The Clorox Company



2027 Pre-65 Retiree Benefits Guide

Be **Well.** Be **You.**

Supporting Your Journey to **Be Well.**

Your 2027 Benefits

Supporting your journey to be well.



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Be **Well.** Be **You.**

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

Important Notes

For 2027, Clorox is providing the same comprehensive benefits!

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

- **Pre-65 High-Deductible Health Plan (HDHP):** A high-deductible plan that allows you to contribute to an individual Health Savings Account (HSA) until you become Medicare-eligible.
- **PPO (Surest) plan:** A copay plan that offers no deductible or coinsurance and more predictable healthcare expenses.
- **Kaiser plan (CA only):** A deductible plan that includes access to in-network providers and coverage only.

As before, each medical plan option includes:

- Prescription drug coverage
- No-cost preventive care
- Access to second opinions through 2nd.MD
- Convenient virtual care options

If you elect medical coverage, you will also continue to have the option to elect these other benefits for yourself and your family members:

- **Dental coverage** through UnitedHealthcare (UHC)
- **Vision coverage** through VSP

It may feel easiest to just pick the same benefits year after year, but that may not be best for your needs. Ask yourself:

- Do I need to plan for any new medical needs this year, like a planned surgery or dental work?
- How do my benefits compare to those that my spouse/partner has through their employer?
- Are there any big life changes coming my way, like a move or a significant change in my financial situation?

Now's the time to ensure the benefits you've chosen will give you the support you need.

Reminders about retiree medical coverage:

- If you are enrolled in medical, dental and/or vision coverage and decide to cancel medical, you and your dependents will no longer have dental or vision coverage.
- If you drop Clorox healthcare coverage, you will not be able to re-enroll in Clorox retiree healthcare coverage later.
- When you turn 65, your coverage under the pre-65 retiree healthcare plan will end at the end of the month of your 65th birthday.* Any dependents under age 65 can continue to be enrolled in Clorox's retiree health plans until the applicable end date (i.e., your spouse turns 65 or dependent children turn 26).

  Please refer to the Medicare eligibility rules when Medicare coverage begins.
- You cannot add new dependents (spouse/partner or children) to your Clorox retiree healthcare coverage.

* If you were born on the first of the month, coverage ends on your birthday.

DOUBLE CHECK YOUR DEPENDENTS' INFORMATION!

The Patient Protection and Affordability Care Act requires Clorox to report Social Security numbers (SSNs) annually for all dependents enrolled in our health plans. Review and, as appropriate, update your dependents' SSNs and full names through the Clorox Health & Welfare Service Center.

YOUR BENEFITS CHECKLIST

BEFORE ANNUAL ENROLLMENT: EVALUATE YOUR OPTIONS

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

DURING ANNUAL ENROLLMENT: CHOOSE YOUR BENEFITS

- ☐ Go to **cloroxbenefits.com** to review your current coverage.
- ☐ Between **Oct. 29-Nov. 13**, elect or make changes to your 2027 benefits. If you do not make any changes by **11:59 p.m. PT on Nov. 13**, your 2026 elections will carry over to the new plan year beginning Jan. 1, 2027.

AFTER ANNUAL ENROLLMENT: CHECK YOUR MAILBOX

- ☐ Review the benefits confirmation that will be mailed to you in December. Call 833-550-5600 within 10 days of receiving this to report any inaccuracies.
- ☐ Your first monthly invoice for 2027 will be mailed in December. If you do not receive it by the end of December, please contact Billing Services at 833-550-5600 or log into the Member Portal at **compass.empyreanbenefits.com/clorox** and go to "Shortcuts" > "Billing Services."

  You must pay by the due date even if you do not receive an invoice; otherwise, coverage will end based on the last payment received.

Make your choices

ONLINE

cloroxbenefits.com

CALL

Health & Welfare Service Center

833-550-5600

Monday–Friday, 6 a.m.–5 p.m. PT

Your medical plan options

Clorox offers two national medical plans for all employees and a third option (Kaiser) for California teammates.

All plans offer prescription drug coverage, including:

- $5 in-network copays for certain preventive medications
- Savings when you use in-network pharmacies and generic drugs

Pre-65 High-Deductible Health Plan (HDHP)

Administered by UnitedHealthcare (UHC)

COVERAGE & NETWORK ACCESS

- Comprehensive medical coverage with nationwide access to both:
  - In-network providers
  - Out-of-network providers
- No referral required to see a specialist

HOW THE PLAN WORKS

The HDHP plan is a high-deductible health plan:

- You pay the cost of eligible medical care until you reach your deductible.
- After meeting your deductible, you pay a portion of costs through coinsurance until you reach your out-of-pocket maximum.
- After that, the plan pays 100% of eligible costs for the rest of the year.
- To set aside money for medical expenses now or in the future, you can contribute to a personal Health Savings Account (HSA). You can also use HSA funds to pay for Medicare premiums once you reach age 65.

IS MY PROVIDER IN NETWORK?

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

- The HDHP: **exploreuhcplans.com/clorox**
- The PPO (Surest) plan: **surest.care/clorox**
- The Kaiser plan (CA only): **kp.org/searchproviders**

The PPO (Surest) plan

Administered by Surest, a UnitedHealthcare company

COVERAGE & NETWORK ACCESS

- Comprehensive medical coverage with nationwide access to both:
  - In-network providers
  - Out-of-network providers (though copays can be significantly higher compared to in-network care)
- No referral required to see a specialist

HOW THE PLAN WORKS

The PPO is a copay-based medical plan:

- You pay a flat copay amount when you receive care:
  - No deductible before the plan begins paying for covered services
  - No coinsurance, so you aren't responsible for a percentage of costs
- Use Surest's app or **website** to find out exactly what your copay will be before you go to the doctor. **Copay amounts may change year to year**, so check current copays before your appointment.
- You pay lower copays when you see recommended doctors:
  - Surest evaluates providers based on health outcomes and cost efficiency
  - High-ranked providers are assigned lower copays

AM I ELIGIBLE FOR AN HSA?

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

ENROLLED IN THE HDHP?

You'll only be responsible for paying **20% coinsurance** when you receive telehealth or virtual care, or if you need a continuous glucose monitor (CGM) – even if you haven't hit your deductible. That makes getting care even more convenient and cost-effective!



Kaiser plan (California only)

Administered by Kaiser

COVERAGE & NETWORK ACCESS

- Available to California teammates only
- Comprehensive in-network medical coverage
- No out-of-network benefits, except for emergencies
- Your primary care provider (PCP) is your main point of contact and coordinates routine medical care, referrals and prescriptions
- Visit a Kaiser facility to see your doctor, go to a lab and pick up prescriptions all in one trip (learn more at **select.kaiserpermanente.org/the-clorox-company**)
- Referrals are required except for OB/GYN services and certain medical emergencies

HOW THE PLAN WORKS

The Kaiser plan is a deductible plan:

- You pay the cost of eligible medical care until you reach your deductible.
- After meeting your deductible, you pay a portion of costs through coinsurance until you reach your out-of-pocket maximum.
- After that, the plan pays 100% of eligible costs for the rest of the year.

PREVENTIVE CARE IS ALWAYS 100% COVERED

No matter which medical plan you choose, in-network preventive care visits for you and each of your covered family members are available 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.

READY. SET. SCREEN.
Provided by Clorox

Medical plan coverage comparison

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

1 See a list of covered services at **www.healthcare.gov/coverage/preventive-care-benefits/**.
2 Represents Other Outpatient Hospital Services; refer to Summary Plan Description for detailed benefit descriptions.
3 All paper pharmacy claims for the PPO (Surest) and HDHP plans (In-network & out-of-network) will be reimbursed at the contracted rate minus the applicable copay/coinsurance.
4 Mail order is not covered.
5 Up to a 100-day supply after plan deductible.
6 Up to a 30-day supply after plan deductible.



Monthly rates for medical coverage

Pre-65 subsidized monthly rates ("Retsub")

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

- You were enrolled in a Clorox-sponsored medical plan immediately prior to retirement

  AND

- You're at least 55 years old and have at least 20 years of service with Clorox

RETSUB MONTHLY MEDICAL RATES

Type of coverage	Pre-65 HDHP – UHC	The PPO (Surest) Plan	Kaiser *(California Only)*
Retiree	$877.08	$1,060.88	$926.10
Retiree + spouse	$1,749.72	$2,116.77	$2,138.22
Retiree + child(ren)	$1,156.38	$1,395.08	$2,230.20
Retiree + family	$2,050.15	$2,472.44	$3,174.30
Child only[1,2]	N/A	N/A	$926.10
Spouse only[2]	$877.08	$1,060.88	$926.10
Spouse + child(ren)[2]	$1,173.06	$1,411.56	$2,248.20
Child(ren) only[2]	$279.30	$334.20	$1,734.20

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

Unsubsidized monthly rates ("ACCESS")

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

- You're at least 55 years old and have at least 10 years of service with Clorox

  OR

- Your age plus years of service with Clorox add up to at least 75

ACCESS MONTHLY MEDICAL RATES

Type of coverage	Pre-65 HDHP HSA compatible – UHC	The PPO (Surest) Plan	Kaiser *(California Only)*
Retiree	$1,391.08	$1,574.88	$1,440.10
Retiree + spouse	$2,779.72	$3,146.77	$3,168.22
Retiree + child(ren)	$1,806.38	$2,045.08	$2,880.20
Retiree + family	$3,196.14	$3,618.44	$4,320.30
Child only[1,2]	N/A	N/A	$1,440.10
Spouse only[2]	$1,391.08	$1,574.88	$1,440.10
Spouse + child(ren)[2]	$1,805.06	$2,043.56	$2,880.20
Child(ren) only[2]	$415.30	$470.20	$2,880.20

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



Making the most of your medical plan

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

Preventive care – don't put it off

READY. SET. SCREEN. Provided by Clorox

Annual check-ups and age-based screenings help detect potential health issues early, before they become more serious.

All eligible medical plans cover in-network preventive care at **no cost to you**. Talk with your doctor about recommended preventive services, including:

- Annual physicals
- Mammograms
- Colonoscopies
- Other age- and risk-based screenings

Get a second opinion with 2nd.MD

2nd.MD's world-class doctors will review your medical records and provide a confidential second opinion about your diagnosis and treatment plan. This service is provided at no cost to you and is available to anyone enrolled in a Clorox-sponsored medical plan.

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

Virtual care

Talk to a doctor 24/7 from wherever you are. All Clorox medical plans offer virtual visits. Providers are available at any time day or night to offer care for a variety of illnesses and injuries, as well as virtual prescriptions.

- For the HDHP, go to **myuhc.com**, download the UnitedHealthcare mobile app or call 855-615-8335.
- For the PPO (Surest) plan, log in to the Surest app or visit **benefits.surest.com**.
- For Kaiser, go to **kp.org/getcare**, download the Kaiser app or call 866-454-8855.

Protect yourself and those around you by getting your vaccinations

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

	Flu shot	COVID-19 vaccine/booster
UHC members	• **uhc.com/flushot** • Log in to **myuhc.com** > Find Care & Costs and type "flu shot" in the search bar	• **uhc.com/health-and-wellness/health-topics/COVID-19/vaccine**
Surest members	• Log in to **benefits.surest.com** and use the search bar to find flu vaccines. • Call 866-683-6440	• Log in to **benefits.surest.com** and use the search bar to find COVID-19 vaccines. • Call 866-683-6440
Kaiser members	• **kp.org/flu** • Northern California: Call 800-573-5811 (800-KP-FLU-11) or Southern California: Call 866-706-6358 (866-70-NO FLU)	• **kp.org/getcare** • KP COVID Vaccine InfoLine: 855-550-0951

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

Take control of your healthcare

With our comprehensive medical coverage, there are many ways you can receive care. There can also be a big difference in how much you pay depending on who you see and where you go for care.

We're here to help you be a smart healthcare consumer. Use the chart below to learn the most convenient and cost-effective care options based on your needs.

	NON-EMERGENCY CARE		EMERGENCY: NON-LIFE-THREATENING	EMERGENCY: LIFE-THREATENING
EXAMPLES	Cold or flu, manageable pain, sore throat or cough, allergies, earache, 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** 	**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	$	$	$$	$$$$

Remember: This is the most affordable way to receive care. If you're enrolled in the PPO or Kaiser plans, you'll pay $0-$20. And if you're enrolled in the HDHP plan, you'll only pay 20% coinsurance — even if you haven't hit your deductible.

Dental coverage

Our national dental plan through UnitedHealthcare (UHC) allows you to visit any dentist you choose, although your costs will be lower when you visit in-network providers. Find an in-network provider at **myuhc.com** > Find a Doctor > Find a Dentist (Network: National Options PPO 10).

	Coverage
Annual deductible	$50 per person, $150 per family
Preventive care *(cleanings, exams, x-rays, etc.)*	100% (no deductible)
Coverage after meeting annual deductible	• **Basic care (fillings, root canals, etc.):** 80% ($2,000 annual max per person) • **Major care (implants, crowns, dentures, etc.):** 50% ($2,000 annual max per person) • **Orthodontic care:** 50% ($1,500 lifetime max per person)

MONTHLY COST OF DENTAL COVERAGE

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

Type of coverage	Rate
Retiree	$52.85
Retiree + spouse	$107.95
Retiree + child(ren)	$132.69
Retiree + family	$186.66
Spouse only[1]	$52.85
Spouse + child(ren)[1]	$133.81
Child(ren) only[1]	$79.84

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





Vision coverage

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

Go to **vsp.com** to purchase contacts, glasses and sunglasses.

	Coverage
Exam	Every 12 months, covered after $10 copay
Lenses	Every 12 months, covered after $25 copay
Frames	Every 12 months, covered up to $200
Contact lenses (instead of glasses)	• Every 12 months, covered up to $200 • Contact lens exam not to exceed a $60 copay

PREVENTIVE CARE FOR ALL

Healthy teeth and gums and good eyesight are essential to your overall health. These benefits also help you support your preventive care by offering no-cost dental cleanings and x-rays every six months, as well as one eye exam every 12 months, covered after just a $10 copay.

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MONTHLY COST OF VISION COVERAGE

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

Type of coverage	Rate
Retiree	$8.34
Retiree + spouse	$17.73
Retiree + child(ren)	$11.47
Retiree + family	$19.81
Spouse only[1]	$8.34
Spouse + child(ren)[1]	$11.47
Child(ren) only[1]	$3.13

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

What happens when you turn 65?

When you or your spouse/partner turns 65, Clorox provides each eligible participant with access to the Via Benefits private Medicare exchange for help evaluating Medicare coverage options.

Through Via Benefits, you may enroll in:

- A supplemental Medicare Part B plan, including a Clorox-sponsored group Medicare Advantage PPO plan, or
- An individual Medicare Supplement, or Medigap, plan

If you meet the eligibility requirements, you will also have access to an annual, tax-free, Clorox-funded Post-65 Health Reimbursement Account (HRA). See page 6 for eligibility criteria.

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

Coverage for dependents under age 65

Dependents under age 65 who are currently enrolled in a Clorox pre-65 health plan may remain in their current coverage, but at different coverage-tier rates, until:

- A spouse turns 65, or
- A child turns 26

However, when you, the Clorox retiree, turn 65, you must enroll in a Clorox Medicare option through Via Benefits for your pre-65 dependents to remain eligible for Clorox's pre-65 medical, dental and vision plans.

Post-65 Health Reimbursement Account (HRA)

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

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

Health Savings Account (HSA)

If you were enrolled in the Pre-65 HDHP and opened a personal HSA before turning 65, here is what you need to know.

CONTRIBUTING TO YOUR HSA

- You can no longer contribute to your HSA once you file for Social Security benefits and enroll in any part of Medicare, including Part A or Part B.
- Your maximum HSA contribution will be prorated based on the first day of the month in which you enroll in Medicare.
- If you postpone Social Security and Medicare enrollment beyond age 65 and remain enrolled in the Pre-65 HDHP, you may continue contributing to your HSA until the month before you enroll in Social Security and Medicare.
- Consult your tax advisor for guidance based on your specific situation.

USING YOUR HSA

Even after you can no longer contribute, you may continue using your HSA funds to:

- Pay eligible medical expenses
- Pay for supplemental Medicare coverage through any provider

Your resources

Topic	Where to get information
Annual Enrollment and general benefits questions, assistance and plan descriptions	**Directly**: **cloroxbenefits.com** **Clorox Health & Welfare Service Center:** 833-550-5600
Premium billing questions	**Member Portal: cloroxbenefits.com** > Billing Services **Billing Services:** 833-874-1600 7 a.m.–7 p.m. CT, Monday–Friday
Pre-65 HDHP medical plan	**UnitedHealthcare:** 877-468-1028 **myuhc.com** Group number: 225497
The PPO (Surest) medical plan	**Surest:** 866-683-6440 **surest.care/clorox**
OptumRx (Prescription drug coverage for Pre-65 HDHP or PPO (Surest) medical plans)	800-562-6223
Kaiser medical plan (CA only) – includes prescription drugs	**Kaiser Permanente:** 800-464-4000, **kp.org**
Medical second opinion	**2nd.MD:** 800-835-2362 Visit **2nd.md/clorox** or download the 2nd.MD app
Dental	**UnitedHealthcare:** 877-816-3596 **myuhc.com** > Search > National Options PPO 10 plan
Vision	**VSP Vision Care:** 800-877-7195, **vsp.com** Group number: 00818601
401(k) plan	**Vanguard:** 800-523-1188 **Directly: ownyourfuture.vanguard.com**
Pension plan	**LifeWorks:** 800-686-6380 **Legal & General/William Penn (New York participants):** 800-664-6129 or 855-914-9123
Post-65 coverage	**Via Benefits:** 877-591-8909 **my.viabenefits.com/clorox**

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

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

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