



# Frequently Asked Questions about Clorox's Benefits

Click the section header below to jump to that section:

[General Benefits Questions](#)

[The PPO \(Surest\) Medical Plan](#)

[The Kaiser Medical Plan](#)

[The HSA \(Partnership in Health\) Medical Plan](#)

[Spending Accounts](#)

[Life Insurance/Accidental Death & Dismemberment \(AD&D\) Insurance](#)

[Supplemental Health Benefits](#)

[Family-Forming and Hormonal Health Benefits](#)

[Our Competitive and Comprehensive Benefits](#)

## General Benefits Questions

What do I need to do to make sure I don't miss anything when I choose my benefits during Annual Enrollment or as a new hire?

### *During Annual Enrollment*

- **Explore** the 2025 Benefits Guide and visit the **Health & Welfare Service Center** on [The Well > U.S. Total Rewards > Health & Welfare Service Center](#) or [cloroxbenefitsinfo.com](http://cloroxbenefitsinfo.com) for detailed information about all your 2025 benefits.
- **Find** your biweekly premium rates at [mycloroxhealthcarerates.com](http://mycloroxhealthcarerates.com).
- **Review** your personal information (home address, personal contact information, etc.) in Workday and beneficiaries on the **Health & Welfare Service Center** on [The Well > U.S. Total Rewards > Health & Welfare Service Center](#) or [cloroxbenefits.com](http://cloroxbenefits.com) and update, if needed.
- Unless you elect changes, you will be enrolled in the same medical, dental, vision, supplemental health and life insurance benefits for 2025. However, you must make an election if you wish to participate in any of the following:
  - Personal contributions to your Health Savings Account (HSA), Healthcare Flexible Spending Account (HCFSA) and/or Dependent Care Flexible Spending Account (DCFSA)
  - Vacation Purchase Program if you are a non-exempt (hourly) production or nonproduction teammate

### *As a new hire*

- **Review** the New Hire Roadmap.
- **Explore** the 2025 Benefits Guide and visit the **Health & Welfare Service Center** on [The Well > U.S. Total Rewards > Health & Welfare Service Center](#) or [cloroxbenefitsinfo.com](http://cloroxbenefitsinfo.com) for detailed information about all your benefits.
- **Find** your biweekly premium rates at [mycloroxhealthcarerates.com](http://mycloroxhealthcarerates.com).
- **Review** your personal information (home address, personal contact information, etc.) in Workday and beneficiaries on the **Health & Welfare Service Center** on [The Well > U.S. Total Rewards > Health & Welfare Service Center](#) or [cloroxbenefits.com](http://cloroxbenefits.com) and update, if needed.
- Within 31 days of your date of hire, visit the **Health & Welfare Service Center** on [The Well > U.S. Total Rewards > Health & Welfare Service Center](#) or [cloroxbenefits.com](http://cloroxbenefits.com) to enroll in the benefits you and your family would like to elect. Please note it may take up to seven business days for you to gain access to the Health & Welfare Service Center. If you'd like to enroll in your benefits earlier, you may do so after three business days through [cloroxbenefits.com](http://cloroxbenefits.com).
- You must **actively enroll** in the following benefits to have them in 2025:
  - Medical, dental and vision
  - Personal contributions to your Healthcare and/or Dependent Care Flexible Spending Accounts (FSAs) or Health Savings Account (HSA)
  - Supplemental health benefits (Accident, Critical Illness and Hospital Indemnity)
  - Supplemental life and/or Accidental Death and Disability (AD&D) insurance, if you would like coverage above and beyond the basic life and AD&D (1x your salary) provided at no cost to you

### **Where can I find detailed information about what the plans cover?**

For Summary Plan Descriptions (SPDs) as well as other detailed plan information, visit on the **Health & Welfare Service Center** on [The Well > U.S. Total Rewards > Health & Welfare Service Center](#).

No matter which you choose, all medical plans cover:

- [No-cost preventive care and routine screenings](#) for everyone enrolled in a Clorox-sponsored medical plan
- [Access to several convenient and effective care options](#) – including virtual care from the comfort of your own home – to help you manage your healthcare costs

## The PPO (Surest) Medical Plan

### How does the PPO (Surest) plan work?

The PPO (Surest) plan is a copay plan administered by Surest, a UnitedHealthcare (UHC) company. The PPO (Surest) plan provides comprehensive medical coverage and access to in-network and out-of-network providers nationwide, and you do not need a referral to visit a specialist.

### What are the key differences in this plan from the other medical plans available through Clorox?

The PPO (Surest) plan is a copay plan design that:

- Has no deductible or coinsurance
- Provides in- and out-of-network coverage, but you'll see more significant savings when you stay in-network
- Uses the broad UnitedHealthcare (UHC) network (Choice Plus, or Select Plus in CA)
- Has a 10% lower premium than your other medical plan options
- Offers predictable health care expenses

### Can I use a Healthcare Flexible Spending Account (FSA) with the PPO (Surest) plan?

Yes, you can elect the Healthcare FSA if you enroll in the PPO (Surest) plan. If you were previously in the HSA (Partnership in Health) or have an HSA account from a previous employer, you may continue to use any accrued HSA funds you have to pay for medical expenses; however, you cannot contribute to an HSA while enrolled in this option. To be eligible for an HSA, a medical plan must be a qualified high deductible health plan, which the PPO (Surest) plan is not.

## The Kaiser Medical Plan

### How does the Kaiser plan work?

The Kaiser plan has a deductible plan design and is available to our teammates in California. It provides comprehensive medical coverage and access to in-network providers. You can set aside pre-tax funds to pay for medical expenses through a Healthcare Flexible Spending Account (FSA).

### How does the Kaiser plan differ from the other plan options available through Clorox?

The Kaiser plan:

- Is only available to our teammates who live and work in California
- Requires teammates to choose a primary care provider (PCP), who is their single point of contact and coordinates all aspects of their healthcare, including office visits, prescriptions and referrals to specialists.

- Requires teammates to visit a Kaiser facility, provider and/or pharmacy to receive medical care, as there are no out-of-network benefits with this plan except in the case of emergencies.

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).

## The HSA (Partnership in Health) Medical Plan

### How does the HSA (Partnership in Health) plan work?

The HSA (Partnership in Health) plan, or "the HSA," is a high deductible plan that offers comprehensive medical coverage and access to in-network and out-of-network providers nationwide. You do not need a referral to visit a specialist.

After you reach your deductible, you are responsible for a percentage of the cost of care (called coinsurance) until you reach your out-of-pocket maximum, at which time the plan begins to pay 100%.

### What is a Health Savings Account (HSA)?

A Health Savings Account, or HSA, is a tax-advantaged personal savings account for your healthcare expenses. If you enroll in the HSA, Clorox will contribute an annual amount based on your coverage. If you are a new hire, this amount will be prorated based on your start date.

You can also contribute your own money on a pre-tax basis. You can then use these funds to pay for eligible healthcare expenses, including doctor's office visits, deductibles and prescriptions, now or down the road. These HSA funds are yours even after you retire or leave Clorox. Visit [optumbank.com/qualifiedexpenses](https://optumbank.com/qualifiedexpenses) for common examples of HSA qualified healthcare expenses.

### Are there any restrictions on who can contribute to an HSA?

The IRS requires you to be enrolled in a high deductible health plan (like the HSA) to contribute to an HSA. Additionally, if you are enrolled in Medicare Part A, you are not able to participate in an HSA due to IRS regulations.

You are eligible to contribute to an HSA if:

- You are covered by a qualifying high deductible health plan (like the HSA)
- You are not covered by any other health plan that is *not* a high deductible health plan
- You are not enrolled in Medicare, TRICARE or TRICARE for life
- You are not claimed as a dependent on someone else's tax return
- You are not covered by a Healthcare Flexible Spending Account, including through your spouse or partner's employer

- You have not received Veterans Administration (VA) benefits within the past three months, except for preventive care. (If you are a veteran with a disability rating from the VA, this exclusion does not apply.)

### How much can I put into my HSA in 2025?

The IRS limits the amount you can contribute on a pre-tax basis to the HSA each year. Your annual maximum contribution is the difference between the annual IRS maximum and the annual Clorox contribution. Here are the limits for 2025:

	Clorox annual contribution*	Your annual maximum contribution	2025 IRS limit
Employee only	\$500	\$3,800	\$4,300
Employee + spouse or partner	\$1,000	\$7,550	\$8,550
Employee + child(ren)			
Employee + Family	\$1,000	\$7,550	\$8,550
Age 55+ Catch-up	N/A	\$1,000	\$1,000

### Why should I consider contributing to an HSA?

The HSA provides a way for you to set aside money to pay for future healthcare expenses, even into retirement. It is also flexible and has a number of tax advantages that are available in most states. Here are just a few of them:

- Tax-deductible:* Contributions you make to the HSA are tax deductible (up to the annual IRS limits), just like a 401(k) or IRA.
- Tax-free:* As long as you use the money in your account to pay for eligible healthcare expenses, the money you take out of the account is never taxed.
- Tax-deferred:* Interest and investment growth earnings on your account are not taxed if you use them to pay for qualifying healthcare expenses or Medicare premiums.

Be sure to consult your tax professional to determine which tax advantages apply to your state. (For example, California does not recognize HSA contributions as pretax.)

### Are there any fees tied to the HSA?

Please [click here](#) for an overview of fees. More details are provided in your welcome kit from Optum Bank.

### Are there any state tax considerations we should be aware of related to HSA?

- Employees should consult with their personal tax advisors regarding income tax reporting and the taxation of any earnings on their HSA account.
- In California and New Jersey, employee and employer contributions to your HSA are subject to state income and payroll tax withholding.
- For additional information on taxes, [click here](#).

### Can I change my HSA contributions throughout the calendar year?

Yes. You can change your payroll contributions at any time (up to Nov. 30 each year) through the Clorox Health & Welfare Service Center. It may take up to 2 pay periods for your changes to be reflected on your paycheck.

On or after Dec. 1 each year, you can make additional contributions to your HSA from your personal bank account, up to the IRS limits shared above.

### Can I transfer the balance from another HSA into my Clorox HSA?

Yes. Once your HSA is activated with Optum Bank, follow these [instructions](#) to get started.

### What happens to my HSA if I leave Clorox?

The HSA is yours to keep if you leave Clorox, including all Clorox-funded contributions.

### Where can I find more info on the HSA?

Watch the [HSA webinar replay](#).

## Spending Accounts

### What is the difference between a Healthcare Flexible Spending Account (FSA) and a Health Savings Account (HSA)?

Both accounts are flexible and allow you to set aside pre-tax dollars to pay for healthcare expenses. But there are several differences between these two accounts.

- *Eligibility:* You must be enrolled in a high deductible health plan like Clorox's HSA to take advantage of an HSA. If you are not enrolled in a high deductible health plan, you can contribute to a Healthcare FSA— even if you are not enrolled in a Clorox medical plan. However, due to IRS regulations, you cannot participate in both a Healthcare FSA and an HSA in the same calendar year.
- *Company contribution:* If you enroll in the HSA, Clorox will contribute to your HSA (contributions will be prorated for new hires who start mid-year). Clorox does not contribute to the Healthcare FSA.

- *Access to your funds:*
  - With an HSA, you must have enough in your account to pay for any eligible healthcare expenses or reimburse yourself. You can access the funds at any time to reimburse yourself.
  - A Healthcare FSA allows you to use all of your funds for the year immediately, and then you'll gradually pay it back through payroll deductions through the end of the year. You can use funds to pay for eligible expenses or reimburse yourself during the calendar year that you are participating in the Healthcare FSA.
  - Please note: \$3,200 is the FSA contribution limit for 2024. As of the publication of this document, 2025 IRS contribution limits have not yet been released. This amount may change for 2025.
- *Rollover of unused funds:*
  - With an HSA, any unused funds will roll over each year (similar to a personal savings account). The funds are yours and you can take your account with you when you retire or leave Clorox.
  - With a Healthcare FSA, if you have any unused funds at the end of the calendar year (2024), the IRS allows you to carry over up to \$640 to use in the following year. If you participate in the 2025 Healthcare FSA, you will be reimbursed for expenses using your 2025 Healthcare FSA's funds first. If you leave Clorox, you will lose any balances you have not used.

**If I participate in the Clorox Healthcare FSA and have a qualifying life event during the year, can I change my medical plan to the HSA?**

Yes. However, while you can change your medical plan to the HSA, you *cannot* contribute to the HSA, nor will Clorox be able to provide a prorated contribution, until you have a \$0 balance in your Healthcare FSA. This is because IRS rules prohibit an employee from enrolling in both a Healthcare FSA and an HSA in the same calendar year.

## **Life Insurance/Accidental Death & Dismemberment (AD&D) Insurance**

### **What is a Statement of Health?**

A Statement of Health, also known as "evidence of insurability" or "proof of good health," is the process MetLife uses to determine whether you are healthy enough to be eligible for the amount of insurance coverage you are seeking.

A Statement of Health includes a series of questions about your overall health — such as whether you smoke or have been treated for a medical condition like cancer or high blood pressure. It may also include checking your vital signs.

## Are there any additional services available through MetLife if I enroll in supplemental life insurance?

Yes, there are a number of services you can participate in when you enroll in supplemental life insurance:

- *Estate Planning Services:* Offering unlimited access to create and execute key estate planning documents online by answering a few simple questions, or unlimited face-to-face access with a MetLife Legal Plan attorney to prepare or update a will, living will, Power of Attorney or other estate document. Will preparation services are also available via [willscenter.com](http://willscenter.com).
- *Funeral Discounts and Planning Services:* Alleviating the burden of making funeral arrangements for their loved ones. Teammates get exclusive access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.

## What services does MetLife offer if I only have basic life insurance?

The following services are available for teammates with basic life and supplemental life insurance.

- *Grief Counseling:* Offering professional support in times of need, including face-to-face sessions with a licensed counselor to help teammates cope with a loss or major life change. Or, teammates can speak to a licensed counselor in the comfort of their home through the helpline,
- *Funeral Assistance:* Helping to simplify funeral arrangements. You can customize funeral arrangements with the help of compassionate counselors through a personalized, one-on-one service.
- *Beneficiary Claim Assistance:* Making the claims process easy. Beneficiaries receive guidance from experts as they work through their options and financial needs with MetLife's Delivering The Promise® services.
- *Estate Resolution Services:* Settling an estate with confidence. With unlimited consultations, either face-to-face with an attorney or by phone, teammates and/or their beneficiaries can settle an estate with assurance.
- *Life Settlement Option:* Reducing the pressure of immediate financial decisions. Beneficiaries can take their time to make the right decision with the flexible settlement option that gives them full access to policy funds while earning a guaranteed minimum interest rate through Total Control Account.

Visit [www.metlife.com/info/the-clorox-company/benefits/metlife-advantages](http://www.metlife.com/info/the-clorox-company/benefits/metlife-advantages) for additional details on the MetLife Advantages Program.

## Where can I find additional tools and resources regarding life insurance?

Visit [www.metlife.com/info/the-clorox-company/benefits/life-insurance](http://www.metlife.com/info/the-clorox-company/benefits/life-insurance) for handy documents and resources.



## Supplemental Health Benefits

### Why should I consider enrolling in a supplemental health benefit?

These benefits provide added financial protection. While our medical plans provide coverage for hospitalizations, accidents and illnesses, you may have expenses like travel, childcare and other costs that are not covered by medical insurance. When the unexpected occurs, the last thing you should worry about is money – we want you and your family members to focus on your health instead.

### What are the options available through Securian Financial?

Accident insurance, Critical Illness insurance and Hospital Indemnity insurance.

### How do these benefits work?

These benefits provide a cash payout that you can use any way you like. You decide which plans are the best fit for you and your family.

### What are the key benefits of Accident, Critical Illness and Hospital Indemnity insurance?

- You can enroll your spouse/partner and/or eligible dependents.
- Receive a cash payout for qualified claims.
- If you elect Critical Illness or Hospital Indemnity insurance, you and your eligible dependents can receive a \$50 health and wellness benefit when you receive one of several types of annual wellness screenings.
- Plans are portable, meaning you can take them with you if you leave Clorox.

### Is Hospital Indemnity Insurance the same as medical coverage?

IMPORTANT: This is a fixed indemnity policy, NOT health insurance. This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. The payment you get isn't based on the size of your medical bill. There might be a limit on how much this policy will pay each year. This policy isn't a substitute for comprehensive health insurance. Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

*Looking for comprehensive health insurance outside of Clorox?* Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options. To find out if you can get health insurance through your job, or a family member's job, contact the employer.

*Questions about this policy?* For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.

### Where can I go to learn more about supplemental health benefits?

Visit the Securian's Clorox-specific website for more information about coverage options and costs as well as educational resources: [securian.com/clorox-insurance](https://securian.com/clorox-insurance).

## Family-Forming and Hormonal Health Benefits

### What are Clorox's family-forming and hormonal health benefits?

Administered by Carrot, our family-forming benefits include up to a \$20,000 combined lifetime benefit for adoption, surrogacy, fertility and hormonal health support (e.g., menopause or low-testosterone).

### Who is eligible for family-forming benefits?

- *Adoption and surrogacy benefits:* All benefits-eligible teammates, spouses and partners, regardless of medical plan enrollment
- *Fertility and hormonal health benefits:* Teammates, spouses and partners enrolled in a Clorox-sponsored medical plans are automatically eligible for this enhanced coverage

### What is included in the Carrot program?

- Understanding fertility health (e.g., fertility testing and ovulation tracking)
- Preservation (egg, sperm, embryo freezing)
- Assisted reproduction (e.g., in vitro fertilization)
- Adoption, gestational surrogacy, and donor assistance
- Pregnancy and postpartum (includes funds for doula support for the birthing parent)
- Perimenopause, menopause and low testosterone

### If I start a Carrot plan, what else will I get help with?



















- Receive a free, personalized Carrot Plan created by a Carrot Expert that provides actionable next steps to help you make the most of your benefit
- Talk to Carrot's team of medical experts and specialists about navigating options, costs and other questions
- Explore trusted educational resources; no more online searching
- Get at-home support like fertility tests, precision ovulation tracking and more
- Access funds to help pay for eligible care and services
- Use your Carrot Card®, a pre-funded card, to pay for care – without paying out-of-pocket
- Find eligible providers, agencies and attorneys near you
- Receive exclusive discounts and expedited appointments at Carrot partner clinics and agencies
- Order medications, supplements, and vitamins from Carrot Rx®, an online pharmacy for savings and convenient delivery

Where can I find more information on Carrot?

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

## Our Competitive and Comprehensive Benefits

Here's a quick snapshot of everything available to you as a Clorox teammate:

Vendor	Benefit	Vendor	Benefit
 <b>surest</b> <sup>™</sup>  KAISER PERMANENTE®	Medical coverage		Flexible Spending Accounts (FSAs)
	Prescription drug coverage (for the HSA and PPO)		Health Savings Account (HSA)
	Medical second opinion support		Mental well-being and work-life support
	Chronic condition management (diabetes, prediabetes and hypertension support)		Mental well-being and mindfulness
	Dental coverage	 is becoming Personify Health <sup>™</sup>	Well-being program tracker
	Vision coverage		Caregiving support
	Family-forming and hormonal health support		401(k) retirement plan
	Supplemental health benefits	 A GOLDMAN SACHS COMPANY	Financial planning support
	Disability and life insurance		