The Clorox Company

2027 Annual Enrollment:
Oct. 29–Nov. 13, 2026

What we'll cover today

1. What to expect from your 2027 benefits
2. 2027 available benefits & programs
3. Your next steps

Remember: Access your materials online

- **Find 2027 enrollment materials on cloroxbenefitsinfo.com:**
  - Digital newsletter
  - Annual Enrollment Checklist
  - 2027 Benefits Guide
  - Videos
  - Compliance documents and benefit summaries

Accessible from any device

- **To request hard copies of any materials:**
  - Submit a People& ticket
  - Email people@clorox.com
  - Print them on cloroxbenefitsinfo.com



Internal

What to expect from your 2027 benefits

Your 2027 benefits journey starts here

Medical plan rates	Changes to plan limits	Supplemental health benefits
— Increases between $3.69-$32.77 per pay period (9% compared to a market trend of 12%) depending on the plan and dependents covered — Clorox continues to pay the majority of the cost for healthcare premiums **No premium increases for dental or vision**	**HSA (Partnership in Health) plan:** — **Deductibles:** ○ In-network: $1,750 / $3,500 ○ Out-of-network: $2,500 / $4,500 — **Out-of-pocket maximums:** ○ In-network: $3,000 / $6,000 ○ Out-of-network: $6,000 / $12,000 — **HSA contribution limits:** $4,500 / $9,000 **HC FSA limit** ○ 2026 limit is $3400* **DC FSA limits:** ○ Teammates earning $125,000+ can now contribute **up to $5,000** ○ Max contribution remains at $7,500	— Expanded coverage under Critical Illness and Hospital Indemnity insurance: ○ **Critical Illness:** 17 new covered conditions ○ **Hospital Indemnity:** Mental health and substance use stays — Visit one.securian.com/Clorox to learn more

*2027 limit will be updated once released by the IRS

Internal

New program starting Jan. 1: Color Health

Specializing in cancer prevention, treatment and survivorship

Free at-home screenings

- Colon cancer
- Cervical cancer
- Prostate cancer
- Genetic testing and counseling for high-risk adults

Help scheduling in-person screenings

- Finding a provider
- Booking your appointment

24/7 symptom & prescription support

- Second opinions
- Clinical trial guidance
- Access to an expert oncology network

Expert support from licensed professionals

- Oncologists
- Nurses
- Dietitians
- Genetic counselors
- Advocates

Peer support groups

- Patients
- Survivors
- Caregivers
- Specializing in the emotional impact of cancer

Available to teammates and adult dependents enrolled in a Clorox medical plan

color.com/clorox

Internal

Small choices add up to meaningful savings

No-cost in-network preventive care & routine screenings

READY. SET. SCREEN. Supported by Clorox

United Healthcare

KAISER PERMANENTE®

surest A UnitedHealthcare Company

color®

Rewards for routine exams & screenings

securian FINANCIAL

personify HEALTH

No-cost second medical opinion

2nd.MD

No-cost chronic condition management support

Teladoc® HEALTH

Family-forming & hormonal health benefit

CARROT

No-cost will, estate & funeral planning

MetLife

No-cost financial planning support

Vanguard®

Goldman Sachs Ayco

No-cost mental & work-life support

spring health

Calm

helpr

Internal

Access to convenient and effective care

	NON-EMERGENCY CARE		EMERGENCY: NON-LIFE-THREATENING	EMERGENCY: LIFE-THREATENING
EXAMPLES	Cold or flu, manageable pain, sore throat or cough, allergies, earache, pink eye, rash, suspected infection		Emergencies that require care within 24 hours (e.g., cuts, minor burns, sprains, joint pain, allergic reactions, respiratory infections)	Chest pain, difficulty breathing, sudden dizziness, weakness, severe pain, uncontrolled bleeding, seizure, compound fracture, broken bone
PROVIDER	**Telehealth & virtual care**  Click here to learn how to access virtual care.	**Primary care visit** 	**Local urgent care center or lab** 	**Local emergency room (ER)** 
BENEFITS	Available 24/7 No traveling or waiting rooms Available from any device with a camera and internet connection	In person Available during business hours Can provide follow-up care and specialist referrals, if needed	In person Often open late and on weekends Best if your situation is too serious for virtual or primary care, but not life-threatening	24/7 walk-in care Use only for the most serious needs
CONVENIENCE	✓✓✓✓	✓✓✓	✓✓	✓
COST	$	$	$$	$$$$

- Save money when you're a smart healthcare consumer
- Big difference in cost among:
  - Virtual
  - Doctor's office
  - Urgent care
  - Emergency Room
- Understand your care options and where to go

Click here to learn more

Important!

- The care you choose should depend on your individual situation and level of urgency — not just cost and convenience.
- If you are experiencing an emergency, go to the ER.

2027 benefits & programs

Know your medical plan options

United Healthcare

- The HSA (Partnership in Health) Plan
- Uses Choice Plus and CA Select networks
- In- and out-of-network coverage (but more significant savings when staying in-network)
- Deductible and coinsurance apply
- Access to an HSA
- Annual Clorox HSA contribution

surest™

- The PPO (Surest) Plan
- Uses Choice Plus and CA Select networks
- In- and out-of-network coverage (but more significant savings when staying in-network)
- Copay model
- No deductible or coinsurance
- 10% lower premium than other options
- More predictable health care expenses
- Compatible with Healthcare FSA



- For CA only
- Deductible with co-insurance plan design
- Primary Care Provider (PCP) and referrals required
- In-network coverage only
- Compatible with Healthcare FSA

Dental & Vision

Compatible with HSA or HCFSA

Dental coverage

United Healthcare

- Visit any provider you choose (lower costs in-network)
- No-cost preventive care

Dental implants are covered!

Annual deductible	— $50 per person — $150 per family
Preventive care	— 100% in-network (no deductible)
Coverage after deductible	— Basic (fillings, root canals, etc.): 80% ($2,000 annual max) — Major (implants, crowns, dentures, etc.): 50% ($2,000 annual max) — Orthodontia: 50% ($1,500 lifetime max)

Vision coverage

vsp vision care

- National plan
- Largest network of independent doctors and participating retail chains

$200 allowance for frames or contacts!

Exam	— Every 12 months; $10 copay
Lenses	— Every 12 months; $25 copay
Frames	— Every 12 months; covered up to $200
Contacts (instead of glasses)	— Every 12 months; covered up to $200 — Exam not to exceed $60

Internal

Tax-Advantaged Savings Accounts

Health Savings Account (HSA)

Available with HSA (Partnership in Health) medical plan

- Receive an annual contribution from Clorox!
- No "use it or use it" rule
- Triple-tax savings:
  - Tax-free when it goes in
  - Tax-free as it grows
  - Tax-free when you spend it
- Change your contribution any time

	Clorox annual contribution	2027 IRS annual limit
Employee only	$500	$4,500
Employee + Spouse **Employee + Children** **Employee + Family**	$1,000	$9,000
Age 55+ Catch Up	N/A	$1,000

Flexible Spending Accounts (FSAs)

	Healthcare FSA	Dependent Care FSA
Eligibility	If you are enrolled in: — PPO (Surest) plan — Kaiser plan — Coverage outside of Clorox that is not an HDHP	All benefits-eligible teammates
Eligible Expenses	Medical, dental, vision expenses	Child and elder care expenses
2027 Contribution Limit	2026 limit is $3400*	$7,500 ($5,000 if you earn $125,000 or more)
Carry over	Up to $680 in 2027	None

* Will be updated once IRS releases 2027 limit

Prioritize preventive and family care

Find ways to ensure you and your loved ones be well and thrive every day

- Our medical plans cover in-network **preventive care, routine exams** and **cancer screenings** at 100%.
- Prioritize your health and encourage your family members to do the same!

Examples of preventive care include:

- Mammograms
- Colonoscopies
- Cervical cancer screenings
- Annual exam/well visit
- Prostate cancer screenings
- Vaccinations



color

New for 2027!
Color Health

- Cancer screenings
- Treatment support
- Survivorship support

Remember our supplemental health benefits

securian FINANCIAL

- Financial protection against unexpected hospital bills and large medical expenses
- Provides a cash payout when a covered event occurs
- No medical plan enrollment required
- Visit one.securian.com/clorox or cloroxbenefitsinfo.com to learn more

Check out BenefitScout

- Learn more about your Securian benefits
- Ask questions
- Choose the right coverage

Accident

- Broken bones
- Burns
- Concussions
- More

Critical Illness

- Heart attack & stroke
- Cancer
- Major organ transplants
- More

$50 wellness cash payout for routine medical exams

Hospital Indemnity

- Hospital admissions and stays
- ICU admissions and stays

$50 wellness cash payout for routine medical exams

Expanded coverage in 2027!

Critical Illness: 17 new conditions

Hospital Indemnity: Mental health and substance use

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Well-being programs

Spring Health

- Mental and work-life wellbeing
- Personalized care with dedicated clinician
- Up to **8 therapy and 8 coaching sessions** per year—all confidential
- Wellness exercises
- Work-life services

Therapy available to all teammates and family members age 6+

Helpr

- Adult or child caregiving support
- Personalized help finding long-term or temporary care
- In 2027: 60 hours of subsidized backup care:
  - Helpr network: $5
  - Your preferred care provider: subsided up to $10/hr toward your provider rate
  - Center care: up to $10/hr reimbursed

Personify Health

- Well-being program tracker
- Earn **$100 per quarter ($400 annually)** when you build healthy habits:
  - Annual exam & preventive care screenings
  - Wellness challenges/healthy habits tracking
  - Vaccinations

Calm

- Self-guided mindfulness app with meditation, sleep stories, movement and relaxation exercises
- Reduce stress
- Improve sleep, focus and creativity

Available for all teammates and **up to 5 family members**

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Family-forming and hormonal health benefits

CARROT

- **$20,000 combined lifetime maximum** benefit that covers:
  - Fertility support
  - Adoption assistance
  - Surrogacy coverage
  - Hormonal health support (e.g., menopause and low testosterone)
- **Concierge-level service** with dedicated care navigation and a robust network of specialists
- **Exclusive member benefits** like a 10% discount through Carrot Rx and lower rates on Carrot preferred providers

Visit app.get-carrot.com for more information

Carrot Journeys

- Perimenopause and menopause
- Low testosterone
- Pregnancy and postpartum
- Fertility health and wellness
- Preservation
- Assisted reproduction
- Adoption
- Donor assistance
- Gestational surrogacy

- **Adoption and surrogacy benefits** available to all teammates*
- **Fertility and hormonal health benefits** available to teammates, spouses and partners enrolled in a Clorox-sponsored medical plan

**excluding interns*

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Additional income protection

Disability insurance coverage

No cost to teammates

Short-term disability:*

— 100% of bi-weekly base pay for 6 weeks

— 66.67% for the remaining period (length of time depends on state of residence)

Long-term disability:

— 60% of monthly base pay

**Benefit payment available after 7 day waiting period (exceptions apply)*

Life and Accidental Death & Dismemberment (AD&D) Insurance

Basic coverage:

— 1x your annual base pay, up to $2,000,000

— Available at no cost to you

— Access to digital services in MetLife Advantages

Supplemental life and AD&D insurance:

— For you: 1-9x your annual base pay, up to $2,000,000

— For your spouse/partner: 1-4x your annual base pay, up to $250,000

— For your child: $25,000 per child

— Includes free access to MetLife Advantages programs

During Annual Enrollment:
Increase without Statement of Health:

— Up to 1x base pay

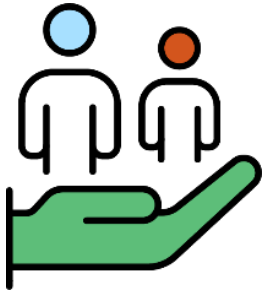
— Max 3x base pay or $300,000

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MetLife Advantages programs

Included at no cost to teammates through MetLife life insurance

All teammates receive:



- Grief counseling and funeral planning services through Empathy
- Digital estate planning tool
- Travel assistance
- Workplace transition services
- Life insurance portability

Teammates enrolled in Supplemental Life also receive:



- Access to 18,000 in-network attorneys
  - Estate planning and resolution
  - Will prep
- Online notary services
- Financial planning

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Supporting your financial well-being

401(k) retirement program

Vanguard®

- Market-leading retirement plan
- Clorox contributes up to 10% of eligible earnings
  - Bi-weekly company matching contributions of up to **4% of eligible earnings** (vests immediately)
  - Eligible for match after 1 year of service
  - Annual company contribution of **6% of eligible earnings** (vests over 5 years)
  - Eligible after first year of service; contribution will begin in year two

No-cost financial planning support

Goldman Sachs Ayco

- Plan for finances today, tomorrow and the future
- Retirement planning
- Budgeting
- Estimating healthcare expenses
- Determining the right health plan choice for you
- **Earn points toward Personify Health Rewards Cash** when you complete an assessment and meet with a financial coach

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Additional financial support programs

Commuter program

HealthEquity

- Realize significant savings on everyday commuting costs
- Set aside tax-free money to pay for eligible transit and parking expenses
- Money deducted directly from your paycheck
- Funds never expire; no “use it or lose it”

Employee Stock Purchase Program (ESPP)

- Current program being discontinued effective Dec. 1, 2026
- Minimal benefit for teammates given shares are offered at general market price
- Low plan participation
- Clorox will evaluate other potential ESPP design for the future

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Non-Qualified Deferred Compensation (NQDC) enrollment

- Teammates in **grade levels 28** and above are eligible to enroll in the NQDC plan
- **Active enrollment for 2027** is required in the plan (2026 elections do not carry over)
- Attend a **webinar** to learn more and ensure you're not leaving money on the table
- Enroll through single sign-on from U.S. Total Rewards > Quick Links > NQDC Program

NQDC Webinar dates (hosted by Voya)

- Oct. 29 at 9am PT/12pm ET
- Nov. 10 at 10am PT/1pm ET

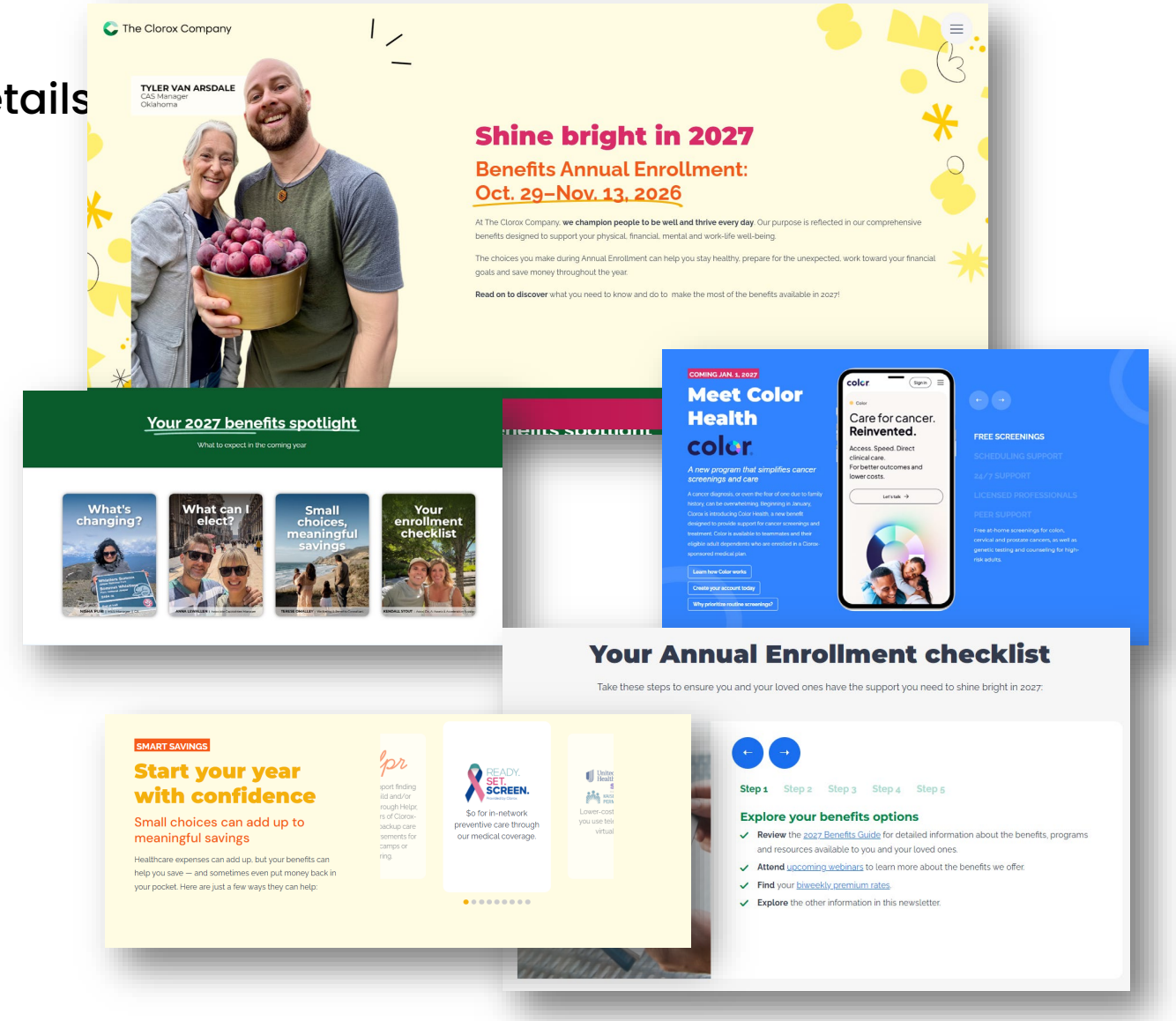
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Your next steps

Learn about your benefits

Visit cloroxbenefitsinfo.com for complete details

- Digital newsletter
- Annual Enrollment checklist
- Benefits Guide
- Compliance documents and benefit summaries
- Printable versions of core materials



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Consider what 2027 might bring

Don't simply carry over the same benefits year after year!

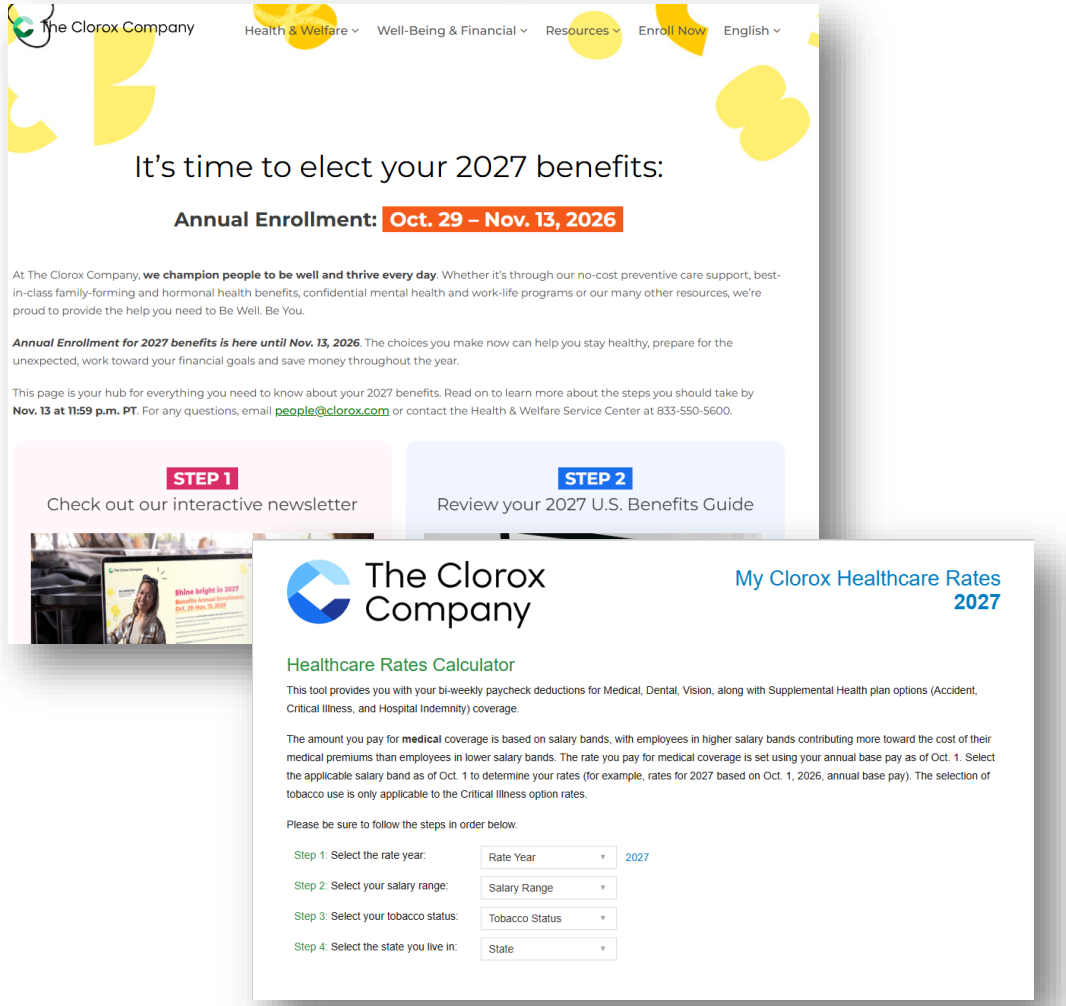
Think about all life may bring in 2027. Are you prepared?

1. Do I have any **big changes** coming in 2027?
   - Surgery
   - Dental work
   - Pregnancy
   - Move
   - New family member
   - Significant financial change
2. If **something unexpected** happens, will I have the financial protection that I need?
3. How do my benefits **compare** to those my spouse/partner has through their employer?

Internal

Prepare to enroll

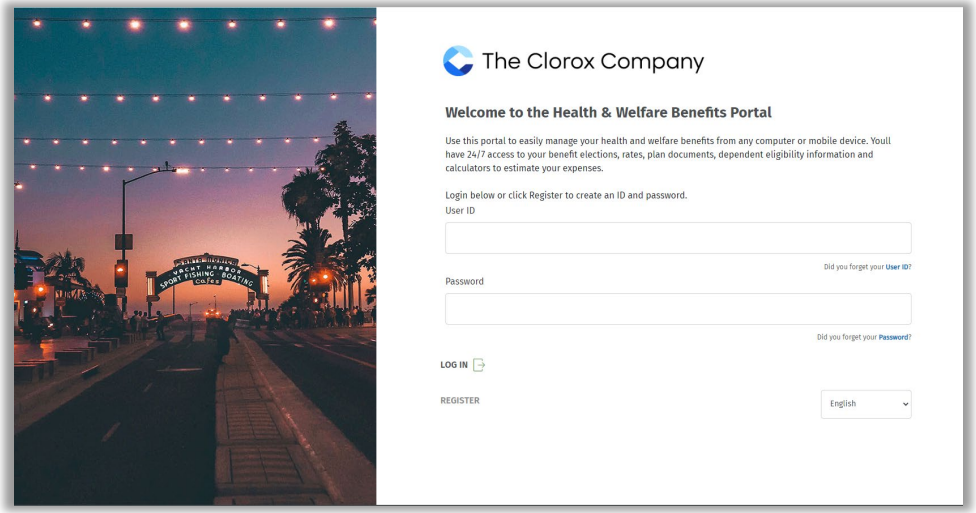
- ☐ Watch for a home mailer and explore 2027 Annual Enrollment materials on cloroxbenefitsinfo.com.
- ☐ Find your rates at mycloroxhealthcarerates.com and also linked on cloroxbenefitsinfo.com.
- ☐ Attend an upcoming webinar or watch a recording — find the schedule at cloroxbenefitsinfo.com.
- ☐ Review current:
  - Benefits: Health & Welfare Service Center
  - Personal information: Workday
  - Beneficiaries: Health & Welfare Service Center; Vanguard 401(k), Optum Bank



Internal

Elect your coverage

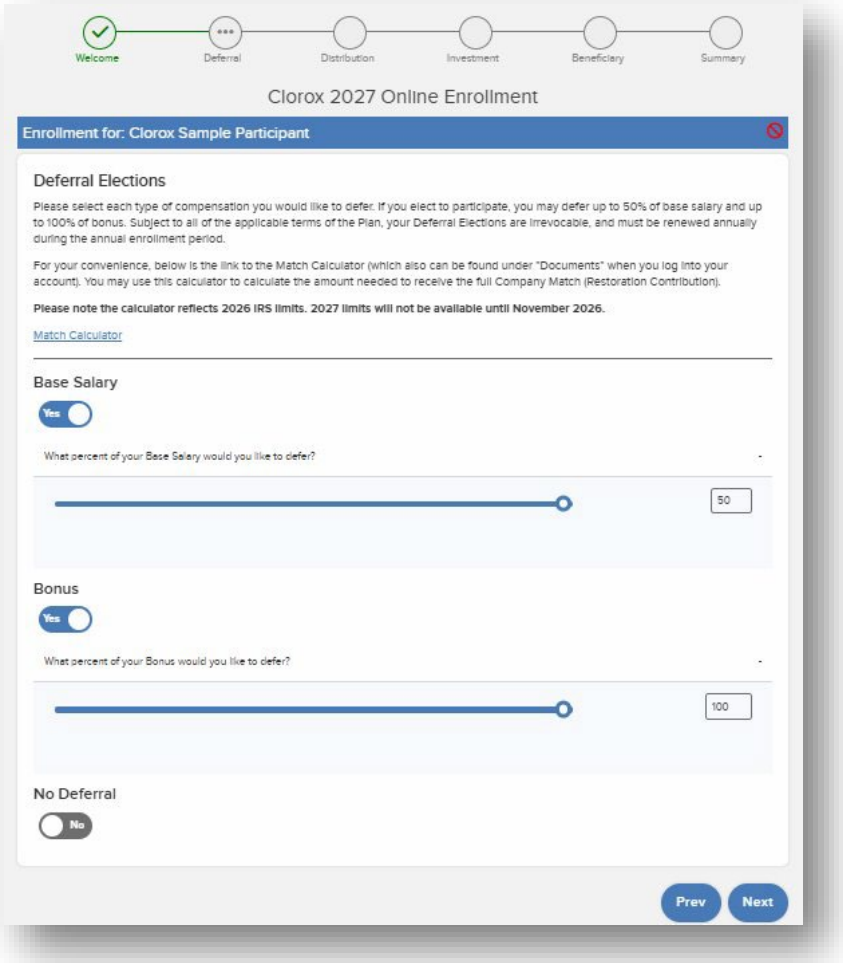
- ☐ **Elect or change your benefits coverage between Oct. 29–Nov. 13 at 11:59 pm PT:**
  - — **Single sign-on:** U.S. Total Rewards site > Health & Welfare Service Center
  - — **Directly:** cloroxbenefits.com
  - — **Call:** 833-550-5600 (Mon.-Fri., 6 a.m.-5 p.m. PT)
- ☐ **Re-elect these benefits to have coverage in 2027, even if you had them in 2026:**
  - — Healthcare FSA contributions
  - — Dependent Care FSA contributions
  - — Vacation Purchase Program (VPP) elections, —, if eligible
- ☐ **If you chose the HSA (Partnership in Health) plan, elect your Health Savings Account (HSA) contributions for 2027.**
  - — Contribution elections from previous year turns to $0 each January



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Make NQDC elections for 2027 (if eligible*)

- ☐ Make your NQDC elections between Oct. 29–Nov. 13 at 11:59 p.m. PT:
  - — **Single sign-on:** U.S. Total Rewards site > NQDC Program
  - — **Directly:** mynqplans.voya.com
- ☐ Re-elect NQDC even if you an made an election in 2026 (no carryover into 2027):
  - — **If you miss the NQDC election window:** You will not be able to participate in 2027



* Employees in grade levels 28-32 and executives are eligible to enroll in the NQDC plan for 2027

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Questions

The Clorox Company