



# 2025 U.S. Benefits Guide

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

Shown above:  
Jill Renslow  
Sr Tech, R&D  
Pleasanton, CA

USING THIS GUIDE

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# Your 2025 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're committed to supporting your journey to be well and helping you and your loved ones thrive at work and at home.

We offer competitive, inclusive benefits that meet the diverse needs of you and your family members, including a comprehensive health and welfare benefits package and a range of additional programs to support your physical, emotional and financial well-being.

This U.S. Benefits Guide highlights the many benefits, programs and resources available to you as a Clorox teammate. No matter your age, life stage or need, we offer resources to support you. Here are just a few examples:

- We offer multiple medical plan options to give you flexibility and choice, as well as dental and vision coverage. Each plan includes no-cost preventive care with incentives to encourage you to prioritize your physical health.
- Our family-forming and hormonal health benefits are designed to support your journey to parenthood and/or changes that come with age.
- Our enhanced mental and work-life well-being program (EAP) offers free therapy sessions for you and your household family members (age 6 and older) to support you through life's challenges.
- Our market-leading 401(k) program includes a company match up to 10% of your annual salary to help you prepare for retirement.

Whether you're new to the workforce, nearing retirement or somewhere in between, Clorox is committed to providing robust resources to support you.

I hope you take advantage of everything Clorox offers to help you and your family members be well. As always, we're proud to support you every step of the way.



KIRSTEN MARRINER, EXECUTIVE VICE PRESIDENT  
CHIEF PEOPLE & CORPORATE AFFAIRS OFFICER



# 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.

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

- ❑ **Decide** if you want to cover dependents.
- ❑ **Know** which benefits roll over year-to-year and which require you to re-enroll each year. Here are the benefits you must sign up for this year, even if you've elected them in the past:
  - Healthcare Flexible Spending Account (HCFSA) and/or Dependent Care Flexible Spending Account (DCFSA)
  - 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 nonproduction 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 2025 benefits.
- ❑ While you're enrolling, **review** your health and welfare beneficiaries at [cloroxbenefits.com](https://cloroxbenefits.com) or the Health & Welfare Service Center on the [U.S. Total Rewards page](#).

## AFTER YOU ENROLL

- ❑ **Review** the benefits confirmation mailed to you. Call 833-550-5600 within 10 days of receipt to report any inaccuracies.
- ❑ **Review** your personal information (home address, personal contact information, etc.) in Workday.
- ❑ **Submit** proof of eligibility for any newly-added dependents. Coverage will not be activated until proof of eligibility is submitted and verified. See [p. 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.
- ❑ **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 Nov. 1 – Dec. 31, 2024, you must complete two enrollments: first for your 2024 benefits, then for your 2025 benefits.
- You **must** enroll in Clorox-sponsored medical coverage to be eligible for:
  - Fertility coverage under our family-forming benefits through Carrot
  - Second medical opinion services through 2nd.MD
  - Teladoc Health Chronic Condition Management program
  - Real Appeal weight management program

<sup>1</sup> If you had the HSA (Partnership in Health) plan in 2024 and re-elect it for 2025, your 2024 contribution amount **will not** roll over. Re-elect your contribution amounts for 2025 during Annual Enrollment. Remember, you can update your HSA contributions at any point during the year.

<sup>2</sup> Learn more about the VPP by [clicking here](#).



# Learn more

- **General questions about Clorox benefits?** Visit [cloroxbenefitsinfo.com](http://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](http://cloroxbenefits.com) and log in.

## DID YOU KNOW?

Clorox' comprehensive benefits package ranks higher than 75% of our peers in the market, offering you best-in-class support to meet you and/or your family's needs.

# Enroll in your benefits



## ONLINE

Directly: [cloroxbenefits.com](http://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

Call the Health & Welfare Service Center (833-550-5600) for help logging in online or via the app.



**Please note:** If you're a new hire, it may take up to seven business days to access single sign-on to complete your enrollment. If you'd like to enroll in your benefits earlier, you can enroll after three business days through [cloroxbenefits.com](http://cloroxbenefits.com).

Roger Nees  
Team Lead Logistics  
Rogers, AR



# Who's eligible?

All U.S. teammates scheduled to work more than 20 hours per week are eligible for Clorox benefits.

Your eligible dependents include:

- Your spouse or domestic partner (“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).

You will have 60 days from your enrollment effective date to provide proof of eligibility for dependents (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.

## WORKING SPOUSE/ PARTNER SURCHARGE

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

## 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](#).

Brian Medeiros  
Director Global Strategic Sourcing  
(Remote) New Hampshire



# 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 “HSA,” 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 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 [p. 8](#) 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.

### 2025 HSA CONTRIBUTION LIMITS

	Clorox annual contribution <sup>1</sup>	2025 IRS annual limit
Employee only	\$500	\$4,300
Employee + Spouse		
Employee + Children	\$1,000	\$8,550
Employee + Family		
Age 55+ catch-up	N/A	\$1,000

<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.

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.
- **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, although you can change them at any time throughout the year. Whether you choose to start contributing now or wait until later in the year, Clorox’s contribution to your HSA will be available after your first paycheck.

#### IF YOU ARE NEW TO THE HSA FOR 2025:

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 HSA. 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.

## 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.

## 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, 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 [p. 8](#) 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.

- **Rewards you 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 (HCFSA). You may also continue to use any accrued HSA funds you may have to pay for medical expenses. See [p. 16](#) for more information about how a HCFSA works.

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

- The HSA: [whyuhc.com/clorox](https://www.whyuhc.com/clorox)
- The PPO plan: [britehr.app/Clorox-2025/1](https://britehr.app/Clorox-2025/1)
- 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.



## 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**.

Here is how the Kaiser plan works and how it compares to the HSA and PPO plans:

- **Deductible plan design:** Like the HSA, 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 [p. 8](#) 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. You may also continue to use any accrued HSA funds you may have to pay for medical expenses.
- **Use Kaiser facilities:** You must use Kaiser facilities, providers and pharmacies, as this plan has no out-of-network benefits except for emergencies. When you visit a Kaiser facility, you can see your doctor, visit a lab and pick up prescriptions all in one trip.
- **Referrals required:** 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.
- **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: [U.S. Total Rewards > Health & Welfare Service Center > Menu > Items to Explore > Benefit Plan Materials](#).

## DID YOU KNOW?

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

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

### 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 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	\$1,650	\$1,650	\$0	\$0	\$600
Employee + spouse or partner or child(ren)	\$3,300	\$3,300	\$0	\$0	\$1,200
Employee + family	\$3,300	\$3,300	\$0	\$0	\$1,200
<b>Out-of-Pocket Maximum</b>					
Employee only	\$2,750	\$5,500	\$3,000	\$6,000	\$2,750
Employee + spouse or partner or child(ren)	\$5,500	\$11,000	\$6,000	\$12,000	\$5,500
Employee + family	\$5,500	\$11,000	\$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 - \$900	Routine (x-ray, lab, ultrasound): \$0 Complex Imaging (MRA, CT, etc.): \$1,550 - \$1,800	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

1 HSA amounts are prorated for new hires and new enrollees.

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

3 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.



Clorox Manufacturing  
Fairfield, CA



# 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 options and resources. For example:

## Don't put off preventive care

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 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 Virgin Pulse (soon to be 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-sponsored 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 members living with diabetes or prediabetes, and who are at risk for high blood pressure better manage their conditions. Eligible participants\* 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.

\* 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, 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.

## 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://cloroxbenefitsinfo.com) to learn about the many convenient and effective care options to help you manage your healthcare costs.

### WHY PRIORITIZE YOUR PREVENTIVE CARE? A TEAMMATE TESTIMONIAL:

Natalie Hovany, VP, HR Business Partnerships, went for a routine mammogram and, despite not having any symptoms, learned she had triple negative breast cancer. Natalie's initiative to get a preventive screening quite literally saved her life by allowing her doctors to quickly diagnose the cancer and put a treatment plan in place. [Click here](#) or visit [cloroxbenefitsinfo.com](https://cloroxbenefitsinfo.com) to hear Natalie's story.

## 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:

	COVID-19 vaccine/booster	Flu shot
<b>UHC members</b>	<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>	<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>
<b>Surest members</b>	<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>	<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>
<b>Kaiser members</b>	<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>	<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>

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



Chris DeLuna  
Senior Operator  
Fairfield, CA

# Additional financial protection for medical care: supplemental health benefits

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 at home or at work 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). Examples of covered injuries include broken bones, burns, torn ligaments, concussions, eye injuries or ruptured disks, to name a few.

## 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. Examples of covered illnesses include heart attack, stroke, cancer, Alzheimer's, paralysis, kidney failure and major organ transplants.



### WHO IS SECURIAN?

Securian has been providing the highest quality supplemental health benefits since 1880. Securian provides our teammates with an exceptional customer service experience, innovative technology to help you make well-informed benefits decisions and an easy process when you need to file a claim.

### 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) for more information.

## WHY ELECT SUPPLEMENTAL HEALTH BENEFITS? A TEAMMATE TESTIMONIAL:

I enrolled in Accident Insurance because my children have had a few major ER visits recently. In 2024, my daughter fractured her wrist in two places, which required a cast for 6 weeks and several pediatric orthopedic specialist visits. I filed a claim with Securian, and we received over \$1,400! Accident insurance is a benefit you may not think you need, but one that was definitely worth the investment for my family!

Mary Ann Paras  
Sr. Retirement Consultant





### 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 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 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](http://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](http://securian.com/clorox-insurance) for more information.

### ACCIDENT INSURANCE

- Broken bones
- Burns
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs

### CRITICAL ILLNESS

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

### HOSPITAL INDEMNITY

- Hospital admissions and stays
- ICU admissions and stays

## HOSPITAL INDEMNITY INSURANCE LEGAL NOTICE

**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.

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](http://naic.org)) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.

**Looking for comprehensive health insurance outside of Clorox?** Visit [HealthCare.gov](http://HealthCare.gov) or

# 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 your gender identity, 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-T) support

### DID YOU KNOW?

## CARROT

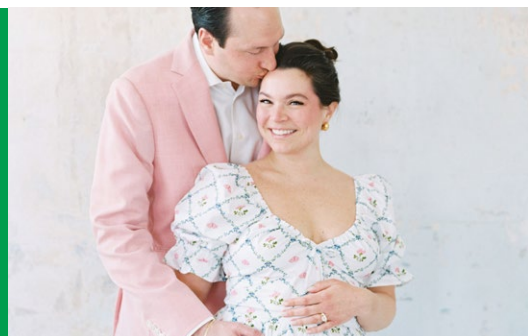
Carrot's broad network and high-quality, individualized care navigation and clinical expertise make them the perfect partner to provide family-forming and hormonal health support. Our generous \$20,000 lifetime benefit ensures our teammates have access to affordable care regardless of age, race, sex, sexual orientation, gender identity or geography. For more information, visit [app.get-carrot.com/](https://app.get-carrot.com/).

Audrey DiGiorgio  
National Account Manager  
(Remote) Boston, MA

### WHO'S 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 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 – including reproductive and gender affirmation services.

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](https://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-sponsored medical plan to use this benefit.

# Dental coverage

Healthy teeth and gums are essential to your overall health, so it's important to maintain good oral hygiene and visit 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.

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

# Vision coverage

Good eyesight improves your quality of life, and 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.

	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 \$150
<b>Contact lenses (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• Every 12 months, covered up to \$130</li> <li>• Contact lens exam not to exceed a \$60 copay</li> </ul>



# Stretching your dollars with Flexible Spending Accounts (FSAs)

Set aside pre-tax dollars to pay for eligible expenses by contributing to a Healthcare FSA (HCFSA) 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 HCFSA and DCFSA are two separate accounts. You cannot use funds from one account to pay expenses associated with the other.
- You may 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 HCFSA 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**, you won't be able to participate in an HCFSA 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 HCFSA 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 \$3,300 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 \$5,000 <sup>1</sup> household maximum unless married and filing separately. Then the maximum is \$2,500 each for teammate and spouse/partner. Those earning \$125,000 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 \$660 can be carried over for use in the following year. You don't have to enroll in the HCFSA 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 HCFSA 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 \$1 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>(New hires 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 <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>

**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).

**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.

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

# Support for every life stage

When it comes to choosing benefits, we all have different needs and priorities. We've designed Clorox's benefits to be as diverse as our teammates and their family members. No matter where you are in life – or what may come your way in the next year – our comprehensive, competitive benefit programs are here to support you.

Let's see how four sample Clorox teammates, each at a different stage of life and with different needs, use Clorox's benefits along their journey to be well.

## Meet Zack Gen Z

What Zack's generation (born 1997–2013) cares most about:

- Physical fitness & nutrition
- Social connectivity
- Mental and emotional health support
- Financial well-being



### PHYSICAL

- Zack elects the **HSA**. He doesn't expect high healthcare costs since he's young and healthy, and he wants to save Clorox's HSA contributions for his future healthcare needs.
- He also elects **dental coverage** to take advantage of free cleanings every 6 months.
- He logs all of his well-being activities with the Virgin Pulse (becoming Personify Health) **well-being tracker** so he can earn points and turn his Pulse Cash (becoming Rewards Cash) into gift cards.

### EMOTIONAL

- Zack has struggled with his mental health while transitioning to a full-time job. So, he makes sure to use his 8 free therapy sessions through **Spring Health**.
- He also uses the **Calm** app to meditate, which helps him relax and get quality sleep.
- Because Zack feels his finances are also contributing to his overall anxiety, he explores his financial options as well. He signs up for a no-cost session with **Ayco** to develop a plan to pay down his student loan debt and plan for his financial future.

### FINANCIAL

- Zack sets aside a bit of money into his **HSA** each paycheck to save up for his medical costs. He can also invest his balance over time.
- Because Zack is physically active, he elects **Accident Insurance** through Securian, which will protect him financially if he gets hurt while working out or playing sports.
- He makes sure to start contributing to his **401(k) retirement plan** through Vanguard so he can get Clorox's full matching contribution of 10%. A little bit now will equal a lot over time!



## Meet Marielle Millennial

What Marielle's generation (born 1982-1996) cares most about:

- Family-forming benefits
- Childcare assistance
- Mental and emotional health support
- Work flexibility
- Financial well-being



### PHYSICAL

- Marielle and her wife plan to grow their family, so she chooses to enroll both of them in the **PPO plan**. She knows the number of medical appointments will add up, and she wants to know exactly how much she'll pay before she or her wife receive medical care.
- She also wants to take full advantage of the **\$20,000 lifetime family-forming benefit** through Carrot, so she can get the help she needs to start her family.

### EMOTIONAL

- Marielle takes note of the caregiving benefit through **Helpr** to help find the best care for her child once she needs to go back to work after having her baby, as well as subsidized backup care when she is in a pinch.
- Marielle uses **Spring Health** to help her find a therapist who understands the support she needs as a member of the LGBTQIA+ community. She also notes that Spring Health offers coaching sessions for parenting – which she will need soon!

### FINANCIAL

- Marielle hopes to give birth in the coming year, so she elects **Hospital Indemnity Insurance** through Securian to receive a cash payout for her hospital stay: \$1,000 per visit plus \$100 per day. She can even submit her claim before she goes into labor.
- She also decides to enroll in **Supplemental Life Insurance** through MetLife, to ensure her growing family is taken care of financially should the unthinkable occur. With this benefit, she can also take advantage of free **legal services** to help with will preparation.
- She makes note of the **Dependent Care FSA (DCFSA)** and how she can use it to set aside money to pay for childcare expenses – tax free – once her child is born.

## Meet Xander Gen X

What Xander's generation (born 1965-1981) cares most about:

- Preventive care and condition management
- Academic and college support for children
- Financial well-being
- Elder care



### PHYSICAL

- Xander covers his entire family – including his wife and two college-aged children – on his medical plan. He elects the **HSA** and contributes the full IRS maximum into his HSA. Aside from the tax advantages, he likes having the money set aside in case any unexpected health issues come up.
- Xander also elects **dental** and **vision** coverage for his entire family.
- Xander and his wife both want to lose some weight, so they sign up for **Real Appeal** at no cost, since they are enrolled in a Clorox medical plan.
- Xander has enjoyed the team challenges through **Virgin Pulse** and wants to continue getting physically active each day to earn Pulse Cash each quarter.

### EMOTIONAL

- Xander's elderly mother lives with them and can no longer care for herself, so he uses **Helpr** to find the right home health aide to visit her each day.
- Xander realizes that caring for his mother is taking a toll on both him and his wife, so they each use the 8 free therapy sessions through **Spring Health**.

### FINANCIAL

- Xander has had an **HSA** for the last few years, so he has been able to invest his funds and grow his balance over time.
- Xander elects **Critical Illness** and **Hospital Indemnity Insurance** to give him peace of mind as he and his wife become more likely to have health concerns. Because they have both benefits, they can each earn a **\$100 cash payout** for having routine medical exams.
- Xander contributes to the **Dependent Care FSA (DCFSA)** for his elderly mother's caregiving expenses.
- He also contributes enough to his **401(k) plan** to get the full company match from Clorox.

## Meet Betsy Boomer

What Betsy's generation (born 1946-1964) cares most about:

- Preventive care and condition management
- Financial well-being
- Planning for life after work
- Understanding Medicare



### PHYSICAL

- Betsy and her husband are empty-nesters. She elects the **PPO plan**; with she and her husband getting older and having more doctor's appointments, she values the predictability in medical expenses.
- Betsy takes advantage of the **hormonal health support** benefit through Carrot to help her through menopause.
- She also elects **dental** and **vision** coverage for herself and her husband.
- Betsy's husband has been diagnosed with Type 2 diabetes, so he enrolls in **Teladoc Health** for additional support at no cost since he is enrolled in a Clorox medical plan.

### EMOTIONAL

- After she retires, Betsy plans to become more involved in her favorite local non-profit organizations, so she makes a donation to them and participates in the **GIFT program**, which includes matching donations from The Clorox Company Foundation up to \$2,500 a year.
- Retirement is a big step – both financially and emotionally, so Betsy takes advantage of the 8 free therapy sessions through **Spring Health** to help get her prepared.
- Betsy is finding that she isn't sleeping well due to menopause, so she decides to use the **Calm** app to find meditation exercises and sleep stories to help put her mind at ease.

### FINANCIAL

- Betsy elects all three supplemental health benefits – **Accident, Critical Illness** and **Hospital Indemnity Insurance** through Securian – to have added financial protection if she or her husband becomes sick or injured.
- Betsy has been enrolled in **Supplemental Life** Insurance through MetLife coverage for a while, and this year she makes note of the free legal support MetLife provides to those enrolled. She plans to use it for estate planning services for her and her husband.
- As she looks at her **401(k) plan** balance, she sets up a free financial planning session with **Ayco** to see what else she can do to prepare for retirement.



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

Everyone needs support now and then to make life's challenges easier. 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 real people – licensed clinicians who take away the guesswork during care. They'll help you find the right therapist and set up appointments, give advice and offer emotional support.
- **Provider diversity:** The Spring Health 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 and grief).
- **Work-life services:** Care Navigators help you find support for your whole life, including financial services, child and elder care, legal assistance and much more. You can also review Spring Health's online library for thousands of articles on everything from family dynamics to personal and professional relationships.

## CHILL WITH THE CALM APP



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.

Tammy Schoop  
Contract Senior Analyst  
(Remote) Reno, NV



# 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 Virgin Pulse\* to develop healthy habits

Our well-being program tracker, powered by Virgin Pulse (becoming 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 Pulse Cash (becoming Rewards Cash), which can be redeemed for popular gift cards, donations and merchandise. 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.virginpulse.com/clorox](https://join.virginpulse.com/clorox) or by downloading the Virgin Pulse app.

## 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 management 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 UHC 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!

\* In 2025, Virgin Pulse will become Personify Health. Please note their name is all that is changing; the well-being program tracker and your ability to earn points toward cash incentives will remain the same.

## POINTS FOR PREVENTIVE CARE

Here are just a few of the ways you can earn points. Earn 7,000 points and receive \$100 in Pulse Cash (becoming Rewards Cash) each quarter!

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

## EXPRESS GRATITUDE WITH BRAVO

When you express your gratitude and recognize teammates through Bravo, you can earn points and redeem them for merchandise, including Clorox swag! Access Bravo on the clorox network at [team.clorox.com/sites/Bravo](https://team.clorox.com/sites/Bravo).

## SHOP AND SAVE WITH CLOROX

Take advantage of your employee discount on select products. Just go to the brand website and create an account with your Clorox email address. You can save up to 50% off.

- [burtsbees.com](https://burtsbees.com)
- [burtsbeesbaby.com](https://burtsbeesbaby.com)
- [hiddenvalley.com/ranch-shop](https://hiddenvalley.com/ranch-shop)



Amy Ricciardi  
Sales Planning Team Leader  
Minneapolis, MN

# 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):** Nonproduction exempt (salaried) teammates have access to FTO. There is no limit to the amount of FTO you may request for vacation, as long as business needs and performance expectations are met.
- **Paid vacation:** 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 each fall, non-exempt (hourly) teammates are eligible to purchase up to five additional vacation days for the following year.
- **Bereavement leave:** Take time off for the death of a family member or friend.
- **Health and mental well-being time off:** Nonproduction 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 [Qualified Life Event section on cloroxbenefitsinfo.com](#) for a Resource Guide that shows the support available to you on every step of your birth or adoption 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) 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 last-minute help. You can use the fully vetted Helpr Network with a copay of \$5/hour. You can also use your own child/adult/elder care provider (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.
- **Helpr Online:** You can get online 1:1 developmental and academic support for kids 6 months old through high school. Copays vary at \$5-\$15/hour and will draw from the 60 hours of backup care.
- **Center-based care:** Connect with [Helpr's backup day care partners](#) who can help you find the right child care for your needs. You can also submit receipts from day care programs (like summer camp, adult care centers and more) to get reimbursed up to \$10 per hour.



Lester Evelyn & Fred Bryson  
POS-FAI Molding  
Fairfield, CA

# Building your financial future

Feeling financially healthy and secure (or at least knowing you have a plan to get there) is important. 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.
  - **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. By setting aside funds pre-tax, you could also see tax savings of over \$1,500 annually! Go to [healthequity.com/learn/commuter](https://healthequity.com/learn/commuter) 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.
  - **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 annual 401(k) contributions of up to 10% are truly market-leading! The median company contribution in the market is only 6%. Once you're eligible, we encourage you to contribute enough to get Clorox's full match.
- **Ayco:** Get help with budgeting, retirement planning, estimating healthcare expenses, insurance needs and more – at no cost to you. You'll even earn **Virgin Pulse points** when you complete the Ayco 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](#).



Guy Mills  
VP, Supply Chain Strategy & Technology  
Alpharetta, GA

# 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> <i>(Group number: 225497)</i> <i>(Network: Choice Plus, or Select Plus in CA)</i>	<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> <i>(Group number: 78800511)</i> <i>(Network: Choice Plus, or Select Plus in CA)</i>	<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> <i>(Group number: 00818601)</i>	<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>	
<p><b>UnitedHealthcare (UHC)</b> (Group number: 225817)</p> <ul style="list-style-type: none"> <li>Healthcare Flexible Spending Account (HCFSA)</li> <li>Dependent Care Flexible Spending Account (DCFSA)</li> </ul>	<ul style="list-style-type: none"> <li>Phone: 877-468-1028</li> <li>Online: <a href="http://myuhc.com">myuhc.com</a></li> </ul> <p>(For a list of eligible expenses, go online to <a href="http://irs.gov">irs.gov</a> and search for Publication 502 or 969. Please consult your tax advisor for questions regarding eligible expenses.)</p>
<p><b>Optum Financial (through UHC)</b> (Group number: 225497)</p> <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>
<p><b>MetLife (Disability &amp; Life)</b></p> <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: 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="http://mybenefits.metlife.com">mybenefits.metlife.com</a></li> </ul> <p><b>Enrollment &amp; Beneficiary Updates: 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="http://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>	
<p><b>Spring Health</b></p> <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="http://clorox.springhealth.com">clorox.springhealth.com</a> (access code: clorox)</li> </ul>
<p><b>Virgin Pulse (becoming Personify Health)</b></p> <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="http://join.virginpulse.com/clorox">join.virginpulse.com/clorox</a></li> <li>Email: <a href="mailto:support@virginpulse.com">support@virginpulse.com</a></li> </ul>
<p><b>Helpr</b></p> <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="http://helpr-app.com/clorox-usa">helpr-app.com/clorox-usa</a></li> <li>Email: <a href="mailto:hello@helpr-app.com">hello@helpr-app.com</a></li> </ul>
<p><b>Vanguard</b></p> <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="http://vanguard.com/retirementplans">vanguard.com/retirementplans</a></li> </ul>
<p><b>Ayco</b></p> <ul style="list-style-type: none"> <li>Financial planning</li> <li>Budgeting</li> <li>Healthcare expenses</li> <li>Insurance needs</li> <li>Retirement planning</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>
<p><b>Vacation Purchase Program (VPP)</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> </ul>





Shown above:  
Felecia Ousley-Wray  
HR Generalist  
Forest Park, GA

# Be Well. Be You.

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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