Employee + Family	\$1,000	\$8,750
Age 55+ catch-up	N/A	\$1,000

## IF YOU ARE OPENING AN HSA FOR THE FIRST TIME

Before your HSA is opened, Optum Bank must verify your identity using federal databases. This is required by law to prevent fraud and confirm you're eligible. Optum Bank will check your:

- Name
- Residential address
- Date of birth
- Social Security number

If the databases cannot verify you, you may be asked to upload additional documents, like a driver's license or Social Security card.

<sup>1</sup> Clorox's annual contribution counts toward the IRS limit. Clorox's annual contributions are only available for current teammates. If you are a new hire, you will receive a prorated contribution within two paychecks after completing your new hire enrollment.

## IF YOU ARE NEW TO THE HSA PLAN FOR 2026

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 from the previous plan year, 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 aren't covered under your medical plan. Eligible expenses include:

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

Visit the Health & Welfare Service Center on the [U.S. Total Rewards page](#) for common examples of HSA-qualified medical expenses.



## The PPO (Surest) plan

The PPO (Surest) plan, or the “PPO plan,” is a copay plan administered by Surest, a UnitedHealthcare (UHC) company. Like the HSA plan, the PPO plan also provides comprehensive medical coverage and **access to in-network and out-of-network providers nationwide**, and you **don’t need a referral** to visit a specialist.

The PPO plan is a **copay plan**, which means you pay a flat rate when you receive care. 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 plan:

- **No deductible or coinsurance:** 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. See the medical plan coverage comparison on [page 9](#) for more details.
- **More predictable healthcare expenses:** The PPO plan has an easy-to-use app and website that tells you exactly what your copay will be before you go to the doctor. **Copay amounts may change year to year, so be sure to check the copays for your providers at [surest.care/clorox](https://surest.care/clorox) before your appointment.**
- **Lower copays for seeing recommended doctors:** The PPO 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.

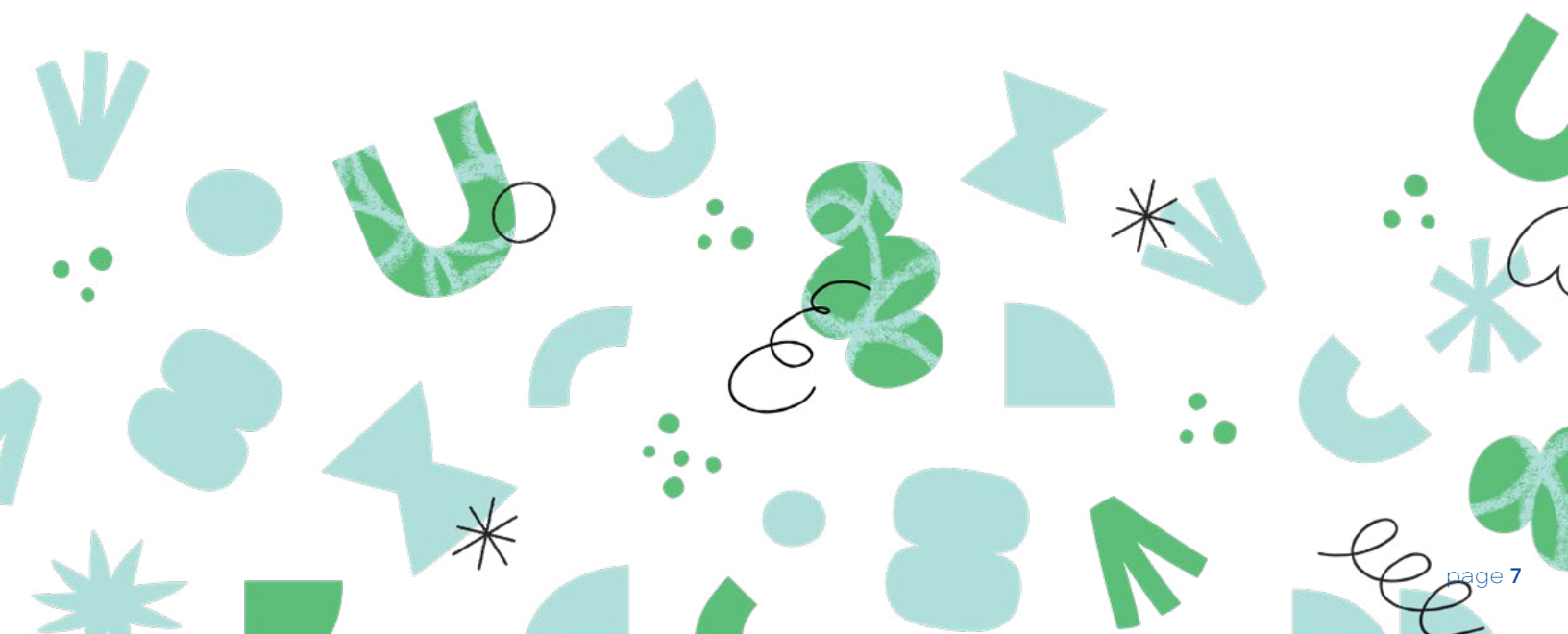
While the PPO plan offers out-of-network coverage, copays for those visits can be much higher than a typical in-network copay. This is important to consider if you prefer to use an out-of-network provider.

While the PPO plan doesn’t come with an HSA, you can contribute to a Healthcare Flexible Spending Account (HCFSAs). If you have HSA funds from past years, you can still use them to pay for medical expenses. See [page 19](#) for more information about how a HCFSAs works.

### DID YOU KNOW?

Clorox is committed to affordability for all teammates. Teammates in lower salary bands contribute less toward the cost of their medical premiums. This helps ensure everyone at Clorox can receive affordable, quality medical care.

To see your premiums, visit [mycloroxhealthcarerates.com](https://mycloroxhealthcarerates.com).



## The Kaiser plan (CA only)

The Kaiser plan is available to teammates in California and provides comprehensive medical coverage and **access to in-network providers and coverage only**. Under this plan, your primary care provider (PCP) is your single point of contact and 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.

Here are some benefits of the Kaiser plan and how it compares to the HSA and PPO plans:

- **Deductible plan design:** Like the HSA plan, the Kaiser plan is a **deductible plan**, 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 [page 9](#) for more details.
- **HCFSA-eligible:** Like the PPO plan, you'll be eligible to enroll in an HCFSA when you select the Kaiser plan, so you can contribute pre-tax dollars to pay for healthcare expenses not covered by the plan. If you have HSA funds from past years, you can still use them to pay for medical expenses.
- **Use Kaiser facilities:** When you visit a Kaiser facility, you can see your doctor, visit a lab and pick up prescriptions all in one trip. You must use Kaiser facilities, providers and pharmacies, as this plan has no out-of-network benefits except for emergencies.
- **Integrated service model:** Kaiser's service model brings together healthcare providers, hospitals and insurance all under one system for a more convenient and efficient healthcare experience. Learn more at [select.kaiserpermanente.org/the-clorox-company](https://select.kaiserpermanente.org/the-clorox-company).

### BENEFIT PLAN DETAILS

To access prescription drug formularies, official plan documents and other benefit resources, go to the Health & Welfare Service Center on the [U.S. Total Rewards page](#). Follow this path: [The Well > U.S. Total Rewards > Health & Welfare Service Center > Menu > Items to Explore > Benefit Plan Materials](#).

**Check** to see if your medical providers are in-network by visiting:

- The HSA plan: [whyuhc.com/clorox](https://whyuhc.com/clorox)
- The PPO plan: [surest.care/clorox](https://surest.care/clorox)
- The Kaiser plan: [kp.org/searchproviders](https://kp.org/searchproviders)

If you elect the PPO (Surest) plan, your copays will be significantly higher if you see an out-of-network provider. Additionally, the Kaiser plan has no out-of-network coverage, except in emergencies.

Tammy Schoop  
Senior Sales Analyst  
Nevada



# 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
<b>Deductible</b>					
Employee only	\$1,700	\$1,700	\$0	\$0	\$600
Employee + spouse or partner or child(ren)	\$3,400	\$3,400	\$0	\$0	\$1,200
Employee + family	\$3,400	\$3,400	\$0	\$0	\$1,200
<b>Out-of-Pocket Maximum</b>					
Employee only	\$2,850	\$5,700	\$3,000	\$6,000	\$2,750
Employee + spouse or partner or child(ren)	\$5,700	\$11,400	\$6,000	\$12,000	\$5,500
Employee + family	\$5,700	\$11,400	\$6,000	\$12,000	\$5,500
<b>Company HSA Contributions<sup>1</sup></b>					
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
<b>Common Services</b>					
Office visit: PCP/specialist	20% after deductible	40% after deductible	\$20 – \$125	\$250	20% after deductible
Preventive care <sup>2</sup>	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	\$100 – \$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 – \$1,400	Routine (x-ray, lab, ultrasound): \$0 Complex Imaging (MRA, CT, etc.): Up to \$4,200	20% after deductible
Other services	20% after deductible	40% after deductible	\$150 – \$1,000 <sup>3</sup>	\$2,000 <sup>3</sup>	20% after deductible

<sup>1</sup> HSA amounts are prorated for new hires and new enrollees.

<sup>2</sup> See a list of covered services at [www.healthcare.gov/coverage/preventive-care-benefits/](http://www.healthcare.gov/coverage/preventive-care-benefits/).

<sup>3</sup> 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 <sup>4</sup>	Out-of-Network <sup>4</sup>	In-Network <sup>4</sup>	Out-of-Network <sup>4</sup>	In-Network Only
<b>Pharmacy (Retail)</b>					
<b>Preventive/ maintenance</b>	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	\$5 Copay <sup>6</sup>
<b>Generic</b> (30 days' supply / 90 days' supply)	20% after deductible	40% after deductible <sup>5</sup>	\$20 copay / \$50 copay	\$40 copay / \$100 copay	20% after deductible up to \$50 max <sup>6</sup>
<b>Preferred Brand</b> (30 days' supply / 90 days' supply)	20% after deductible	40% after deductible <sup>5</sup>	\$60 copay / \$150 copay	\$120 copay / \$300 copay	20% after deductible up to \$100 max <sup>6</sup>
<b>Non-Preferred Brand</b> (30 days' supply / 90 days' supply)	20% after deductible	40% after deductible <sup>5</sup>	\$120 copay / \$300 copay	\$240 copay / \$600 copay	20% after deductible up to \$100 max <sup>6</sup>
<b>Specialty</b> (30 days' supply)	20% after deductible	Not covered	Generic: \$330 copay Preferred: \$370 copay Non-preferred: \$400 copay	Not Covered	20% after deductible up to \$100 max <sup>7</sup>

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

5 Mail order is not covered.

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

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



Ambika Ranjan  
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California



# 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 benefits and resources. For example:

## Don't put off preventive care

It's important for you and your covered family members 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 points through Personify Health 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 medical plan.

Go to [2nd.md/clorox](https://2nd.md/clorox) or download the 2nd.MD app to get started.

## Manage diabetes, prediabetes and high blood pressure

Clorox partners with Teladoc Health to support teammates living with diabetes or prediabetes, and who are at risk for high blood pressure better manage their conditions. Eligible participants<sup>1</sup> can receive advanced blood glucose meters with unlimited test strips and lancets, blood pressure monitors, cellular connected smart scales, tracking tools, personalized one-on-one support from expert coaches and dedicated support for stress, sleep and anxiety.

Contact Teladoc Health today by visiting [teladochealth.com/smile/clorox](https://teladochealth.com/smile/clorox) or calling 800-832-2362.

<sup>1</sup> This program is available to all teammates, spouses/partners and dependents enrolled in a Clorox medical plan. Dependents under age 13 will require parental consent.

## 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 plan, go to [myuhc.com](https://myuhc.com), download the UnitedHealthcare mobile app or call 855-615-8335. For the PPO plan, log in to the Surest app or visit [benefits.surest.com](https://benefits.surest.com). For the Kaiser plan, go to [kp.org/getcare](https://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.

### ENROLLED IN THE HSA PLAN?

Beginning January 1, 2026, you'll only be responsible for paying **20% coinsurance** when you receive telehealth or virtual care – even if you haven't hit your deductible yet – making it more cost-effective to get convenient care when you need it.

## Take control of your healthcare

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 (for example: virtual care, a doctor's office, an urgent care center or the Emergency Room). See [page 13](#) to learn more about the many convenient and effective care options available to help you manage your healthcare costs.

## 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. Watch for a flu shot clinic that may be coming to your work location this fall. You can also find a site near you by using the links below:

	Flu shot	COVID-19 vaccine/booster
HSA plan members	<ul style="list-style-type: none"><li>• <a href="https://uhc.com/flushot">uhc.com/flushot</a></li><li>• Log in to <a href="https://myuhc.com">myuhc.com</a> &gt; Find Care &amp; Costs and type “flu shot” in the search bar</li></ul>	<ul style="list-style-type: none"><li>• <a href="https://uhc.com/health-and-wellness/health-topics/covid-19/vaccine">uhc.com/health-and-wellness/health-topics/covid-19/vaccine</a></li></ul>
PPO plan members	<ul style="list-style-type: none"><li>• Log in to <a href="https://benefits.surest.com">benefits.surest.com</a> and use the search bar to find flu vaccines</li><li>• Call: 866-683-6440</li></ul>	<ul style="list-style-type: none"><li>• Log into <a href="https://benefits.surest.com">benefits.surest.com</a> and use the search bar to find COVID-19 vaccines</li><li>• Call: 866-683-6440</li></ul>
Kaiser plan members	<ul style="list-style-type: none"><li>• <a href="https://kp.org/flu">kp.org/flu</a></li><li>• Northern California: 800-573-5811 (800-KP-FLU-11) or Southern California: 866-706-6358 (866-70-NO FLU)</li></ul>	<ul style="list-style-type: none"><li>• <a href="https://kp.org/getcare">kp.org/getcare</a></li><li>• KP COVID Vaccine Info: 855-550-0951</li></ul>



Kegan Kirbyson  
EMT Technician  
Fairfield, CA

## Be a smart healthcare consumer

No matter which medical plan option you choose, you'll have comprehensive coverage and many ways to 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.

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](#)

	NON-EMERGENCY CARE		EMERGENCY: NON-LIFE-THREATENING	EMERGENCY: LIFE-THREATENING
EXAMPLES	Cold or flu, manageable pain, sore throat or cough, allergies, earache, pink eye, rash, suspected infection		Emergencies that require care within 24 hours (e.g., cuts, minor burns, sprains, joint pain, allergic reactions, respiratory infections)	Chest pain, difficulty breathing, sudden dizziness, weakness, severe pain, uncontrolled bleeding, seizure, compound fracture, broken bone
PROVIDER	<b>Teladoc &amp; virtual care</b> 	<b>Primary care visit</b> 	<b>Local urgent care center or lab</b> 	<b>Local emergency room (ER)</b> 
BENEFITS	Available 24/7 No traveling or waiting rooms Available from any device with a camera and internet connection	In person Available during business hours Can provide follow-up care and specialist referrals, if needed	In person Often open late and on weekends Best if your situation is too serious for virtual or primary care but not life-threatening	24/7 walk-in care Use only for the most serious needs
CONVENIENCE				
COST				

**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!

# Supplemental health benefits: Additional financial protection for medical care

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 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).

## 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.



### 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](https://securian.com/clorox-insurance) or [cloroxbenefitsinfo.com](https://cloroxbenefitsinfo.com) for more information.

Supplemental health benefits are separate from a medical plan, so you can enroll in them even if you're not enrolled in a Clorox medical plan.





### 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 wellness 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 wellness cash payout under each—**that's \$100 per person!**\*

## 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 covers 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](https://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 fully cover here, visit [securian.com/clorox-insurance](https://securian.com/clorox-insurance) for more information.

### ACCIDENT INSURANCE

- Broken bones
- Burns
- Torn ligament surgery
- Concussions
- Eye injuries
- Ruptured discs

### CRITICAL ILLNESS

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

### HOSPITAL INDEMNITY

- Hospital admissions and stays
- ICU admissions and stays

\* If you have multiple dependent children on your policy, only one child can receive the \$50 wellness cash payout.

# Know the value of supplemental health benefits

Consider how supplemental health benefits complement your medical coverage and add financial protection if you or a covered family member experience an unexpected medical issue. Here's how they might support two Clorox teammates:

## Meet Brya, 26:

- Single
- Generally healthy
- Passionate about physical fitness



Brya is off her parents' health insurance and on her own, and she's trying to decide the best medical coverage for her needs. The **HSA plan** appeals to Brya because she's young and doesn't have any known medical concerns and likes the idea of being able to save money in a Health Savings Account for future expenses. However, she's worried about having the money to meet her deductible if she gets injured during one of her many fitness activities.

By electing **Accident Insurance** and **Hospital Indemnity Insurance** through Securian, Brya buys herself peace of mind. If she breaks her leg while rock climbing, she'll get a cash payout for her broken bone and hospital stay, which she can use to pay her medical bills – or however else she'd like.

And, with Hospital Indemnity Insurance, Brya will receive a **\$50 wellness cash** payout when she goes for a routine medical exam – just for staying on top of her health!

## Meet Donovan, 43

- Married with two children
- Planning for a third child
- Concerned about a secure financial future



Donovan covers his wife, son and daughter on his Clorox medical coverage. The last two years, he's elected the **PPO (Surest)** plan because his kids always seem to be at the doctor, and he appreciates how copays give him more predictable healthcare expenses. Even though the PPO plan doesn't have a deductible, Donovan still sees value in all three supplemental health benefits through Securian:

- He and his wife are planning to have a third child, and **Hospital Indemnity Insurance** will provide a cash payout when his wife gets admitted to deliver their baby. Donovan can use this to offset the hospital bills or to pay for childcare for his son and daughter when his wife is in the hospital.
- He chooses **Accident Insurance** as he knows it's just a matter of time until his kids get injured in their sports activities.
- He also elects **Critical Illness** coverage for himself and his wife – they both have had family members diagnosed with cancer and appreciate the financial protection this benefit provides should an unfortunate cancer diagnosis happen to either one of them.

Finally, with Donovan's family enrolled in both Hospital Indemnity and Critical Illness coverage, he, his wife and their child will each receive a **\$100 wellness cash payout** when they prioritize their preventive care by completing a screening or their annual exam.

# 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 you, we've got programs to support you and your loved ones along your journey.

## Family-forming and hormonal health 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 and hormonal health benefit** to help our teammates and their loved ones with their adoption, surrogacy, fertility and hormonal health needs. The benefit is administered by Carrot, who will be there to help every step of the way – from helping you understand the options available to finding the right provider and taking the next steps.

Teammates will be eligible for reimbursement for a 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-testosterone) support

### DID YOU KNOW?

### CARROT

Carrot's preferred partners offer member exclusive benefits, including lower rates. Using CarrotRx for medication can also save you up to 10%, which stretches your \$20,000 lifetime maximum even further. For more information, visit [app.get-carrot.com/](http://app.get-carrot.com/).

### WHO'S ELIGIBLE FOR FAMILY-FORMING BENEFITS?

**Adoption and surrogacy benefits:** All Clorox teammates, spouses and partners, regardless of medical plan enrollment.

**Fertility and hormonal health benefits:** Teammates, spouses and partners enrolled in a Clorox 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. This benefit is separate from the Carrot benefit mentioned above.

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](http://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 medical plan to use this benefit.

## Dental coverage

Maintain good oral hygiene by visiting 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](https://myuhc.com) > [Find a Doctor](#) > [Find a Dentist](#). (Network: National Options PPO 10).

For detailed information about dental coverage, visit the Health & Welfare Service Center on the [U.S. Total Rewards page](#) for a benefit summary.

	In-Network Coverage
<b>Annual deductible</b>	\$50 per person, \$150 per family
<b>Annual plan maximum</b>	\$2,000 per person
<b>Preventive care</b> (cleanings, exams, x-rays, etc.)	100% (no deductible)
<b>Coverage after meeting annual deductible</b>	<ul style="list-style-type: none"> <li>• <b>Basic care (fillings, root canals, etc.):</b> 80% (\$2,000 annual max per person)</li> <li>• <b>Major care (implants, crowns, dentures, etc.):</b> 50% (\$2,000 annual max per person)</li> <li>• <b>Orthodontic care:</b> 50% (\$1,500 lifetime max per person)</li> </ul>

## Vision coverage

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](https://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 the [U.S. Total Rewards page](#) for a benefit summary.

	In-Network Coverage
<b>Exam</b>	Every 12 months, covered after \$10 copay
<b>Lenses</b>	Every 12 months, covered after \$25 copay
<b>Frames</b>	Every 12 months, covered up to \$200
<b>Contact lenses (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• Every 12 months, covered up to \$200</li> <li>• Contact lens exam not to exceed a \$60 copay</li> </ul>

### PREVENTIVE CARE FOR ALL

Healthy teeth and gums and good eyesight are essential to your overall health. These benefits also help you support your preventive care by offering no-cost dental cleanings and x-rays every six months, as well as one eye exam every 12 months, covered after just a \$10 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 (HCFSAs) and/or Dependent Care FSA (DCFSA) through bi-weekly payroll deductions. **IMPORTANT: You must actively enroll in these programs to participate – elections don't carry over from year to year.**

Keep in mind:

- The HCFSAs and DCFSA are two separate accounts. You cannot use funds from one account to pay expenses associated with the other.
- You may only 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](https://www.cloroxbenefitsinfo.com) to learn more.
- If you leave the company, you will forfeit any unused HCFSAs funds on your last day. You have until the end of the plan year to use your DCFSA funds.
- If you enroll in the **HSA plan**, you won't be able to participate in an HCFSAs since IRS rules state that you can't be enrolled in both plans at the same time. This applies if your spouse or partner enrolled in their employer's HCFSAs plan, in which money can be reimbursed for your eligible health care expenses.

	Healthcare FSA	Dependent Care FSA
<b>How much can I set aside?</b>	Up to \$3,400 per teammate Your funds are available at the start of the year. However, your contributions will be spread out across the entire year.	Up to \$7,500 <sup>1</sup> household, or \$3,750 for each teammate and spouse/partner filing separately. Those earning \$120,000 and above are capped at \$1,500. <sup>2</sup>
<b>What expenses are eligible?</b>	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.
<b>Can I carry over funds to future years?</b>	Up to \$680 can be carried over for use in the following year. You don't have to enroll in the HCFSAs the following year to use carryover funds.	You cannot carry over unused funds.
<b>What is the deadline for incurring an expense?</b>	All expenses must be incurred by Dec. 31 of the plan year. <sup>3</sup>	All expenses must be incurred by Mar. 31 of the next plan year. <sup>3</sup>
<b>What is the deadline for submitting expenses?</b>	You have until Mar. 31 of the next plan year to submit reimbursement claims. <sup>3</sup>	You have until Jun. 15 of the next year to submit reimbursement claims. <sup>3</sup>

<sup>1</sup> The amount you can contribute may be less due to IRS income limitation rules.

<sup>2</sup> Certain high-income teammates may have DCFSA contributions capped at less than \$1,500, due to IRS non-discrimination testing requirements.

<sup>3</sup> If you leave Clorox, any services you'd like to use HCFSAs funds for must be incurred on or before your last day. You have until the end of the year to incur 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're being treated by a doctor and unable to work. We provide:

- **Short-term disability:** 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 \$2 million.<sup>1</sup>

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

	Supplemental Life Insurance	Supplemental AD&D Insurance
<b>For You</b>	1-9x your annual base pay, up to \$2 million <i>(If you enroll as a new hire, you 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, up to \$2 million <i>(Your basic and supplemental AD&amp;D insurance combined cannot exceed \$2 million.)</i>
<b>For Your Spouse/ Partner</b>	1-4x your annual base pay, up to \$250,000 <i>(You may elect coverage for your spouse/ partner without electing supplemental coverage for yourself. This coverage may not exceed your own combined basic and supplemental life insurance coverage amount.)</i>	1-4x your annual base pay, up to \$250,000 <i>(You may elect coverage for your spouse/ partner without electing supplemental coverage for yourself. This coverage may not exceed your own combined basic and supplemental AD&amp;D insurance coverage amount.)</i>
<b>For Your Child (up to 26th birthday)</b>	\$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>

<sup>1</sup> If your basic life insurance exceeds \$50,000, the value of the premiums Clorox pays is considered taxable income.

## Included with Your Life Insurance: MetLife Advantages

As part of their basic life insurance through MetLife, all Clorox teammates receive several benefits available at no cost:

- Grief counseling and funeral planning services through Empathy
- Digital estate planning tool
- Travel assistance
- Workplace transition services
- Life insurance portability

If you're enrolled in supplemental life insurance, you'll also receive these additional benefits:

- Will preparation
- Estate planning and resolution
- Online notary services
- Financial planning services
- Access to MetLife's network of over 18,000 attorneys

[Click here](#) to learn more about MetLife Advantages.

## 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're healthy enough to be eligible for the amount of insurance coverage you're seeking. A Statement of Health may be required when electing supplemental life coverage.

### 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 a terminal illness. It will also pay out part of the benefit in some instances (for example, injury or accidental loss of limbs).

Clorox Manufacturing  
Fairfield, CA





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

Everyone needs support now and then to navigate life's challenges. 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:

- **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 free sessions per person per year. Up to two of those sessions can be used to discuss medication management with a psychiatrist.
- **Coaching:** Certified coaches can help teammates age 18 and older with parenting, career growth, stress management, personal development, sleep habits, self-care, life transitions and much more. Receive up to eight free coaching sessions per person per year.
- **Personalized care with a dedicated clinician:** Care Navigators are licensed clinicians who will help you find the right therapist, set up appointments, give advice and offer emotional support.
- **Provider diversity:** Their 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, grief and more).
- **Work-life services:** Care Navigators help you find support for all aspects of your life, including financial services, child and elder care, legal assistance and much more. You can also review Spring Health's online library for mindfulness exercises and thousands of articles on everything from family dynamics to personal and professional relationships.

## RELAX WITH CALM



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 to all teammates and their household family members age 6 and older. Simply visit [clorox.springhealth.com](https://clorox.springhealth.com) (access code: clorox) or contact a Care Navigator at [careteam@springhealth.com](mailto:careteam@springhealth.com) or call 855-629-0554 to begin.

## A TEAMMATE TESTIMONIAL

I used Spring Health to select a counselor who has been a true blessing. Having a safe space where I can express my feelings and unpack my experiences has given me a sense of balance and made me feel less overwhelmed.

Sharon Daugherty  
IDEA Manager  
Alpharetta, GA





# More resources for your wellness journey

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


## Use Personify Health to develop healthy habits

Our well-being program tracker, powered by Personify Health, 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 Rewards Cash (up to \$400 annually), which can be redeemed for popular gift cards, merchandise or donations to charity. This program is available to all U.S. teammates. For more details, go to the Health & Welfare Service Center on the [U.S. Total Rewards page](#). You can also sign up today by going to [join.personifyhealth.com/clorox](https://join.personifyhealth.com/clorox) or by downloading the Personify Health app. Use passphrase: WellnessYourWay\$

## Try Real Appeal for real weight loss results

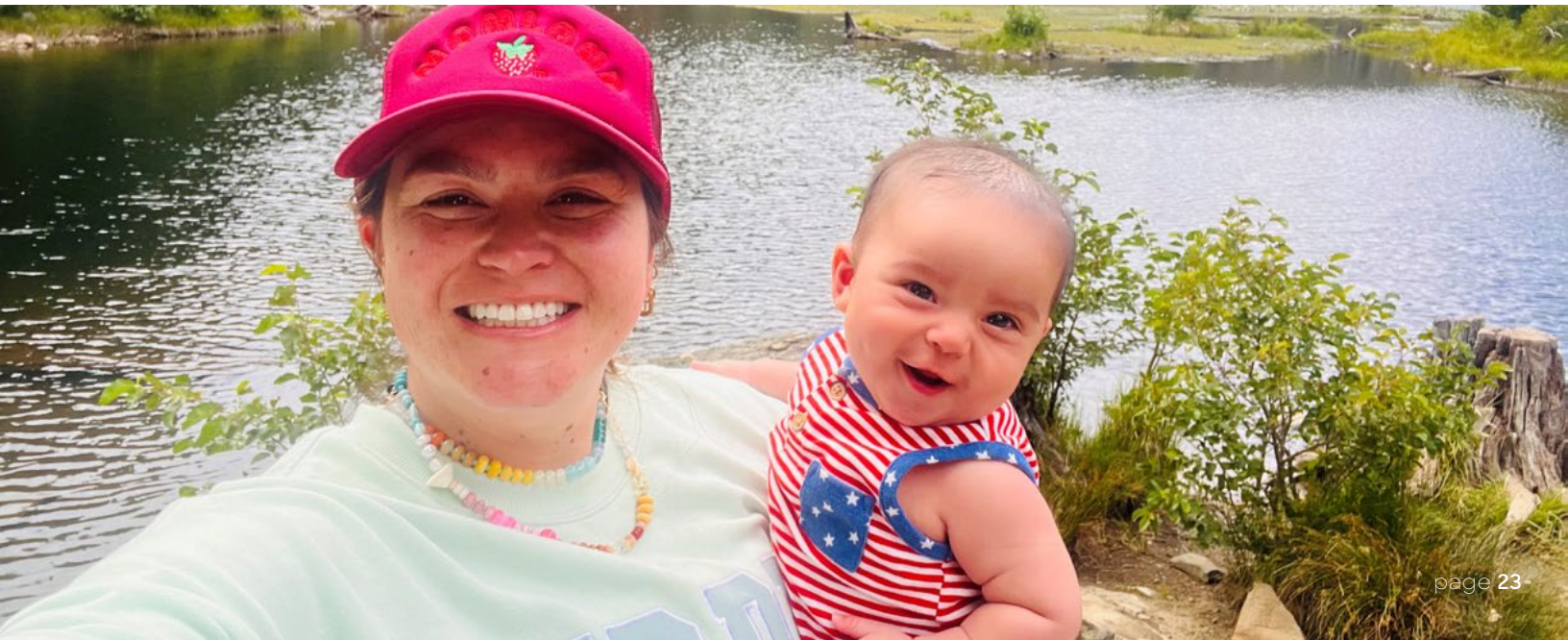
Want to develop healthier eating habits or lose a few pounds? We’ve partnered with Real Appeal, a web-based weight loss program, to help. The program provides you with a coach and online group sessions, access to online tracking tools and a free success kit that you’ll receive in the mail. This is available to teammates and dependents over age 18 with a BMI of 20 or higher who are enrolled in a Clorox medical plan at no cost to you. Go to [clorox.realappeal.com](https://clorox.realappeal.com) or call 844-344-7325 to get started. Earn 850 points after completing 4, 9 and 16 Real Appeal sessions – that’s up to 2,250 points!

**PERSONIFY HEALTH POINTS FOR PREVENTIVE CARE**  
Get rewarded just for checking in on your health! Earn 7,000 points and receive \$100 in Rewards Cash each quarter!



Activity	Points Earned
Annual physical/well visit	4,000
Colonoscopy	4,000
Mammogram	4,000
Prostate cancer screening	4,000
Cervical cancer screening	4,000
Dental exam	2,000
Vision exam	2,000
Flu or COVID vaccination	2,000

Terese O’Malley  
Well-being & Benefits Consultant  
Oakland, CA



# 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 time off 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):** Non-production exempt (salaried) teammates have access to FTO. There is no limit to the amount of FTO you may request, as long as business needs and performance expectations are met.
- **Paid vacation:** Production and non-production non-exempt (hourly) teammates receive paid vacation time based on years of service and additional floating holidays (based on their work location).
- **Flex time:** Production teammates are eligible for flexible time to take care of unforeseen circumstances or other personal matters, including health and mental well-being time off.
- **Vacation Purchase Program (VPP):** During Annual Enrollment, production and non-production non-exempt (hourly) teammates are eligible to purchase up to five additional vacation days for the following year.
- **Bereavement leave:** Take time away from work for the death of a family member or friend.
- **Health and mental well-being time off:** Non-production teammates are eligible for health and mental well-being time. Take time to care for yourself or a family member's physical and mental well-being.
- **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 the Health & Welfare Service Center on the [U.S. Total Rewards page](#).

## 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 the Health & Welfare Service Center on the [U.S. Total Rewards page](#). You can also visit the [Leaves of Absence & Disability Coverage page on \[cloroxbenefitsinfo.com\]\(https://www.cloroxbenefitsinfo.com\)](#) for a resource guide that shows the support available to you at every step of your parental leave 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](https://helpr-app.com/clorox-usa) (access code: USACLX) 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 care and adult care).
- **Backup care:** Clorox provides 60 hours of subsidized backup care on a fiscal year basis for those times when you need to fill gaps in care. 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 to your Helpr account (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](https://www.helpr-app.com/faq) for their list of locations.
- **Center care, programs and tutoring:** Submit your receipts for summer camps, tutoring, childcare centers and adult day care centers to receive up to a \$10/hour reimbursement. Connect with [Helpr's backup day care partners](#) who can help you find the right child care for your needs.

## HELPR HAS YOUR BACK: A TEAMMATE TESTIMONIAL

I had just returned from maternity leave and had the opportunity to travel to a conference. Helpr assigned an amazing caretaker who was wonderful with my son and had expertise in infant care. I was skeptical of having someone else assign a caretaker without having the chance to interview them myself, but Helpr finds someone who specializes in your child's age. We were really happy with our Helpr sitter. It made me feel like Clorox understands me and has my back.

*Kelsey Pecherer*  
Associate Director  
Utah



# Building your financial future

It's important to consider what steps you can take today to financially prepare for tomorrow. 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).
- **Education assistance program:** Get reimbursed for eligible education expenses up to \$3,000 per fiscal year.
- **Business travel accident insurance:** We've got you covered when you're traveling on company business. Visit the Health & Welfare Service Center on the [U.S. Total Rewards page](#) for more information.

## DID YOU KNOW?

Clorox's 10% contribution to your retirement is one of the most generous in the market; in fact, it's more generous than what 75% of Fortune 500 companies offer. That's one reason Clorox teammates have an average account balance that's significantly higher than employees at other companies.

## GOLDMAN SACHS AYCO

Get help with budgeting, retirement planning, estimating healthcare expenses, insurance needs and more at no cost to you. You'll even earn **Personify Health points** when you complete an assessment and meet with a financial planner. Set up an account by visiting the Health & Welfare Service Center on the [U.S. Total Rewards page](#).

- **Commuter program:** Use pre-tax dollars to save on your commute, including parking and public transportation expenses. You could save up to \$2,000 on taxes each year. There is no "use it or lose it," which means your commuter funds never expire, and you can start, stop or update your commuter benefit elections at any time during the year. [Click here](#) 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 the Health & Welfare Service Center on the [U.S. Total Rewards page](#) for more information.



Kirsten Schmeisser King  
MarComm Manager  
Indiana



# Take control of your health – and your wallet

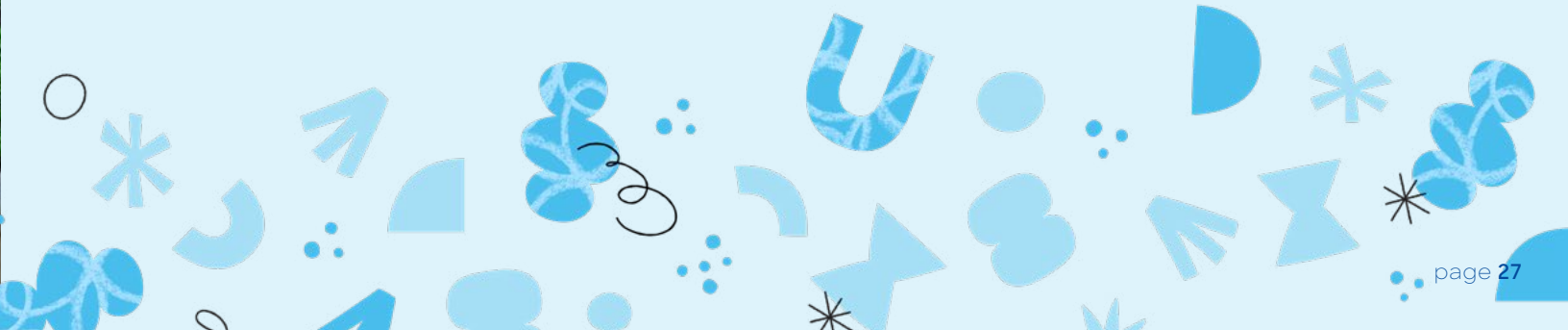
We know healthcare can be expensive. That's why we offer a variety of ways in which you can save – or even get money back – as part of your benefits.

Here's how two Clorox teammates could use Clorox's benefits to put money back in their pockets:

Let Clorox's benefits reward you and your loved ones for putting your health in focus! See [page 23](#) to learn more.



SASHA'S BENEFITS AND PROGRAMS	THE VALUE OF SASHA'S BENEFITS
<p>Sasha elects these health benefits for her and Emerson:</p> <ul style="list-style-type: none"><li>• The <b>PPO (Surest)</b> medical plan</li><li>• <b>Dental</b> coverage through UHC</li><li>• <b>Hospital Indemnity Insurance</b> through Securian</li></ul>	<ul style="list-style-type: none"><li>• <b>\$0</b> in-network preventive care for all routine visits and screenings</li><li>• <b>\$0</b> dental cleanings every 6 months</li><li>• <b>\$50 wellness cash payout</b> per person through their Hospital Indemnity benefit when they receive a preventive care exam or screening</li></ul>
<p>Because Sasha and Emerson are enrolled in a Clorox medical plan, they can take advantage of the no-cost <b>fertility support through Carrot</b> to help them grow their family.</p> <p>Even if they didn't enroll in a Clorox medical plan, they would still be eligible for <b>adoption or surrogacy support</b>.</p>	<ul style="list-style-type: none"><li>• <b>\$20,000 lifetime benefit</b> toward eligible services</li><li>• <b>No-cost</b> personalized advice and care plan</li><li>• <b>\$0</b> video chats with fertility experts and specialists, which usually cost hundreds of dollars</li></ul>
<p>Like all teammates and household family members, Sasha and Emerson have access to the <b>mental and work-life well-being program</b> through Spring Health. She thinks they'd both find it valuable as they manage the challenges of growing their family and everyday life.</p>	<ul style="list-style-type: none"><li>• <b>Up to 8 free</b> therapy sessions per person – that's a value of over \$1,600 per person</li><li>• <b>Up to 8 free</b> coaching sessions – that's a value of over \$840 per person</li><li>• <b>No-cost</b> work-life services</li></ul>
<p>Finally, Sasha learns more about Clorox's <b>well-being program tracker</b> through Personify Health to see how she can get rewarded for developing healthy habits. It's available to all teammates!</p>	<ul style="list-style-type: none"><li>• Up to <b>\$400 each year</b> (\$100 per quarter) in Rewards Cash, which can be used for gift cards, merchandise or to donate to charity</li></ul>



## Damian, 62

Damian's children have grown, moved out and started their own families, so he and his wife, Sally, are focused primarily on doing whatever they can to work towards retirement in the near future. Here is how Damian and Sally let Clorox's benefits work for them:



### DAMIAN'S BENEFITS AND PROGRAMS

Damian selects these health benefits for himself and Sally:

- The **HSA (Partnership in Health)** medical plan
- **Dental** coverage through UHC
- **Vision** coverage through VSP
- All **3 supplemental health benefits through Securian** (Accident, Critical Illness and Hospital Indemnity Insurance)

Damian has been putting as much into his **401(k) plan** as possible to receive Clorox's maximum matching contribution. He wants to make sure he's on the right track to reach his retirement goals, so he also checks in with Goldman Sachs Ayco to develop a plan to get over the finish line.

Damian and Sally are interested in how to manage the hormonal health changes that come with age: low testosterone for Damian and menopause for Sally. Luckily, because they are enrolled in a Clorox medical plan, they have access to **hormonal health support** through Carrot.

Finally, Damian has enrolled himself and Sally in **Supplemental Life Insurance** through MetLife for years, to ensure their family is protected financially should the unthinkable occur.

Damian learns that as part of his life insurance, he gets special access to **MetLife Advantages**, which he plans to use to ensure his will and estate are taken care of.

### THE VALUE OF DAMIAN'S BENEFITS

- **\$0** in-network preventive care for all routine visits and screenings
- **\$1,000 annual Clorox contribution** to his HSA, and an opportunity to contribute a catch-up contribution above the IRS limit to further prepare for retirement
- **\$0** dental cleanings every 6 months
- **\$100 wellness cash payout** per person through their Critical Illness and Hospital Indemnity benefits when they receive a preventive care exam or screening
- **Up to 10% annual 401(k) contribution** from Clorox (4% 401(k) match, plus 6% annual 401(k) contribution)
- **No-cost** budgeting, retirement planning and financial planning support through Goldman Sachs Ayco, which usually costs thousands of dollars
- **\$20,000 lifetime benefit** per household toward eligible services
- **No-cost** will preparation, estate planning, grief counseling and funeral planning services, which generally cost **thousands of dollars**

# Your resources

Topic	Where to get information
<b>Clorox Benefits Support</b>	
<b>Information and resources for all benefits,</b> including guides, webinars and plan documents, including Summaries of Benefits Coverage (SBCs)	<a href="http://cloroxbenefitsinfo.com">cloroxbenefitsinfo.com</a>
<b>Annual Enrollment support</b>	<b>Clorox Health &amp; Welfare Service Center</b> <ul style="list-style-type: none"> <li>Single sign-on: Health &amp; Welfare Service Center on the <a href="#">U.S. Total Rewards page</a></li> <li>Directly: <a href="http://cloroxbenefits.com">cloroxbenefits.com</a></li> <li>Phone: 833-550-5600 (Mon-Fri, 6 a.m. – 5 p.m. PT)</li> </ul>
<b>Your personalized Total Rewards information</b>	<b>U.S. Total Rewards website</b> <ul style="list-style-type: none"> <li>Single sign-on: Health &amp; Welfare Service Center on the <a href="#">U.S. Total Rewards page</a></li> </ul>
<b>Medical Coverage</b>	
<b>UnitedHealthcare (UHC)</b> (Group number: 225497) (Network: Choice Plus, or Select Plus in CA)	<b>The HSA (Partnership in Health) plan</b> <ul style="list-style-type: none"> <li>Phone: 877-468-1028</li> <li>Online: <a href="http://whyuhc.com/clorox">whyuhc.com/clorox</a></li> </ul>
<b>Surest</b> (Group number: 78800511) (Network: Choice Plus, or Select Plus in CA)	<b>The PPO (Surest) plan</b> <ul style="list-style-type: none"> <li>Phone: 866-683-6440</li> <li>Online: <a href="http://benefits.surest.com">benefits.surest.com</a></li> </ul>
<b>Prescription Drug Coverage for the HSA and PPO plans</b>	<b>OptumRx</b> <ul style="list-style-type: none"> <li>Phone: 800-562-6223</li> <li>Check the formulary: <a href="#">Click here</a></li> </ul>
<b>Kaiser Permanente (CA teammates only), Including Prescription Drug Coverage</b>	<ul style="list-style-type: none"> <li>Phone: 800-464-4000</li> <li>Online: <a href="http://kp.org">kp.org</a></li> </ul>
<b>2nd.MD</b> <ul style="list-style-type: none"> <li>Medical Second Opinion</li> </ul>	<ul style="list-style-type: none"> <li>Online: <a href="http://2nd.md/clorox">2nd.md/clorox</a></li> <li>Smartphone: Download the 2nd.MD app</li> </ul>
<b>Teladoc Health</b> <ul style="list-style-type: none"> <li>Chronic Condition Management</li> </ul>	<ul style="list-style-type: none"> <li>Phone: 800-835-2362</li> <li>Online: <a href="http://teladochealth.com/smile/clorox">teladochealth.com/smile/clorox</a></li> </ul>
<b>Carrot</b> <ul style="list-style-type: none"> <li>Family-forming and hormonal health benefits</li> </ul>	<ul style="list-style-type: none"> <li>Phone: 888-817-9040 (24/7 call center)</li> <li>Online: <a href="http://app.get-carrot.com/">app.get-carrot.com/</a></li> </ul>
<b>Securian</b> <ul style="list-style-type: none"> <li>Accident Insurance</li> <li>Critical Illness Insurance</li> <li>Hospital Indemnity Insurance</li> </ul>	<ul style="list-style-type: none"> <li>Phone: 855-750-1906</li> <li>Online: <a href="http://securian.com/clorox-insurance">securian.com/clorox-insurance</a></li> </ul>
<b>Other Health Coverage</b>	
<b>UnitedHealthcare (UHC) Dental</b>	<ul style="list-style-type: none"> <li>Phone: 877-816-3596</li> <li>Online: <a href="http://myuhc.com">myuhc.com</a> &gt; Search &gt; National Options PPO 10 plan</li> </ul>
<b>Vision Service Plan (VSP)</b> (Group number: 00818601)	<ul style="list-style-type: none"> <li>Phone: 800-877-7195</li> <li>Online: <a href="http://vsp.com">vsp.com</a></li> </ul>

## Your resources *(continued)*

Topic	Where to get information
<b>Spending Accounts and Financial Protection</b>	
<b>UnitedHealthcare (UHC)</b> <i>(Group number: 225817)</i> <ul style="list-style-type: none"> <li>Healthcare Flexible Spending Account (HCFA)</li> <li>Dependent Care Flexible Spending Account (DCFA)</li> </ul>	<ul style="list-style-type: none"> <li>Phone: 877-468-1028</li> <li>Online: <a href="https://myuhc.com">myuhc.com</a></li> </ul> <p><i>(For a list of eligible expenses, go online to <a href="https://irs.gov">irs.gov</a> and search for Publication 502 or 969. Please consult your tax advisor for questions regarding eligible expenses.)</i></p>
<b>Optum Financial (through UHC)</b> <i>(Group number: 225497)</i> <ul style="list-style-type: none"> <li>Health Savings Account (HSA)</li> </ul>	<ul style="list-style-type: none"> <li>Phone: 800-791-9361</li> </ul>
<b>MetLife (Disability &amp; Life)</b> <ul style="list-style-type: none"> <li>Disability insurance</li> <li>Life insurance (basic &amp; supplemental)</li> <li>Accidental death and dismemberment (AD&amp;D) insurance</li> </ul>	<p><b>Claims &amp; More Information: Contact MetLife</b></p> <ul style="list-style-type: none"> <li>Phone: 855-320-8528 (Mon-Fri, 5 a.m. – 8 p.m. PST)</li> <li>Online: <a href="https://mybenefits.metlife.com">mybenefits.metlife.com</a></li> </ul> <p><b>Enrollment &amp; Beneficiary Updates: Contact the Clorox Health &amp; Welfare Service Center</b></p> <ul style="list-style-type: none"> <li>Single sign-on: Health &amp; Welfare Service Center on the <a href="#">U.S. Total Rewards page</a></li> <li>Directly: <a href="https://cloroxbenefits.com">cloroxbenefits.com</a></li> <li>Phone: 833-550-5600 (Mon-Fri, 6 a.m. – 5 p.m. PT)</li> </ul>
<b>Resources to Be Well</b>	
<b>Spring Health</b> <ul style="list-style-type: none"> <li>Mental well-being and work-life support</li> </ul>	<ul style="list-style-type: none"> <li>Phone: 855-629-0554</li> <li>Online: <a href="https://clorox.springhealth.com">clorox.springhealth.com</a> (access code: clorox)</li> </ul>
<b>Calm</b> <ul style="list-style-type: none"> <li>Mindfulness and meditation support</li> </ul>	<ul style="list-style-type: none"> <li>Online: <a href="https://calm.com/b2b/clorox/subscribe">calm.com/b2b/clorox/subscribe</a></li> </ul>
<b>Personify Health</b> <ul style="list-style-type: none"> <li>Well-being program tracker</li> </ul>	<ul style="list-style-type: none"> <li>Phone: 866-941-2143</li> <li>Online: <a href="https://join.personifyhealth.com/clorox">join.personifyhealth.com/clorox</a> (use passphrase: WellnessYourWay\$)</li> <li>Email: <a href="mailto:support@personifyhealth.com">support@personifyhealth.com</a></li> </ul>
<b>Helpr</b> <ul style="list-style-type: none"> <li>Child, elder and personal caregiving support</li> </ul>	<ul style="list-style-type: none"> <li>Phone: 877-417-4883</li> <li>Online: <a href="https://helpr-app.com/clorox-usa">helpr-app.com/clorox-usa</a> (access code: USACLX)</li> <li>Email: <a href="mailto:hello@helpr-app.com">hello@helpr-app.com</a></li> </ul>
<b>Vanguard</b> <ul style="list-style-type: none"> <li>401(k) Plan</li> </ul>	<ul style="list-style-type: none"> <li>Phone: 800-523-1188</li> <li>Single sign-on: Health &amp; Welfare Service Center on the <a href="#">U.S. Total Rewards page</a></li> <li>Directly: <a href="https://vanguard.com/retirementplans">vanguard.com/retirementplans</a></li> </ul>
<b>Goldman Sachs Ayco</b> <ul style="list-style-type: none"> <li>Financial planning</li> <li>Budgeting</li> <li>Retirement planning</li> <li>Healthcare expenses</li> <li>Insurance needs</li> </ul>	<ul style="list-style-type: none"> <li>Phone: 866-907-4479</li> <li>Single sign-on: Health &amp; Welfare Service Center on the <a href="#">U.S. Total Rewards page</a></li> </ul>
<b>Vacation Purchase Program (VPP)</b>	<ul style="list-style-type: none"> <li>Single sign-on: Health &amp; Welfare Service Center on the <a href="#">U.S. Total Rewards page</a></li> </ul>



## Notes

## Notes

# Be Well. Be You.

## Supporting Your Journey to Be Well.

This document serves as a Summary of Material Modifications (SMM) or Summary of Material Reductions (SMR), as applicable, and supplements the Health and Welfare Summary Plan Description (SPD). It describes changes effective January 1, 2026, and is intended to supplement the SPD. Please retain this guide for future reference and share it with your covered family members.

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.



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Be Well.  
Be You.