



2025 Pre-65 Retiree Benefits Guide

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

Your 2025 Benefits

Supporting your journey to be well.

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Be Well. Be You.

Annual Enrollment is your once-a-year opportunity to make changes to your benefits. **Be sure to review this guide carefully to learn more about our benefits programs and the actions you need to take so you can make the best decisions to support yourself and your family.**

Important Notes

For 2025, Clorox is keeping the same health and welfare benefits as we offered in 2024 to help you thrive.

You'll still have the following medical plans to choose from:

- **Pre-65 High-Deductible Health Plan (HDHP):** A high-deductible plan that allows you to contribute to a Health Savings Account (HSA) to set aside money to pay for medical expenses now or in the future.
- **PPO (Surest) plan:** A copay plan that offers no deductible or coinsurance and more predictable healthcare expenses.
- **Kaiser plan (CA only):** A deductible plan that includes access to in-network providers and coverage only.

As before, each medical plan option includes prescription drug coverage, no-cost preventive care, access to second opinions through 2nd.MD and convenient virtual care options.

If you elect medical coverage, you will also continue to have the option to elect dental coverage through UnitedHealthcare (UHC) and vision coverage through VSP Vision Care for yourself and your dependent family members.

Remember, while it may be tempting to simply re-elect the same coverage each year, that may not be the best approach for your needs. Think about what has changed for you over the past year – and what may be changing in 2025 – and make sure to choose the benefits that best fit your personal and/or family situation.

Reminders about retiree medical coverage:

- If you are enrolled in medical, dental and/or vision coverage and decide to cancel medical, you and your dependents will no longer have dental or vision coverage.
- If you drop Clorox healthcare coverage, you will not be able to re-enroll in Clorox retiree healthcare coverage later.
- When you turn 65, your coverage under the pre-65 retiree healthcare plan will end at the end of the month of your 65th birthday (unless you were born on the 1st of the month). Please refer to the Medicare eligibility rules when Medicare coverage begins. If you have dependents under the age of 65, they can continue to be enrolled in the Clorox retiree health plans until the applicable coverage end date (e.g., your spouse turns 65 or dependent children turn 26).
- You cannot add new dependents (spouse/partner or children) to your Clorox retiree healthcare coverage.

DOUBLE CHECK YOUR DEPENDENTS' 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 Clorox Health & Welfare Service Center.

YOUR BENEFITS CHECKLIST

BEFORE ANNUAL ENROLLMENT: EVALUATE YOUR OPTIONS

- ❑ Read this Pre-65 Retiree Benefits Guide.
- ❑ Review the Summary of Benefits Coverage (SBC) plan documents.
- ❑ If you plan to change medical plans, check to make sure your providers are in-network.

DURING ANNUAL ENROLLMENT: CHOOSE YOUR BENEFITS

- ❑ Go to cloroxbenefits.com to review your current coverage.
- ❑ Between **Nov. 1-15**, elect or make changes to your 2025 benefits. If you do not make any changes by **11:59 p.m. PT on Nov. 15**, your 2024 elections will carry over to the new plan year beginning Jan. 1, 2025.

AFTER ANNUAL ENROLLMENT: CHECK YOUR MAILBOX

- ❑ Review the benefits confirmation that will be mailed to you in December. Call 833-550-5600 within 10 days of receiving this to report any inaccuracies.
- ❑ Your first monthly invoice for 2025 will be mailed in December. If you do not receive it by the end of December, please contact Billing Services at 833-550-5600 or log into the Member Portal at compass.empyreanbenefits.com/clorox and click on “Billing Services” under “Additional Items to Explore.” You must pay by the due date even if you do not receive an invoice; otherwise, coverage will end based on the last payment received.

Make your choices



ONLINE
cloroxbenefits.com



CALL
Health & Welfare Service Center
833-550-5600
Monday-Friday, 6 a.m.-5 p.m. PT

Your medical plan options

Clorox offers two national medical plans for all employees 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.

Pre-65 High-Deductible Health Plan (HDHP)

The HDHP provides comprehensive medical coverage and access to in-network and out-of-network providers through UHC.

The HDHP is HSA compatible, which means you can contribute to a personal Health Savings Account (HSA) and set aside money to pay for medical expenses now or in the future. You can also use HSA funds to pay for Medicare premiums once you reach age 65.

AM I ELIGIBLE FOR AN HSA?

The IRS has rules for HSA participation. Visit cloroxbenefitsinfo.com for a full list of eligibility requirements.

IS MY PROVIDER IN NETWORK?

To see if your doctor is in network, visit your medical plan carrier's website:

- The HDHP: whyuhc.com/clorox
- The PPO (Surest) plan: benefits.surest.com
- The Kaiser plan (CA only): kp.org

The PPO (Surest) plan

The PPO (Surest) plan provides comprehensive medical coverage and access to in- and out-of-network providers through Surest. Other things to know:

- This plan has no deductible or coinsurance, so you won't have to incur a significant out-of-pocket expense before your plan begins to pay for care. Rather, you'll pay a flat copay amount. Surest's easy-to-use app lets you look up your provider and see their copay ahead of time, which means you'll know exactly what you pay before you receive care.
- Because Surest is a UHC company, this plan has the same broad provider network as the HDHP.
- Surest ranks the doctors in your area in terms of improving health outcomes and cost efficiency. Then, they assign the lowest copays to the highest ranked doctors. This means you'll pay less when you visit the best doctors in your area.
- You do not need a referral to see a specialist, nor do you need to select a primary care provider (PCP).
- Of all of Clorox's medical plan offerings, the PPO (Surest) plan is the only plan to offer copays (the amount you pay for a covered service at the time you receive it). This means you'll have more predictability with how much you'll pay with the PPO (Surest) plan compared to other Clorox plans.



Kaiser plan (California only)

The Kaiser plan provides comprehensive medical coverage and access to in-network providers only. Other things to know:

- A Kaiser facility, provider and pharmacy must be used as there are no out-of-network benefits within this plan, except in the case of emergencies.
- You can see your doctor, visit a lab and pick up prescriptions all in one trip.
- All services and specialists must be managed or referred by your Primary Care Provider (PCP), except for certain medical emergencies or OB/GYN services. Your PCP is your single point of contact, and they will coordinate all of your healthcare, including office visits, prescriptions and referrals to specialists.
- The Kaiser plan is a deductible plan, which means the deductible must be met before the plan shares the cost of future services. Once the deductible is met, you will pay coinsurance, which is a percent of the actual cost of the service.

Learn more about Kaiser's integrated service model at [kp.org](https://www.kp.org).

PREVENTIVE CARE IS ALWAYS 100% COVERED

No matter which medical plan you choose, your in-network preventive care visits are covered at no cost to you.

There's no better time to schedule routine exams and cancer screenings – like mammograms, colon and cervical cancer screenings and more. They're a great way to identify health issues before they become more serious – and expensive.



Medical plan coverage comparison

	The PPO (Surest) Plan		Pre-65 HDHP HSA compatible (UHC)		Kaiser (California Only)
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
Deductible					
Employee only	\$0	\$0	\$2,000	\$4,000	\$600
Employee + spouse or partner or child(ren)	\$0	\$0	\$4,000	\$8,000	\$1,200
Employee + family	\$0	\$0	\$4,000	\$8,000	\$1,200
Out-of-Pocket Maximum					
Employee only	\$3,000	\$6,000	\$5,000	\$10,000	\$2,750
Employee + spouse or partner or child(ren)	\$6,000	\$12,000	\$10,000	\$20,000	\$5,500
Employee + family	\$6,000	\$12,000	\$10,000	\$20,000	\$5,500
Common Services					
Office visit: PCP/specialist	\$20 – \$125	\$250	30% after deductible	50% after deductible	20% after deductible
Preventive care ¹	Covered in full	\$190	Covered in full	Covered in full	Covered in full
Emergency room	\$750	\$750	30% after deductible	30% after deductible	20% after deductible
Hospital inpatient admittance	\$2,000	\$4,000	30% after deductible	50% after deductible	20% after deductible
Outpatient surgery	\$100 – \$3,000	\$2,000 – \$6,000	30% after deductible	50% after deductible	20% after deductible
X-ray/lab	Routine (x-ray, lab, ultrasound): \$0 Complex Imaging (MRA, CT, etc.): \$125 – \$900	Routine (x-ray, lab, ultrasound): \$0 Complex Imaging (MRA, CT, etc.): \$1,550 – \$1,800	30% after deductible	50% after deductible	20% after deductible
Other services	\$150 – \$1,000 ²	\$2,000 ²	30% after deductible	50% after deductible	20% after deductible
Pharmacy (Retail)³					
Preventive or maintenance	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	1-30 days: \$5 Copay 31-60 days: \$10 Copay 61-90 days: \$15 Copay	50% after deductible	\$5 copay ⁵
Generic (30 days' supply/ 90 days' supply)	\$20 copay/ \$50 copay	\$40 copay/ \$100 copay	30% after deductible	50% after deductible ⁴	20% after deductible up to \$50 max ⁵
Preferred brand (30 days' supply/ 90 days' supply)	\$60 copay/ \$150 copay	\$120 copay/ \$300 copay	30% after deductible	50% after deductible ⁴	20% after deductible up to \$100 max ⁵
Non-preferred brand (30 days' supply/ 90 days' supply)	\$120 copay/ \$300 copay	\$240 copay/ \$600 copay	30% after deductible	50% after deductible ⁴	20% after deductible up to \$100 max ⁵
Specialty (30 days' supply)	Generic: \$330 copay Preferred: \$370 copay Non-preferred: \$400 copay	Not Covered	30% after deductible	Not covered	20% after deductible up to \$100 max ⁶

1 See a list of covered services at www.healthcare.gov/coverage/preventive-care-benefits/.

2 Represents Other Outpatient Hospital Services; refer to Summary Plan Description for detailed benefit descriptions.

3 All paper pharmacy claims for the PPO (Surest) and HDHP plans (In-network & out-of-network) will be reimbursed at the contracted rate minus the applicable copay/coinsurance.

4 Mail order is not covered.

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

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



Monthly rates for medical coverage

Pre-65 subsidized monthly rates (“Retsub”)

If your most recent hire date was before Jan. 1, 2001, you’re eligible for pre-65 retiree medical coverage at subsidized rates plus dental and vision coverage if:

- You were enrolled in a Clorox-sponsored medical plan immediately prior to retirement
- **AND**
- You’re at least 55 years old and have at least 20 years of service with Clorox

RETSUB MONTHLY MEDICAL RATES

Type of coverage	The PPO (Surest) Plan	Pre-65 HDHP – UHC	Kaiser (California Only)
Retiree	\$822.07	\$666.14	\$633.97
Retiree + spouse	\$1,639.60	\$1,328.21	\$1,495.52
Retiree + child(ren)	\$1,084.97	\$882.47	\$1,645.93
Retiree + family	\$1,923.75	\$1,565.48	\$2,297.90
Child only ^{1,2}	N/A	N/A	\$633.97
Spouse only ²	\$822.07	\$666.14	\$633.97
Spouse + child(ren) ²	\$1,101.68	\$899.34	\$1,663.93
Child(ren) only ²	\$262.90	\$216.33	\$1,149.93

¹ Child only coverage applicable to Kaiser plan (CA only).

² Child only, Spouse only, Spouse & child(ren) and Child(ren) only coverage applicable if 1) retiree becomes Medicare eligible (age 65) and dependents are under the age of 26 (children) and under the age of 65 (spouse) or 2) retiree is deceased.

Unsubsidized monthly rates (“ACCESS”)

You're eligible for pre-65 retiree medical, dental and vision coverage at unsubsidized rates if you were enrolled in a Clorox-sponsored medical plan immediately prior to retirement **AND**:

- You're at least 55 years old and have at least 10 years of service with Clorox
- OR**
- Your age plus years of service with Clorox add up to at least 75

ACCESS MONTHLY MEDICAL RATES

Type of coverage	The PPO (Surest) Plan	Pre-65 HDHP HSA compatible – UHC	Kaiser (California Only)
Retiree	\$1,336.07	\$1,180.14	\$1,147.97
Retiree + spouse	\$2,669.60	\$2,358.21	\$2,525.52
Retiree + child(ren)	\$1,734.97	\$1,532.47	\$2,295.93
Retiree + family	\$3,069.75	\$2,711.48	\$3,443.90
Child only ^{1,2}	N/A	N/A	\$1,147.97
Spouse only ²	\$1,336.07	\$1,180.14	\$1,147.97
Spouse + child(ren) ²	\$1,733.68	\$1,531.34	\$2,295.93
Child(ren) only ²	\$398.90	\$352.33	\$2,295.93

1 Child only coverage applicable to Kaiser plan (CA only).

2 Child only, Spouse only, Spouse & child(ren) and Child(ren) only coverage applicable if 1) retiree becomes Medicare eligible (age 65) and dependents are under the age of 26 (children) and under the age of 65 (spouse) or 2) retiree is deceased.



Making the most of your medical plan

When enrolled in a medical plan, you and your covered family members can access a number of additional programs and resources.

Preventive care – don’t put it off

It’s important 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 other preventive care and recommended screenings that make sense for you – such as annual physicals, mammograms and colonoscopies.



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). Visit [cloroxbenefitsinfo.com](https://www.cloroxbenefitsinfo.com) to learn about the many convenient and effective care options to help you manage your healthcare costs.

Get a second opinion with 2nd.MD

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-sponsored medical plan.

Go to 2nd.md/clorox or download the 2nd.MD app for an expert medical second opinion.

Virtual care

Virtual care is a convenient way to talk with a doctor and minimize in-person visits. The medical plans at Clorox offer phone or video visits for health conditions like eye infections, flu and COVID symptoms, rashes, sore throats and more. You may also be able to get a prescription.

For the HDHP, go to myuhc.com, download the UnitedHealthcare mobile app or call 855-615-8335. For the PPO (Surest) plan, log in to the Surest app or visit benefits.surest.com. For Kaiser, go to 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.

Protect yourself and those around you by getting your vaccinations

Stay healthy and help others be well by getting your vaccinations. They are available at no cost to you. Find a location near you:

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

Contact your healthcare provider or your local health department to find the latest local information on testing.

Dental coverage

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 > [Find a Doctor](#) > [Find a Dentist](#) (Network: National Options PPO 10).

	Coverage
Annual deductible	\$50 per person, \$150 per family
Preventive care	100% (no deductible)
Coverage after meeting annual deductible	<ul style="list-style-type: none"> • Basic care: 80% (\$2,000 annual max per person) • Major care: 50% (\$2,000 annual max per person) • Orthodontic care: 50% (\$1,500 lifetime max per person)

MONTHLY COST OF DENTAL COVERAGE

As a pre-65 retiree, you'll pay the full cost of dental coverage.

Type of coverage	Rate
Retiree	\$49.35
Retiree + spouse	\$100.80
Retiree + child(ren)	\$123.90
Retiree + family	\$174.30
Spouse only ¹	\$49.35
Spouse + child(ren) ¹	\$124.95
Child(ren) only ¹	\$74.55

¹ Child only, Spouse only, Spouse & child(ren) and Child(ren) only coverage applicable if 1) retiree becomes Medicare eligible (age 65) and dependents are under the age of 26 (children) and under the age of 65 (spouse) or 2) retiree is deceased.



Vision coverage

We partner with VSP Vision Care to provide a national plan that gives you access to the largest network of independent doctors.

Go to 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.

	Coverage
Exam	Every 12 months, covered after \$10 copay
Lenses	Every 12 months, covered after \$25 copay
Frames	Every 12 months, covered up to \$150
Contact lenses (instead of glasses)	<ul style="list-style-type: none"> • Every 12 months, covered up to \$130 • Contact lens exam not to exceed a \$60 copay

MONTHLY COST OF VISION COVERAGE

As a pre-65 retiree, you'll pay the full cost of vision coverage.

Type of coverage	Rate
Retiree	\$7.29
Retiree + spouse	\$15.50
Retiree + child(ren)	\$10.03
Retiree + family	\$17.32
Spouse only¹	\$7.29
Spouse + child(ren)¹	\$10.03
Child(ren) only¹	\$2.74

¹ Child only, Spouse only, Spouse & child(ren) and Child(ren) only coverage applicable if 1) retiree becomes Medicare eligible (age 65) and dependents are under the age of 26 (children) and under the age of 65 (spouse) or 2) retiree is deceased.





What happens when you turn 65?

As a retiree, Clorox provides each eligible participant access to the Via Benefits private Medicare exchange once you or your spouse/partner turn 65, to assist you with your Medicare coverage options. Through Via Benefits, you have the option to enroll in a supplemental Medicare Part B plan (including Clorox-sponsored group Medicare Advantage Preferred Provider Organizations), or an individual Medicare Supplemental/Medigap plan. Those who meet the eligibility requirements will have access to an annual, tax-free Clorox funded HRA (see the criteria on [page 6](#) to find out if you are eligible).

Dependents who are under age 65 and currently enrolled in the Clorox pre-65 health plan(s) can remain in their current coverage until their spouse turns 65 or children turn 26, but at different coverage tier rates.

Via Benefits will mail information to your home about 90 days before you become Medicare-eligible.

Post-65 Health Reimbursement Account (HRA)

Eligible retirees can use an annual tax-free Clorox-funded Post-65 HRA to pay premiums for medical, prescription drugs, dental and vision insurance.

- You must meet the eligibility requirements (see [page 6](#)).
- You must enroll in supplemental Medicare insurance through Via Benefits.
- If you decide not to enroll in supplemental Medicare coverage through Via Benefits, you will no longer be eligible for a Post-65 HRA.
- If you and your spouse were both covered under a Clorox-sponsored medical plan up to age 65, you will each receive your own post-65 HRA.

Health Savings Account (HSA)

If you were enrolled in the Pre-65 HDHP and opened a personal HSA prior to turning age 65, you will no longer be eligible to make contributions to your HSA once you file for Social Security benefits and enroll in any part of Medicare (e.g., Part A, Part B, etc.). Your maximum contribution will be prorated based on the first day of the month when you enroll in Medicare. If you elect to postpone enrollment in Social Security and Medicare past age 65 and you are enrolled in the Pre-65 High Deductible Health Plan, you can continue to contribute to your HSA until the month prior to your enrollment in Social Security and Medicare. Be sure to consult your tax advisor to receive guidance for your specific situation.

You may continue to use the account to pay for medical expenses, and you may use the funds to pay for supplemental Medicare coverage through any provider.

Your resources

Topic	Where to get information
Annual Enrollment and general benefits questions, assistance and plan descriptions	Directly: cloroxbenefits.com Clorox Health & Welfare Service Center: 833-550-5600
Premium billing questions	Member Portal: cloroxbenefits.com > Additional Items to Explore > Billing Services Billing Services: 833-874-1600 7 a.m.–7 p.m. CT, Monday–Friday
Pre-65 HDHP medical plan	UnitedHealthcare: 877-468-1028 myuhc.com Group number: 225497
The PPO (Surest) medical plan	Surest: 866-683-6440 benefits.surest.com
OptumRx (Prescription drug coverage for Pre-65 HDHP or PPO (Surest) medical plans)	800-562-6223
Kaiser medical plan (CA only) – includes prescription drugs	Kaiser Permanente: 800-464-4000, kp.org
Medical second opinion	2nd.MD: 800-835-2362 Visit 2nd.md/clorox or download the 2nd.MD app
Dental	UnitedHealthcare: 877-816-3596 myuhc.com > Search > National Options PPO 10 plan
Vision	VSP Vision Care: 800-877-7195, vsp.com Group number: 00818601
401(k) plan	Vanguard: 800-523-1188 Directly: vanguard.com/retirementplans
Pension plan	LifeWorks: 800-686-6380 Legal & General/William Penn (New York participants): 800-664-6129 or 855-914-9123

To access all compliance documents and annual notices, please scan the QR code below or visit cloroxbenefitsinfo.com. Email people@clorox.com to request hard copies of these documents.





This guide highlights certain components of the plan, but it is only an overview. This guide does not take the place of the official plan documents, which are the final authority on plan provisions used to determine how and when benefits are paid. This guide is a tool for you to use, but you should consult the plan documents, Summary Plan Descriptions (SPDs), Summary of Benefits Coverage documents (SBCs) and any Evidence of Coverage or Certificates of Coverage and their related insurance policies or contracts, for any benefits described in this guide. The company reserves the right to change, amend, suspend, withdraw or terminate any or all of the plans, in whole or in part, at any time in its sole discretion.

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