

Supporting Your Life Change

A RESOURCE GUIDE IF YOU OR A DEPENDENT ARE GAINING OR LOSING BENEFITS COVERAGE

If you or a dependent has gained or lost benefits coverage elsewhere, it's likely due to a big life milestone or change. For example, maybe:

- Your child has turned 26 and the time has come for them to enroll in their own benefits
- Your spouse or partner has started a new job, and there are a suite of new benefit options for you both to consider
- You enrolled in benefits through your spouse or partner's employer, and they have left their job

Whatever the case may be, gaining or losing benefits coverage is considered a Qualifying Life Event (QLE), which means you can make changes to your benefits mid-year. And if this life change has brought about new physical, emotional or financial needs for you or your dependent, Clorox has the benefits and programs to help you every step of the way.

Click the links below to learn more about the steps you should consider if you or a dependent gain or lose benefits coverage.



STEPS TO TAKE TO REVIEW AND CHANGE YOUR BENEFITS

1 EVALUATE YOUR BENEFIT OPTIONS

2 PREPARE YOUR DOCUMENTATION

3 UPDATE YOUR BENEFITS COVERAGE AND DEPENDENTS

4 REVIEW AND UPDATE YOUR BENEFICIARIES, IF NEEDED

RESOURCES AVAILABLE TO SUPPORT YOU

Clorox's time off programs, so you can take the time you need

Spring Health, for complete mental and work-life well-being support

Ayco, for help with your budget planning and expenses

Virgin Pulse wellness tracking, to improve your health habits and overall well-being

Will preparation through **MetLife**, if you have elected Supplemental Life insurance

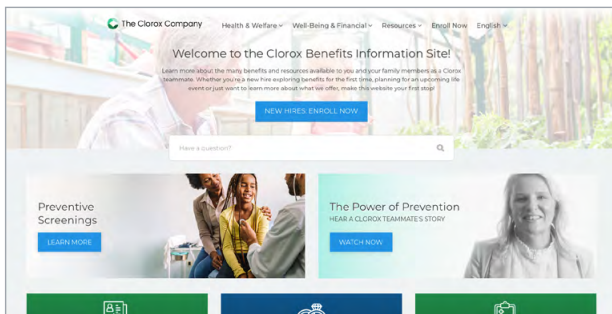
People&, for Clorox work-related questions

Clorox Health & Welfare Service Center, for help processing changes due to your QLE

NAVIGATING YOUR RESOURCES

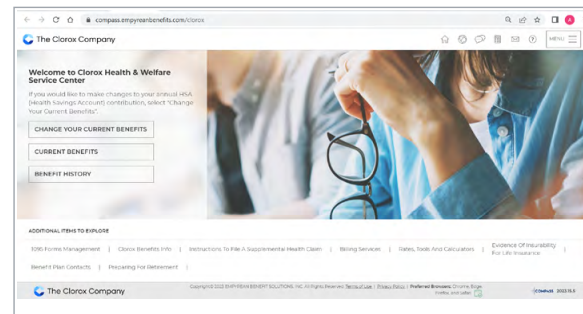
If you need more information on any of the tools, programs and resources in this roadmap, you can find additional detail on the following websites. Look for the **i** icon to help you find directions to more information on each step.

cloroxbenefitsinfo.com



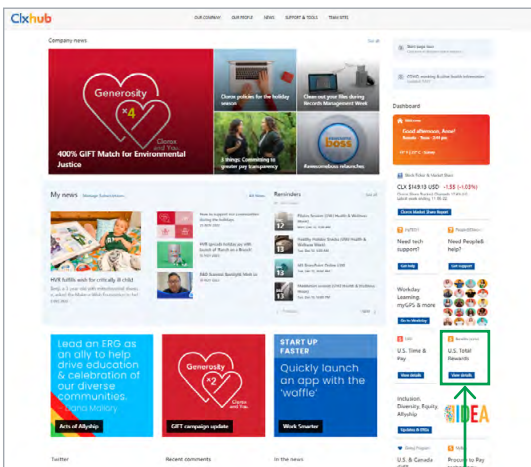
A 24/7 website for you and your family members to explore general information about your benefits. You can also access our enrollment platform from this site.

Clxhub > U.S. Total Rewards > Health & Welfare Service Center



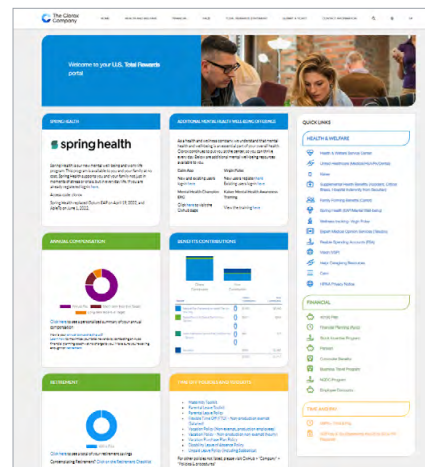
Use this site to elect and review your benefits coverage. If you are outside Clorox network, visit cloroxbenefits.com.

Clxhub*



Our master directory for Clorox teammates where you'll access the **U.S. Total Rewards** page.

Clxhub > U.S. Total Rewards*



Use this page to find more Total Rewards benefits, programs, and resources. You can also access the enrollment platform from this page.

* Please note: Clxhub and the U.S. Total Rewards page are only accessible to active employees on the Clorox network. If you are on leave, you will not be able to access this site. For benefits information while you are on leave, please visit cloroxbenefits.com.

1 Evaluate your benefit options and consider where you need to make changes

As soon as you've found out you or a dependent will be gaining or losing coverage, it's a good idea to review the range of health and welfare benefits available here at Clorox, so you know which benefits you should elect or change when the time comes.

Once the change date occurs (for example, your child's 26th birthday or your spouse's employment start or end date), you will have 31 days to elect or make changes to the following benefits:

- Medical coverage (including prescription drug coverage)
- Dental coverage
- Vision coverage
- Health Savings Account (HSA)
- Healthcare and/or dependent care Flexible Spending Accounts (FSAs)
- Supplemental health benefits (Accident Insurance, Critical Illness Insurance and/or Hospital Indemnity Insurance)
- Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance
- Spouse & Child Life Insurance

WHAT IS A QUALIFYING LIFE EVENT (QLE)?

A QLE is an event that occurs during the calendar year in which you can make changes to or enroll in certain benefits outside the annual enrollment period.

Gaining or losing coverage elsewhere is considered a QLE. At Clorox, you have 31 days from the coverage gain or loss date to make changes or enroll in certain benefits.

As you consider what may need to change, ask yourself these questions:

1. If coverage is being gained elsewhere, how do your current benefits and your new benefits compare?

For example, if your spouse or dependent is starting a new job, you may have the option to elect coverage available through their employer. Consider their available benefits, plan designs and costs, and compare them to what is available to you at Clorox, so you can choose the benefits that best meet your needs and budget. Visit mycloroxhealthcarerates.com for rates.

2. If coverage is being lost elsewhere, what other options are available?

For example, if your spouse or dependent has been laid off, perhaps they have the option to continue coverage through COBRA. Consider how these benefits compare to what is available to them through Clorox. Or, if your child is turning 26 and does not have access to benefits through their employer, perhaps they can apply for benefits through a health insurance marketplace. Consider how these benefits compare with the coverage available through Clorox.

i If you have any questions about your benefits as you review them, we're here to help. Visit cloroxbenefitsinfo.com. [Clxhub > U.S. Total Rewards > Health & Welfare Service Center](#) or call the Health & Welfare Service Center at 833-550-5600 (Monday-Friday, 6am-5pm PT).



2 Prepare your documentation

If you or a dependent have gained or lost coverage elsewhere, you'll need to provide some information proving the gain or loss of coverage before you can elect or update your benefits at Clorox. You must provide:

- 1. Proof of loss of coverage**, including the end date and names of individuals impacted. Examples of appropriate documentation include:
 - a. Company letterhead indicating your spouse/domestic partner has left their company or their healthcare benefits have been discontinued
 - b. Previous benefits confirmation statement
 - c. COBRA election form
- 2. The Social Security number** for each new dependent six month of age or older whom you plan to enroll in Clorox benefits
- 3. Proof of dependent eligibility** for each new dependent you plan to enroll in Clorox plans; see below and the next page for acceptable documentation

FOR A SPOUSE



Marriage certificate that includes:

- Name of employee
- Name of spouse
- Date of marriage
- Certifier's signature/official seal

U.S. tax return* indicating marriage that includes:

- Tax authority (state or deferral) from the current or previous tax year
- Name of employee
- Name of spouse
- Filing status of either "married filing jointly" or "married filing separately" (*if "married filing separately," spouse's name must appear of the form*)

* **Please note:** Only the first page of the U.S. tax return is required. Please black out financial information to maintain confidentiality.

FOR A DOMESTIC PARTNER



Clorox affidavit of domestic partnership that includes:

- Name of employee
- Name of domestic partner
- Notarization date
- Notary signature

State-issued certificate of domestic partnership that includes:

- Name of employee
- Name of domestic partner
- Certificate date
- Certifier's signature/official state seal

Continued >>

2 Prepare your documentation (cont.)

FOR A CHILD(REN) UNDER AGE 26



Birth certificate, hospitalization record, or Naturalization Certificate or Consular Report of Birth Abroad that includes:

- Name of employee, spouse or domestic partner
- Name of child
- Date of birth

U.S. tax return* showing child exemption (first page only) that includes:

- Tax Authority (state or federal)
- From the current or previous tax year
- Name of the employee, spouse or domestic partner
- Name of the child

Adoption paperwork that includes:

- Name of employee, spouse or domestic partner
- Name of child
- Notary signature/indication document has been filed in court

Legal Guardianship Court Order that includes:

- Name of employee, spouse or domestic partner
- Name of child
- Notary signature/indication document has been filed in court

Divorce decree, custody agreement, or Qualified Medical Child Support Order (QMCSO) that includes:

- Name of the employee, spouse or domestic partner
- Name of the child
- Statement of responsibility for health coverage
- Notary signature/indication document has been filed in court

* **Please note:** Only the first page of the U.S. tax return is required. Please black out financial information to maintain confidentiality.

FOR CHILD(REN) AGE 26 OR OLDER, IF THEY ARE DEPENDENT ON YOU FOR SUPPORT DUE TO A PHYSICAL OR MENTAL DISABILITY



Signed physician's letter that includes:

- Name of child
- Confirmation of physical or mental incapacity making the child incapable of self-support
- Physician's signature

Supplemental Security Income (SSI) Award or benefit change letter that includes:

- Name of disabled child (or be addressed to the child c/o guardian or parent)
- Indication that the document was issued by the Social Security Administration
- Clear statement that the letter is related to the child's Supplemental Security Income (SSI)

AND

Date of incapacitation and financial dependence on their parents or guardians:

- The disabling injury, illness or condition must have occurred prior to reaching age 26
- Deemed incapable of self-sustaining employment due to a physically or mentally, disabling injury, illness or condition
- The dependent must receive 51% or more of their financial support and maintenance from the parent, guardian or spouse of parent or guardian

3 Update your benefits coverage, add dependents *(if applicable)* and complete the dependent verification process *(if applicable)*

Once you or a dependent have officially gained or lost coverage elsewhere, you'll have 31 days to make changes to your benefits, such as enrolling yourself, your spouse or partner and your dependents in Clorox-sponsored benefits or opting out of any benefits if you will be moving over to another plan. You'll be well-prepared to do this because you'll have already reviewed your benefits, made decisions about your elections and gathered your paperwork.



i To enroll in or make changes to your coverage, contact the Clorox Health & Welfare Service Center at 1-833-550-5600 or visit cloroxbenefits.com.

Once you have completed your benefits changes associated with your QLE, you will need to submit documentation to complete the dependent verification process for any dependents you have added to your benefits. To do so, visit [Clxhub > U.S. Total Rewards > Health & Welfare Service Center Menu](#). Follow these steps:

1. Navigate to the home page by clicking "Home" at the top of the site.
2. Click the menu or envelope icon at the top of the home page that says: "You have dependents requiring verification."
3. Upload your documentation. *(Please note: Dependent verification may take up to 7 business days.)*

WILL YOUR NAME BE CHANGING?

If you're gaining or losing coverage due to a marriage or divorce and are planning to change your name, don't forget to update your personal information for your benefits, too. If you are in this situation, be sure to also reference our [Marriage Resource Guide](#) or [Divorce Resource Guide](#).

To change your name, log into Workday and update your information. Once you have made your changes, our vendors will be notified and update their systems. It may take up to 10 business days for your name change to appear.



4 Review and update your beneficiaries, if needed

During this life change, you may also want to consider reviewing and updating your beneficiaries for benefits such as Clorox Basic Life insurance, Supplemental Life and AD&D Insurance, your 401(k), and Health Savings Account (HSA). You can do this at any time.

i To review and update your beneficiary(ies), visit:

- [Clxhub > U.S. Total Rewards > Health & Welfare Service Center](#) for Life and AD&D insurance beneficiaries
- [Clxhub > U.S. Total Rewards > 401 \(k\) plan](#) for retirement plan beneficiaries
- [Clxhub > U.S. Total Rewards > UnitedHealthcare \(Medical/HSA/Rx/Dental\)](#) for Health Savings Account (HSA) beneficiaries

[Click here](#) to learn more about what you should consider when choosing or updating your beneficiary(ies). It is always a good idea to consult with a tax or legal professional before you designate your beneficiary(ies).

REMEMBER TO UPDATE YOUR TAX WITHHOLDING STATUS

If you are gaining or losing coverage elsewhere because you are getting married or divorced, remember to review your tax withholding status and make any changes, if necessary.

You may do so by visiting [Clxhub > U.S. UKG U.S. Time & Pay](#).



Clorox's time off programs, so you can take the time you need

We know gaining or losing benefits coverage may be accompanied by a major life change, like getting married or losing a loved one. There are times you may need to step away from work to handle personal matters. No matter what you need the time for, we're here to help. Remember the many time-off programs Clorox provides, including:

- **Flexible Time Off (FTO):** U.S. nonproduction exempt (salaried) teammates have access to FTO.
- **Paid flex time and vacation time off:** For our U.S. non-exempt (hourly) teammates, we offer paid flex time based on shift schedule and paid vacation time based on years of service. In addition, U.S. nonproduction, nonexempt (hourly) employees are eligible for 4 floating holidays each calendar year.
- **Health and mental well-being time off:** U.S. non-production teammates have access to Health and mental well-being time off to care for their or their family member's physical and mental well-being.
- **Unpaid sabbatical/leave:** U.S. production and nonproduction teammates also have access to an unpaid sabbatical/leave if they need to take time that is not covered under another Clorox leave of absence policy. With an unpaid sabbatical/leave, teammates make up to 30 consecutive days each calendar year with manager approval.



Please work with your manager when taking time off and use UKG, our time management system, to record your time appropriately. Go to [Clxhub > U.S. Time & Pay info](#) for more information. You may also find our full list of leave policies at [Clxhub > Our Company > Corporate Policies](#).

Spring Health, for complete mental and work-life well-being support

We know sometimes just a little bit of support means everything – especially when you are going through a major life change. With Spring Health, you and your household family members have access to easy-to-use services and tools that support all aspects of mental and work-life well-being, including:

- **Personalized care with a dedicated clinician:** If you have feelings of stress and anxiety over what this life change is bringing you, a Care Navigator can help you find the right support, from matching you with a therapist that meets your specific needs to offering advice and emotional support.
- **Confidential therapy:** You and your household family members (ages 6+) each have 8 sessions per person, per year covered by Clorox at no cost.

Spring Health 

Available to
all teammates
and household
family members
age 6+

REMEMBER TO CHILL WITH THE CALM APP

With Calm, you and up to five (5) of your household dependents ages 16+ can find ways to de-stress, relax, get restful sleep and more. The Calm app has something for everyone and is paid for by Clorox.

Download the Calm app. Then, sign up using your name and company email and create a password.

- **Wellness exercises:** Use Moments, Spring Health's on-demand library of self-guided mindfulness and meditation exercises to improve mental well-being.
- **Work-life services:** Access Spring Health's online library for thousands of articles on whatever you're looking for, and get references to services such as:
 - Legal assistance
 - Tax help
 - Moving help and relocation support
 - Home buying and selling assistance




Visit clorox.springhealth.com (access code: clorox) or contact a Care Navigator at careteam@springhealth.com or 855-629-554 to begin.

Ayco, for help with budget planning and expenses

It's always a great idea to review your finances when you are going through a life change. Use Clorox's financial coaching provider, Ayco, when you need support planning your finances for today, tomorrow and the future. Whether you need help rethinking your household budget, figuring out how to save for the future or something else entirely, Ayco can help – at no cost to you.



Not only will you receive the financial support you need from Ayco, but you'll also be eligible to earn Pulse Cash! Each quarter, earn **Virgin Pulse points** when you complete a one-on-one session, take an Ayco Assessment or visit the Ayco Learning Center.

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



Virgin Pulse wellness tracking, to improve your health habits and overall well-being

The benefits of focusing on your personal health and well-being go far beyond you; you also owe it to your family to do everything you can to stay well for the long haul. Our wellness tracking, powered by Virgin Pulse, is designed to help you build healthy habits in all areas of your life. As an additional incentive, you can also earn \$100 per quarter in Pulse Cash (up to \$400 annually), which can be redeemed for popular gift cards, donations and merchandise.

For more details, go to [Clixhub > Quick Links > U.S. Total Rewards > Wellness tracking - Virgin Pulse](#).

You can also sign up today by going to join.virginpulse.com/clorox or by downloading the Virgin Pulse app.



POINTS FOR PREVENTIVE CARE

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

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

* Log-in to Virgin Pulse to see a complete list of activities and points.



Will preparation through MetLife, if you have elected Supplemental Life insurance

If you've elected Supplemental Life coverage as a Clorox employee, don't forget about MetLife's will preparation and support, included at no additional cost. While it may be difficult to think about losing coverage because of the loss of a loved one – or your loved one losing coverage because something has happened to you – MetLife's will preparation and estate planning programs are here to ensure you and your family members are well taken care of.



For more details about MetLife's legal services, visit



[legalplans.com](https://www.legalplans.com) or call 833-214-4172.



People& for Clorox work-related questions

While you should feel free to contact our vendor partners directly, we realize you may have questions about your specific situation that are better answered by Clorox – especially when it comes to benefits coverage and ex-spouses.




For general HR questions (i.e., payroll, bonus, employment), place a People& ticket, email People@Clorox.com or call 1-800-256-7693.



Clorox Health & Welfare Service Center, for help processing changes due to your QLE

While the Health & Welfare Service Center is where you will go to initiate your QLE and enroll in and/or change your benefits, you can also visit the center at any time to:

- Download and review detailed plan information and forms associated with your health and welfare benefits
- Ask questions about your benefits
- Receive help with the enrollment process

 If you're using single sign-on, access the Health & Welfare Service Center by visiting **Clxhub > U.S. Total Rewards > Health & Welfare Service Center**. If you are outside the Clorox network, visit cloroxbenefits.com or call 833-550-5600 (Monday-Friday, 6am-5pm PT).

