

# Preventive Health Care for Women

May 2, 2024

 The Clorox Company

*Brown & Brown Insurance Services, Inc.*



# Guiding Today's Discussion



**Louise Short, MD, MSC**  
National Clinical Leader

Dr. Short is the National Clinical Leader for Brown & Brown. She has a passion for improving health outcomes, medical costs, the member experience and engagement and productivity. Her background includes 25 years providing clinical leadership and innovation in designing, implementing and measuring population health programs and strategies for employers, vendors, and carriers. Dr. Short has also worked as a medical epidemiologist at the Centers for Disease Control and Prevention.



**Gina Julian, MS, RD**  
Managing Consultant

Gina Julian is a Registered Dietitian with a Masters in Nutrition Sciences from Boston University. Gina specializes in Well-being and Population Health practices, overseeing the implementation, delivery, assessment, and analysis of clients' well-being programs.

Gina loves spending time with her husband and two boys (ages 4 and 1), going for hikes and cooking delicious meals together.

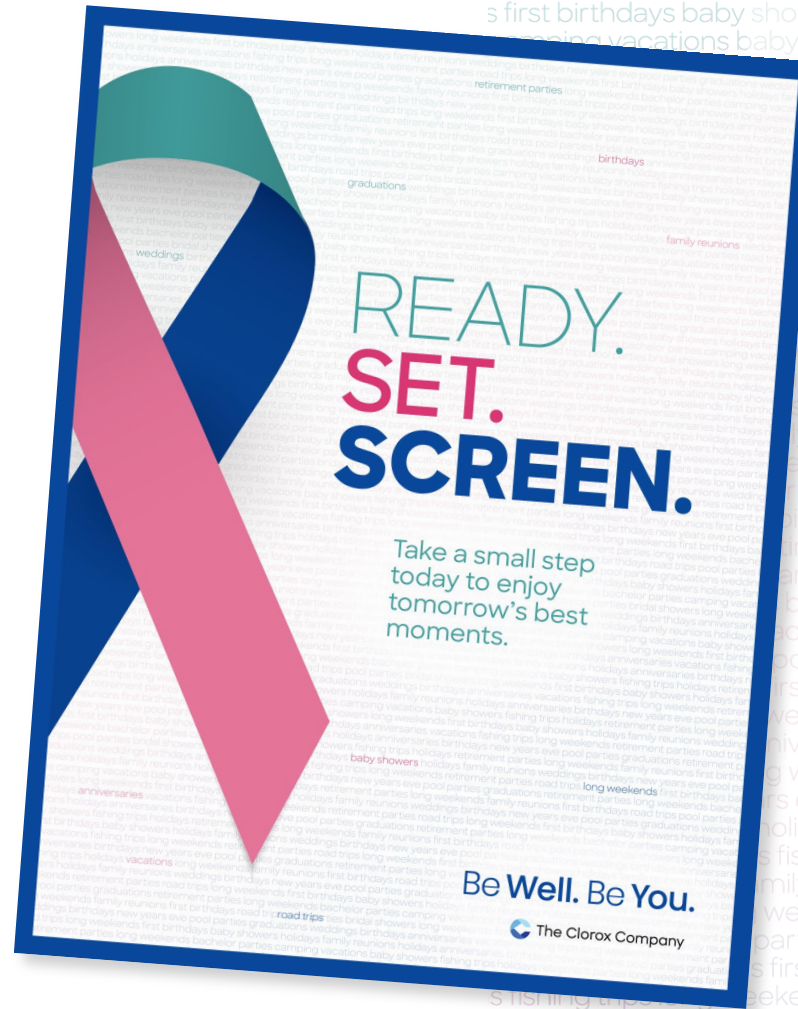
# Preventive Screening Initiative at Clorox



Create	Help	Remind	Educate
Create a healthy, happy and high-performing workforce who understand the value of preventive care on their overall well-being	Help teammates recognize and take responsibility for their health	Remind teammates annual screenings are provided at “no-cost”	Educate on Clorox broad benefits ecosystem

# Why It's Important for You

- Preventive health and seeing your doctor will help you be around for your family and the moments that matter
- Keeping your health in check helps you look and feel your best, stay focused and organized, increases the quality of your sleep and addresses your overall stress level



Long weekends

First birthdays

Holidays

Anniversaries

Baby showers

Road trips

Graduations

Family reunions

Bridal showers

Fishing trips

Weddings

Retirement parties



**NATALIE HOVANY**

VP, HR Business Partnership  
The Clorox Company



# A Brief Interview with Natalie



# Women's Health Journey



Teens



- Major health problems rare
- **Endometriosis** and **dysmenorrhea** (painful menstrual cycles) are most common health problem
- 25% of adolescent females (ages 12-17) experience a **major depressive episode**

- 50% of reported **STIs** from ages 15-24
- Sexually transmitted diseases and **pelvic inflammatory disease** can have lasting impact on female fertility
- **Eating disorders** were >2x more prevalent among females (4%) than males (1.5%)

20s

*Behavioral Health issues affect women in all stages of life*



30s

40s

- **Perimenopause** (symptoms such as hot flashes, sleep disturbance, moodiness, and infertility) can last 2-10 years
- Breast cancer is the leading cause of death for women over 45.
- Breast cancer and Colorectal cancer screenings start in the 40s
- Risk for major **depression, anxiety** and **mood changes** are higher during perimenopause
- Problems with **memory** and **trouble focusing** are also common during menopause

50+






- **Gynecological symptoms** as a result of menopause include urinary incontinence, vaginal dryness and pain with intercourse
- **Musculoskeletal Disorders** emerge as a primary concern, as estrogen, bone mass, and muscle mass all decrease with age and vitamin deficiencies (i.e., vitamin D, B12, etc.)
- **Cancer** is leading cause of death for women over age 45
- Increased risk of **Heart Disease, Diabetes** and **Osteoporosis**
- 1 in 5 women from ages 30-39 have trouble **conceiving**
- Conditions related to childbirth, **gestational diabetes** and **preeclampsia** most common at this age
- In the past year, over 1 in 5 women ages 30-44 have experienced an **anxiety disorder**
- **Postpartum depression** affects women after childbirth



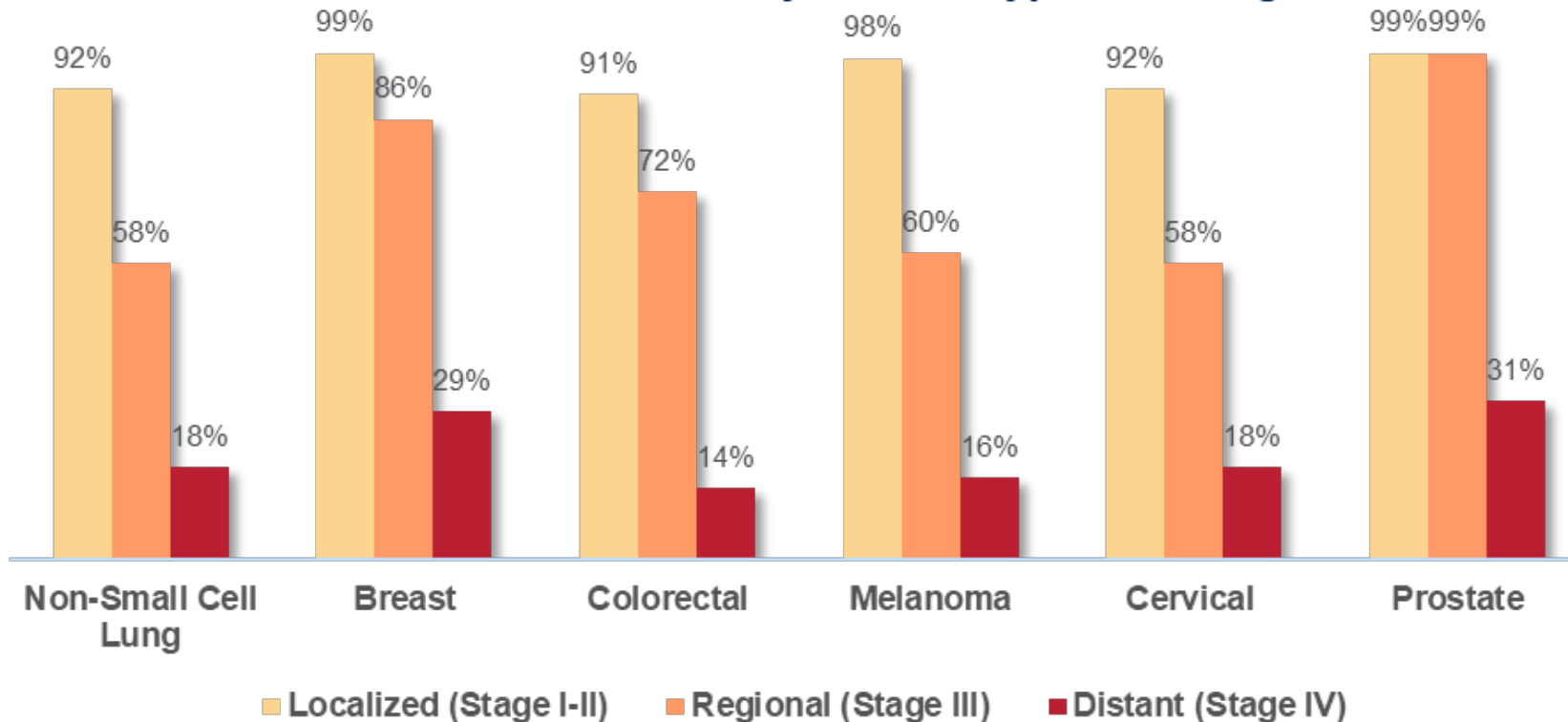
# Cancer Screening Saves Lives

Adult Screening Recommendations

Age 18-39	Age 40-49	Age 50+
<p><b>Cervical Cancer Screening</b> Starting at age 18, every 3 years</p> <p><b>Well-Woman Preventive Visit</b> Starting at age 18, recommended annually but screenings vary based on health risks</p>	<p><b>Breast Cancer Screening</b> Recommended beginning at age 40, every 1–2 years</p> <p><b>Cervical Cancer Screening</b> Recommended for women with a cervix, every 3 years</p> <p><b>Colorectal Cancer Screening</b> Recommended beginning at age 45, every 1–10 years; depends on type of screening</p> <p><b>Well-Woman Preventive Visit</b> Recommended yearly, but screenings vary based on health risks</p>	<p><b>Breast Cancer Screening</b> Recommended, every 1–2 years</p> <p><b>Cervical Cancer Screening</b> Recommended, ranges from 3–5 years depending on risks for women 65+</p> <p><b>Colorectal Cancer Screening</b> Recommended, every 1–10 years; depends on type of screening</p> <p><b>Lung Cancer Screening</b> Recommended at age 50 with a current 20-year history or former smoker (quit in the last 15 years); every year</p> <p><b>Well-Woman Preventive Visit</b> Recommended yearly, but screenings vary based on health risks</p>
		

# Detect Cancer

**5-Year Survival Rates by Cancer Type and Stage**



Early detection and treatment improves outcomes and survival rates and reduces the cost and complexity of treatment

# Important Women's Health Issues



Heart Disease is responsible for  
**1 in every 5**  
female deaths in the  
United States



In the United States, about  
**1 in 8**  
women (13%) develop invasive  
breast cancer at some point in  
their lifetime



The prevalence of depression  
in women is nearly  
**2x**  
of that in men



**22%**  
of women between the ages  
of 30-39 have trouble  
conceiving their first child



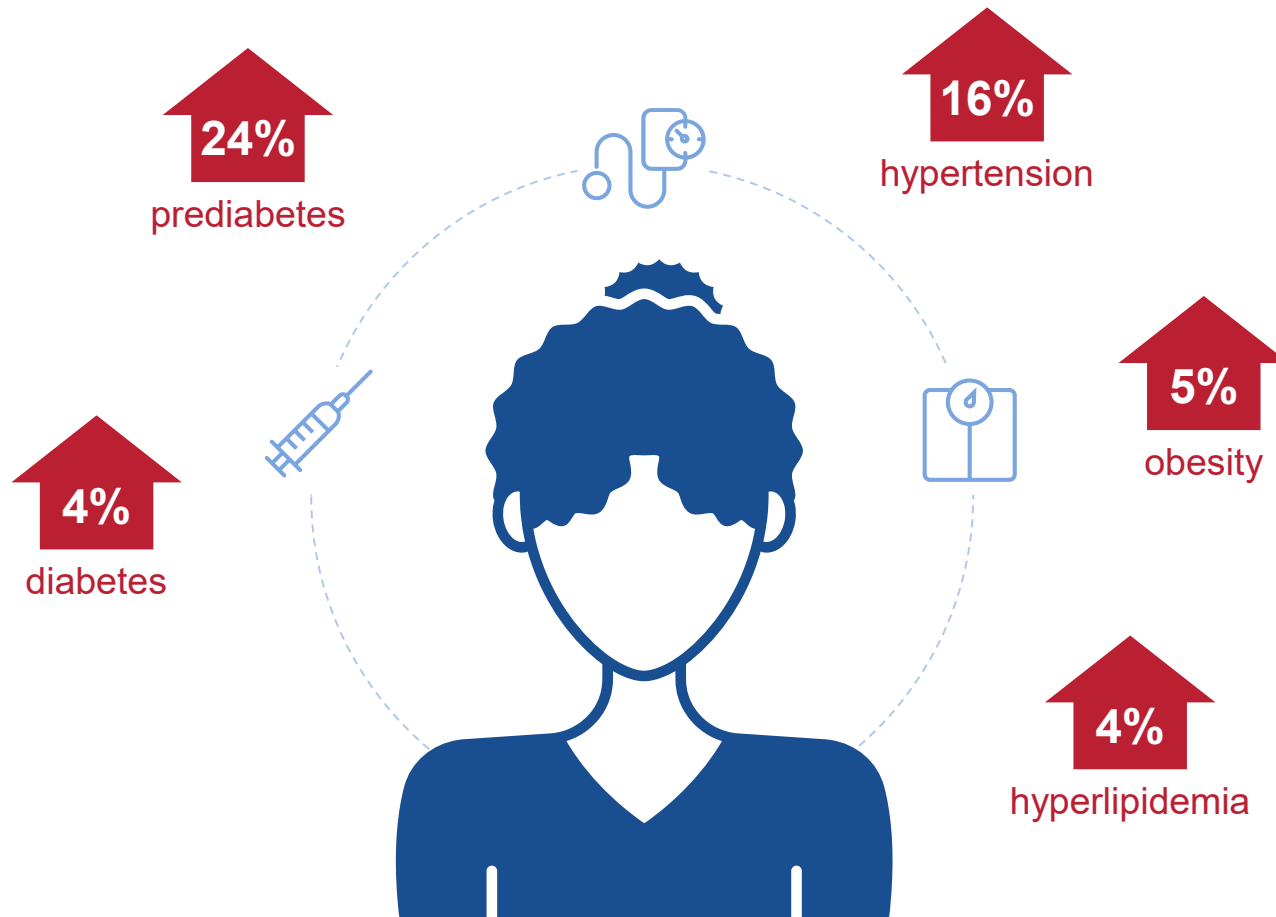
## 2023 Top 5 Cancer Cases in the US:

Breast, Lung, Colon, Uterus,  
and Melanoma



# Chronic Conditions at Clorox

Prevalence of multiple chronic conditions are trending for women at Clorox, including:



- Support for medical plan members living with diabetes or prediabetes who are at risk for high blood pressure (hypertension)
- Eligible participants can enroll and 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
- **PPO (Surest) plan:** no cost to you for services covered under this program
- **HSA (Partnership in Health) plan:**
  - Doctors' visits, lab work and testing supplies – 100% after deductible
  - \$5 copay for a 30-day supply of diabetes and/or high blood pressure medications
- **Kaiser plan:** Contact [kp.org](http://kp.org) or call 800-464-4000 to learn about the Kaiser Diabetes Support program

# Menopause: An Overview

## About Menopause

- Defined as a natural decline in reproductive hormones
- For most women, menopause and the menopausal transition occur between 45-55 and lasts around 7 years (may vary by race and ethnicity)
- Common symptoms during the menopausal transition:
  - Changes in their period
  - Hot flashes
  - Issues with bladder control
  - Difficulty sleeping
  - Issues with vaginal health and sexuality
  - Mood changes

## Menopause in the Workplace



**30%**

of the U.S. Labor Force is comprised of menopause-aged women



**1 in 5**

menopausal women have considered leaving a job due to their menopause symptoms



**2 in 5**

women report that menopause symptoms negatively impact work performance or productivity on a weekly basis



Women experiencing menopause are perceived as “less confident” and “less emotionally stable” than non-menopausal women in the workplace

## Benefits at Clorox

Your medical plan provider can help guide your medical care response and help you determine the best course of action based on your stage and symptoms

## CARROT

- **\$20,000** lifetime maximum for those enrolled in a Clorox-sponsored medical plan available for hormonal health
- Find a menopause specialist to get you to the right care at the right time
- Get expert guidance when you need it with unlimited 1:1 virtual chats
- Access a library of trusted educational resources
- Join online medical expert-guided group discussions on educational topics and to support your journey

SUPPORT ALSO AVAILABLE FROM:

**Spring Health**  (EAP)

**Real Appeal**<sup>®</sup>

(Weight Loss)

**Calm**

(Mental Wellbeing & Mindfulness)

# Menopause: Y’Vonne McCall’s Story

*“When I first saw that we had Carrot as a benefit, I thought, “Oh, how nice we have something to support fertility.” Then I got an email that said **use your Carrot benefits for menopause**. I practically screamed at the computer! Once I signed up, **my life was changed!** I had been suffering with all of the symptoms of menopause you can think of night sweats, hot flashes, achy joints, and so on, and so on. Carrot provided relief for all! Signing up with Carrot, I was able to get the additional funds and **help I needed to give me some relief**. One of my favorite parts of the benefit is, it actually **covers things that you can use every day**, like cooling mattress toppers, hormone treatments (including natural hormones) and more.”*



**Y’Vonne McCall**  
Marketing Transformation  
Sr. Media Finance Analyst

CARROT |  The Clorox Company

## Your Carrot benefit

We’ve partnered with Carrot Fertility to provide our employees with inclusive fertility, hormonal health, and family-forming benefits. Employees can use Carrot to get personalized support — regardless of age, race, income, sex, sexual orientation, gender, marital status, and geography.

Visit [get-carrot.com/signup](https://get-carrot.com/signup) to create your account and explore the resources available, including the funds we’ve provided to help pay for care.

### Carrot benefits:

- Perimenopause and menopause – use funds for hormonal treatment; expert guidance for managing weight gain, hair loss, hot flashes and more
- Clorox teammates and their spouse/partner enrolled in a Clorox-sponsored medical plan can use the **\$20,000** lifetime maximum for fertility and hormonal health support

# Depression in Women

## Symptoms

- Irritability
- Hopelessness
- Loss of interest
- Fatigue
- Difficulty concentrating
- Changes in sleep
- Thoughts of death or suicide

## Types of Depression

- Major depression
- Persistent depression
- Bipolar depression
- Depression specific to women:
  - Premenstrual dysphoric disorder (PMS)
  - Perinatal depression
  - Perimenopausal depression

## Treatment and Coping

- Treatment options (medications, therapy, etc.)
- Promote open and honest conversations about MH within families, workplaces and communities
- Socialize with others and avoid social isolation

# Prevention and Well-Being Considerations

## Preventive Health



**Lung Cancer Screening** annually for some smokers aged 50-80



Annual **Mammography Screening** from ages 40-74



**Cervical Cancer Screening** for women aged 18-65 every 3 years



**Behavioral Health Screening** in adolescent and adults, specifically postpartum



Women should engage in at least one **well-woman preventive visit** per year



Prevention education and risk assessment for **HIV** annually



Risk assessment for **STI's** in sexually active individuals



Annual **intimate partner violence screening**



**Colon Cancer Screening** every 5-10 years when over the age of 45



**Obesity Prevention review** between the ages of 40-60



Up to date **immunizations** including HPV, Flu and COVID

## Reproductive Health



**Gestational Diabetes Mellitus** screening after 24 weeks of gestation



Regular **well visits** during pregnancy



Access to full range of **reproductive health services**



Comprehensive **lactation support** services (education, counseling, supplies)

## Well-Being



Daily **exercise** improves mood, sleep, and prevents osteoporosis



**Healthy eating** improves overall health and prevents disease



Practicing **mindfulness**



**Financial security** and well-being



**Social Support** – workplace, community



Adult women should **sleep 7+** hours per night



# Risk factors you CAN control



**Eat nutritious foods**



**Decrease salt intake**



**Increase physical activity**



**Get outside\***



**Avoid drug/alcohol abuse**



**Get a good night's sleep**



**Practice mindfulness**



**Keep in touch with friends**



**Get help early**



**Monitor blood pressure and cholesterol**



**Monitor blood sugar**



**Get recommended screenings**



**See your provider every year (or more often)!**

# Important Tips for Visiting Your PCP



## Before Your Visit

- **Research.** Learn your family health history and be prepared to share it with your physician.
- **Write.** Make a list and prioritize your concerns.
- **Request.** If an interpreter is needed, request to have one present at your visit.



## During Your Visit










- **Share.** In addition to sharing your family history, be prepared to provide a list of your current medications and supplements.
- **Advocate.** Your PCP may suggest making changes or modifications to your lifestyle. Advocate for yourself – set reasonable expectations regarding what you can/cannot do.
- **Trust.** Your PCP is there to help and listen. Be open and honest about your health (both physical and mental). Don't be reluctant to talk about mental and sexual health – these are important topics that your PCP wants to hear about.










## After Your Visit

- **Understand.** Review primary take-aways with your PCP or their nurse team prior to leaving.
- **Follow Up.** Ensure you are clear on follow-up guidance prior to leaving the office. Reconnect with your PCP care team as needed to complete all recommended next steps.
- **Family.** Talk to your spouse or family member about getting support with implementing life changes.

# Clorox Teammate Resources

Vendor	Benefit Type	Preventive Care Support
  	Medical Coverage	<ul style="list-style-type: none"> <li>No cost in-network preventive care (includes annual well visit, screenings, vaccinations)</li> <li>Support finding doctors for preventive care and screenings</li> </ul>
	Prescription Drug Coverage (for HSA and PPO plans)	<ul style="list-style-type: none"> <li>\$5 in-network copay for preventive medications</li> <li>Covers prescriptions that allow you to manage illnesses and conditions, and prevent them from getting worse</li> </ul>
	Family-Forming / Hormonal Health Benefits	<ul style="list-style-type: none"> <li>Clorox provides a \$20,000 combined lifetime benefit for fertility, adoption, surrogacy and hormonal support</li> <li>The eligibility for these benefits differ:               <ul style="list-style-type: none"> <li>Clorox teammates and their spouse/partner enrolled in a Clorox-sponsored medical plan can use the \$20,000 lifetime maximum for fertility and hormonal health support</li> <li>All benefits eligible Clorox teammates can use the \$20,000 lifetime maximum for adoption and surrogacy services. Enrollment in a Clorox sponsored medical plan is not required for these services</li> </ul> </li> </ul>
	Chronic Condition Management Program	<ul style="list-style-type: none"> <li>Support for medical plan members living with diabetes, prediabetes, or high blood pressure (hypertension)</li> <li>This program is no cost if you are enrolled in a Clorox sponsored medical plan</li> </ul>
	Medical Second Opinion	<ul style="list-style-type: none"> <li>Confirm and review diagnosis, treatment plans and surgical procedures for a wide range of specialties including cancer, heart disease, women's and men's unique health issues at no cost</li> <li>Connect with a board-certified specialist from a top medical institution for an online second opinion consultation</li> </ul>
	Dental Coverage	<ul style="list-style-type: none"> <li>No cost preventive care (cleanings, etc.)</li> </ul>
	Vision Coverage	<ul style="list-style-type: none"> <li>Exam every 12 months, covered after \$10 copay</li> </ul>

# Clorox Teammate Resources *(continued)*

Vendor	Benefit Type	Preventive Care Support
 <b>securian</b> FINANCIAL	Hospital Indemnity, Critical Illness, Accident Insurance	<ul style="list-style-type: none"> <li>• Cash payouts for Hospital Indemnity and Critical Illness enrollees:</li> <li>• \$50 per member per year for routine preventive exams</li> <li>• Equals up to \$100 per year for members enrolled in both Hospital Indemnity and Critical Illness insurance</li> </ul>
 <b>MetLife</b>	STD and LTD	<ul style="list-style-type: none"> <li>• 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</li> <li>• Long-term disability: 60% of your monthly base pay</li> </ul>
 <b>pulse</b>	Wellness Rewards	<ul style="list-style-type: none"> <li>• Earn points for tracking healthy activities, preventive care, and more toward \$100 in PulseCash</li> </ul>
 <b>Real Appeal</b>	Weight Management	<ul style="list-style-type: none"> <li>• Get personalized support for weight loss to stay healthy and prevent serious illness</li> <li>• This program is covered at no cost if you are enrolled in the medical plan</li> </ul>
 <b>spring health</b>	EAP	<ul style="list-style-type: none"> <li>• No cost support from licensed Care Navigators</li> <li>• 8 free therapy sessions for you and your household family members ages 6+</li> <li>• Library of wellness exercises to promote your holistic well-being</li> </ul>
 <b>Calm</b>	Mental Well-being & Mindfulness	<ul style="list-style-type: none"> <li>• Access to meditation, mindfulness, sleep and stress management exercises</li> <li>• Available at no cost to employees and up to 5 household dependents</li> </ul>
 <b>helpr</b>	Caregiving Support	<ul style="list-style-type: none"> <li>• Backup care if you need child or elder care while attending your appointments or screenings</li> </ul>

# If you remember nothing else...



**The Clorox Company**

### Taking Control of Your Healthcare

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

**Understand Your Care Options And Where to Go**

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

	NON-EMERGENCY CARE	EMERGENCY: NON-LIFE-THREATENING	EMERGENCY: LIFE-THREATENING	
EXAMPLES	Cold or flu, manageable pain, sore throat or cough, allergies, earache, sore eyes, 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	Telehealth virtual care <small>Click here to learn how to access</small>	Primary Care Visit	Local Urgent Care Center	Local Emergency Room (ER)
BENEFITS	Available 24/7 No traveling or waiting rooms Available from any device with a camera and internet connection	In person Available during office hours Can provide follow-up care and refer you to a specialist, if needed	In person Often open late and on weekends Best if your situation is too serious for virtual or primary care, but is not life-threatening	24/7 walk in care Use only for the most serious needs
CONVENIENCE	○○○○○	○○○	○○○	○
COST	○	○○	○○○	○○○○

**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 (Preferred) Plan
- The Kaiser Plan



Establish a PCP and see your doctor every year



Stay on top of your screenings



Eat healthy foods



Increase your physical activity



Stop smoking / don't vape

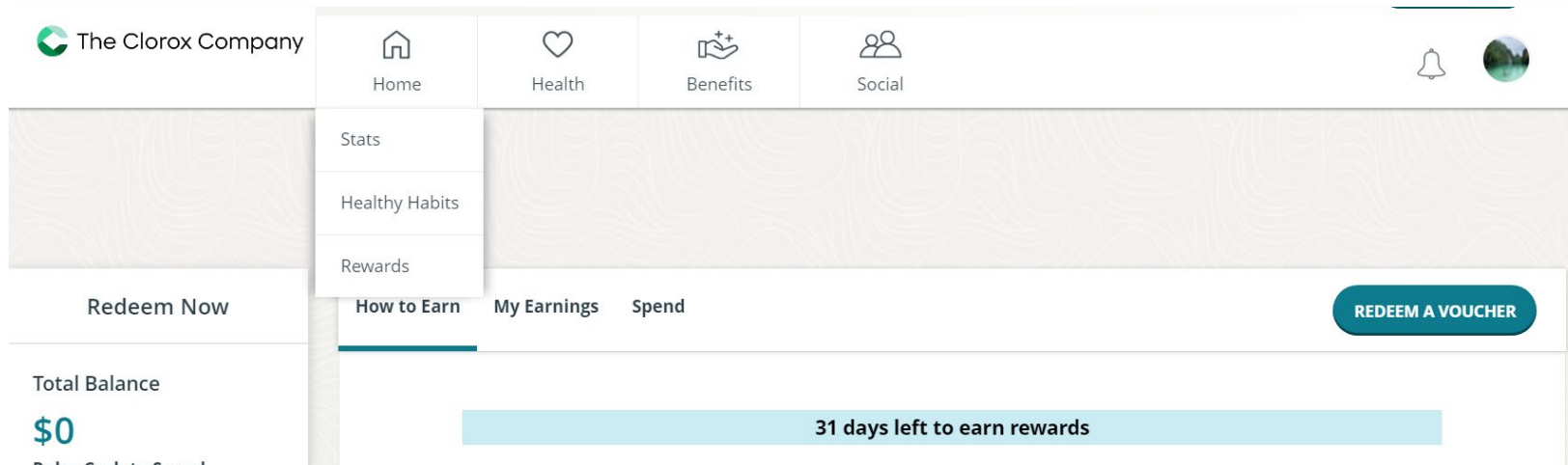
# Question and Answer Session

Please use the Q&A to ask a question



# Earn 500 Virgin Pulse Points

- For participating in the Women's Health webinar, you earned 500 Virgin Pulse points.
- To redeem your points log-in to the **Virgin Pulse portal > Home > Rewards > Redeem Voucher**
- Today's recording will be available at [cloroxbenefitsinfo.com](https://cloroxbenefitsinfo.com)



**Enter code: f2s1-BW88-82**

Expires 12/31/24



**THANK YOU!**

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