

2027

Benefits Guide

FOR U.S. TEAMMATES



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Corporate Communications
Content Lead
Oakland, CA

Your 2027 Benefits

Supporting your journey to be well.

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You can find all benefits information, including this guide, plan documents and a link to rates, at cloroxbenefitsinfo.com. To request hard copies of any Annual Enrollment materials, submit a [People& ticket](#) or email people@clorox.com.

Puede encontrar toda la información relacionada con los beneficios, incluidos esta guía, los documentos de los planes y un enlace a las primas, en 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.

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Be Well. Be You.

Teammates,

In my more than 20 years with Clorox, I've seen firsthand how much our benefits matter in people's lives. Whether it's welcoming a child, caring for a loved one, navigating a health issue or planning for the future, our benefits help teammates and their families when they need support most.

This guide highlights the many ways our benefits can support you in the coming year to:

- **Care for your physical health** through comprehensive medical plan options, prescription drug coverage and convenient virtual care.
- **Prioritize your preventive care** through our **Ready. Set. Screen.** initiative, including no-cost in-network preventive care and a new cancer screening and prevention program for you and your family.
- **Support your emotional well-being** with no-cost therapy, coaching and mindfulness resources.
- **Care for your family and loved ones** through family-forming, hormonal health, caregiving and parental leave programs.
- **Protect your financial well-being** with income protection benefits, a market-leading retirement plan and financial planning resources.
- **Take time for life's important moments** through flexible time off and leave programs.

We also know that healthcare and everyday expenses can add up, especially when you're balancing the needs of a family. Many of our benefits are designed to help you lower your costs, stretch your dollars or even put money back in your wallet.

Before you enroll in benefits, I encourage you to learn about all the benefits and programs available to you and your family. My hope is that you'll find resources that will help you be well and thrive in the year ahead.

Laura

LAURA BARUCH
VICE PRESIDENT, HEAD OF HUMAN RESOURCES





YOUR BENEFITS CHECKLIST

BEFORE YOU ENROLL

- ❑ **Evaluate** your options:
 - Review this Benefits Guide
 - Log on to cloroxbenefitsinfo.com
 - Log into the Health & Welfare Service Center at **The Well > U.S. Total Rewards > Health & Welfare Service Center**
- ❑ **Visit** mycloroxhealthcarerates.com to see bi-weekly premiums for your healthcare and supplemental coverage options.
- ❑ **Review** your personal contact information in Workday.

WHEN YOU ENROLL

- ❑ **Decide** whether you want to cover dependents. If you do, **submit** proof of eligibility within 60 days of electing coverage.¹
- ❑ **Review** your current benefits and decide whether you need to make changes to meet your evolving needs.
- ❑ **Enroll** through the Health & Welfare Service Center at **The Well > U.S. Total Rewards > Health & Welfare Service Center** or at cloroxbenefitsinfo.com.
- ❑ **Actively re-enroll** in the following benefits, even if you've elected them in the past:
 - Healthcare Flexible Spending Account (HCFSAs) and/or Dependent Care Flexible Spending Account (DCFSAs)
 - Contributions to a Health Savings Account (HSA), if you elect the HSA (Partnership in Health) medical plan²
 - Additional time off through the Vacation Purchase Plan (VPP) for non-exempt (hourly) production and nonproduction teammates³
- ❑ **Review** your life and accidental death and dismemberment (AD&D) beneficiaries.

AFTER YOU ENROLL

- ❑ **Review** the benefits confirmation mailed to you. Call 833-550-5600 within 10 days of receipt to report any inaccuracies.
- ❑ **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 Oct. 29–Dec. 31, 2026, you must complete two enrollments: first for your 2026 benefits, then for your 2027 benefits.
- You **must** enroll in Clorox medical coverage to be eligible for:
 - Cancer screening and support through Color Health
 - Fertility and hormonal health benefits through Carrot
 - Second medical opinion services through 2nd.MD
 - Diabetes, prediabetes and high blood pressure support through Teladoc Health Chronic Condition Management
 - Weight management support through Real Appeal

¹ Coverage will not be activated until proof of eligibility is submitted and verified. See [page 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.

² If you had the HSA (Partnership in Health) plan in 2026 and re-elect it for 2027, your contribution amount will revert to \$0 in January unless you re-elect your contribution amounts for 2027 during Annual Enrollment. Remember, you can update your HSA contributions at any point during the year.

³ Learn more about the VPP by [clicking here](#).

Learn more

- **Questions about Clorox benefits?** Visit cloroxbenefitsinfo.com anytime for coverage details. The site is public, so you can share it with family members.
- **Want to review your current coverage?** Visit the Health & Welfare Service Center via single sign on at **The Well > U.S. Total Rewards > Health & Welfare Service Center**. To access the Health & Welfare Service Center outside of the Clorox network, go to cloroxbenefits.com and log in.

DID YOU KNOW?

Clorox's comprehensive benefits package ranks competitively compared to our peers in the market, offering industry-leading support for you and your family.

Enroll in your benefits



ONLINE

Single sign-on:
The Well > U.S. Total Rewards > Health & Welfare Service Center

Directly:
cloroxbenefits.com



DOWNLOAD

EmpyreanGO app



CALL

Health & Welfare
Service Center
833-550-5600
Mon.-Fri.,
6 a.m.-5 p.m. PT

Please note: If you're a new hire, it may take up to seven business days to access single sign-on through the **U.S. Total Rewards** site to complete your enrollment. If you'd like to enroll in your benefits earlier, you can enroll after three business days through cloroxbenefits.com or by calling the Health & Welfare Service Center at 833-550-5600.

Kendall Stout
Associate Director, AI Assets &
Acceleration Supply Chain
Pleasanton, CA





Who's eligible?

All U.S. teammates are eligible to enroll in Clorox benefits.

Your eligible dependents include:

- Your spouse or 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, be ready to provide their Social Security number (SSN) during enrollment (or as soon as possible for newborns).

You must provide proof of eligibility for dependents within 60 days of your enrollment (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 from the [U.S. Total Rewards page](#). If you need assistance with submitting documentation, submit a [People& ticket](#) or email people@clorox.com.

Coverage rules for family members who also work at Clorox

- If you have a spouse/partner or dependent child who also works at Clorox, you can each have your own benefits coverage or be added as a dependent – not both.
- If you and your spouse/partner both have your own coverage, only one of you may cover your child.
- If your child works at Clorox and is eligible for coverage, you may cover them as a dependent, but they cannot enroll separately in the same plan.

WORKING SPOUSE/ PARTNER SURCHARGE

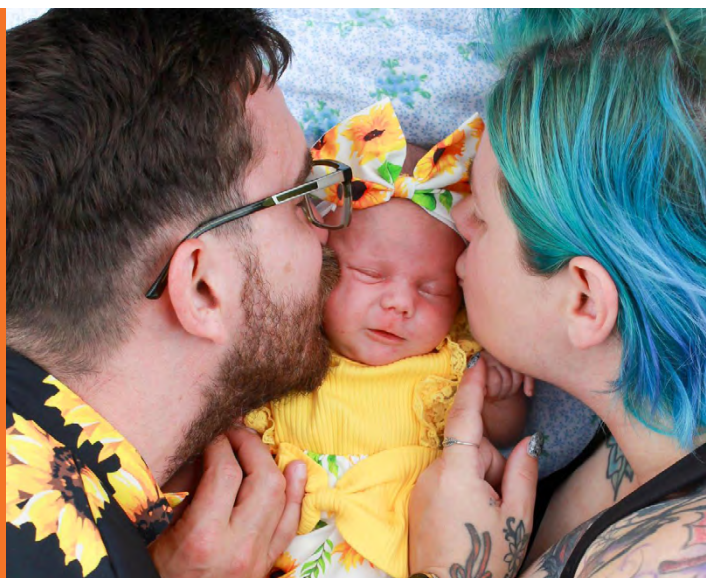
If your working spouse/partner is eligible to enroll in their employer's medical coverage but you decide to cover them under a Clorox medical plan instead, you'll pay an extra \$150 per month (or \$69.23 per bi-weekly paycheck). The surcharge does not apply if both spouses/partners work for Clorox, and it does not apply to dental or vision coverage.

Important Note: Once eligibility is verified, dependent coverage will be effective retroactively to your eligibility date. All missed premiums will be deducted on next scheduled paycheck once verified except for medical premiums, which can take up to four paychecks.

DOUBLE-CHECK YOUR DEPENDENT INFORMATION

The Patient Protection and Affordability Care Act requires Clorox to report SSNs 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 from the [U.S. Total Rewards page](#).

Tina Harbison
Inventory Control Specialist
Spring Hill, KS



Your medical plan options

Clorox offers two national medical plans for all teammates 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

The HSA (Partnership in Health) plan

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 HSA 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.

See the medical plan coverage comparison on [page 9](#) for specific deductible, coinsurance and out-of-pocket details.

HEALTH SAVINGS ACCOUNT (HSA)

This plan includes access to an HSA to help you save for [qualified medical expenses](#) today or in the future.

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. There is no “use it or lose it” rule.

PREVENTIVE CARE IS ALWAYS 100% COVERED



No matter which medical plan you choose, in-network preventive care visits are always no-cost for you and each covered member of your family.

Schedule routine exams and cancer screenings – like mammograms, colon and cervical cancer screenings and more – and encourage your loved ones to do the same. Preventive care can catch health issues early, before they become more serious and costly.

- **Control your spending and saving:** When you receive care, you decide if you want to pay with your HSA dollars or out-of-pocket. You can even use your funds to pay for your dependents’ care, even if they aren’t enrolled in your plan.
- **Watch your money grow:** Save your HSA dollars 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.
- **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 or connect with a Goldman Sachs Ayco financial coach to learn more.
- **Change your contribution amount any time:** Remember to elect your HSA contributions during Annual Enrollment if you want to start contributing from your first paycheck in 2027, although you can change them at any time throughout the year. Clorox’s contribution will be available with your first paycheck in 2027.

With the HSA plan, 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 yet.



2027 HSA CONTRIBUTION LIMITS

	Clorox annual contribution ¹	2027 IRS annual limit
Employee only	\$500	\$4,500
Employee + Spouse	\$1,000	\$9,000
Employee + Children		
Employee + Family		
Age 55+ catch-up	N/A	\$1,000

¹ 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.

IF YOUR HSA HAS A \$0 BALANCE

If your account has a \$0 balance for greater than 60 days, your account will be closed by Optum Bank. You can reopen your account at any time through [Optum Bank](#).

IF YOU ARE OPENING OR REOPENING AN HSA

Before your HSA is opened, Optum Bank must verify your identity using federal databases. This is required by law to prevent fraud and confirm you're eligible. Optum Bank will check your:

- Name
- Residential address
- Date of birth
- Social Security number

If the databases cannot verify you, you may be asked to upload additional documents, like a driver's license or Social Security card.

IF YOU ARE NEW TO THE HSA PLAN FOR 2027

You cannot enroll in both the HSA and Healthcare Flexible Spending Account (HCFSAs) in the same calendar year due to IRS restrictions prohibiting participation in multiple tax-advantaged accounts at the same time.

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, UHC will contact you in April 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 medical plan. 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 from 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

Administered by Surest, a UHC 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
- **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.
- 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.

See the medical plan coverage comparison on [page 9](#) for specific copay details.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HCFS)

This plan doesn't come with an HSA, but you can participate in an HCFS to help you set aside money for medical expenses. And, if you have HSA funds from past years, you can still use those dollars to cover eligible expenses. See [page 19](#) for more information.



Cassie Hairston
Business Quality Manager, Litter
Alpharetta, GA



Tyler Van Arsdale
CAS Manager
Oklahoma



The Kaiser plan (CA 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.

See the medical plan coverage comparison on [page 9](#) for specific deductible, coinsurance and out-of-pocket details.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HCFS)

This plan doesn't come with an HSA, but you can participate in an HCFS to help you set aside money for medical expenses. And, if you have HSA funds from past years, you can still use those dollars to cover eligible expenses. See [page 19](#) for more information.

BENEFIT PLAN DETAILS

To access the list of drugs covered under the plan (called the "formulary"), official plan documents and other benefit resources, go to the **The Well > U.S. Total Rewards > Health & Welfare Service Center > Menu > Items to Explore > Benefit Plan Materials**.

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

- The HSA plan: exploreuhcplans.com/clorox
- The PPO plan: surest.care/clorox
- The Kaiser plan: kp.org/searchproviders

Jenni Ayash
Associate Analytics Manager
Colorado



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
Deductible					
Employee only	\$1,750	\$2,500	\$0	\$0	\$600
Employee + spouse or partner or child(ren)	\$3,500	\$4,500	\$0	\$0	\$1,200
Employee + family	\$3,500	\$4,500	\$0	\$0	\$1,200
Out-of-Pocket Maximum					
Employee only	\$3,000	\$6,000	\$3,000	\$6,000	\$2,750
Employee + spouse or partner or child(ren)	\$6,000	\$12,000	\$6,000	\$12,000	\$5,500
Employee + family	\$6,000	\$12,000	\$6,000	\$12,000	\$5,500
Company HSA Contributions¹					
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
Common Services					
Office visit: PCP/specialist	20% after deductible	40% after deductible	\$20 - \$125	\$250	20% after deductible
Preventive care ²	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	\$50 - \$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 - \$1,400	Routine (x-ray, lab, ultrasound): \$0 Complex Imaging (MRA, CT, etc.): Up to \$4,200	20% after deductible
Other services	20% after deductible	40% after deductible	\$150 - \$1,000 ³	\$2,000 ³	20% after deductible

¹ Clorox company HSA contributions are prorated for new hires and new enrollees after January 1.

² See a list of covered services at 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 ⁴	Out-of-Network ⁴	In-Network ⁴	Out-of-Network ⁴	In-Network Only
Pharmacy (Retail)					
Preventive/ maintenance	1-30 days: \$5 Copay 31-60 days: \$10 Copay 61-90 days: \$15 Copay	40% after deductible	\$0	Not covered	\$5 Copay ⁶
Generic (30 days' supply / 90 days' supply)	20% after deductible	40% after deductible ⁵	\$20 copay / \$50 copay	\$40 copay / \$100 copay	20% after deductible up to \$50 max ⁶
Preferred Brand (30 days' supply / 90 days' supply)	20% after deductible	40% after deductible ⁵	\$60 copay / \$150 copay	\$120 copay / \$300 copay	20% after deductible up to \$100 max ⁶
Non-Preferred Brand (30 days' supply / 90 days' supply)	20% after deductible	40% after deductible ⁵	\$120 copay / \$300 copay	\$240 copay / \$600 copay	20% after deductible up to \$100 max ⁶
Specialty (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 ⁷

- 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.

Jennifer Alves
Admin Assistant
Pleasanton, CA



Jody Dworzak
Project Manager
Oakland, 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 and your covered family members to take advantage of what we offer to help you be well.

Don't put off preventive care

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 or check in with Color Health (see [page 12](#)) about recommended preventive services, including:

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

Complete eligible preventive screenings or a Color kit screening and **earn 4,000 Personify Health points!**

Get a second medical opinion

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 medical plan.

Go to 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 teammates living with diabetes, prediabetes or high blood pressure. Eligible participants¹ can receive:

- Advanced blood glucose meters
- Unlimited test strips and lancets
- Blood pressure monitors
- Cellular-connected smart scales
- Tracking tools
- One-on-one support from expert coaches
- Personify Health points

Contact Teladoc Health today by visiting teladochealth.com/smile/clorox or calling 800-835-2362.

Enjoy the convenience of 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 HSA plan, go to 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.
- For the Kaiser plan, go to kp.org/getcare, download the Kaiser app or call 866-454-8855.

¹ 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.

TEAMMATE TESTIMONIAL

Having access to Teladoc Health has made a real difference in my life. Before, managing my blood sugar felt overwhelming and discouraging, especially when I didn't have the resources to stay consistent. Now, having Teladoc through Clorox has reduced a major cost barrier and made essential tools and support more accessible. As a result, I feel more empowered, supported and in control of my health.

*Belinda Pearson
Plant HR Generalist
Atlanta, GA*



Prioritize cancer screening and support



All teammates and adult family members enrolled in a Clorox medical plan have access to Color Health, a new program that offers comprehensive cancer support at every stage. Color can help you:

- Access free at-home screenings, as well as genetic testing and counseling for high-risk individuals.
- Schedule in-person screenings with a local provider.
- Get 24/7 symptom and prescription support if you're a current patient or survivor.
- Find support from licensed professionals, including oncologists, nurses and dietitians, 7 days a week.
- Connect with peer support groups to build relationships with others navigating similar experiences.

Learn more about Color by visiting color.com/clorox.



TEAMMATE TESTIMONIAL

Take a moment for yourself. Clear just one meeting from your calendar and make a cancer screening happen. Early detection is key. If I hadn't taken advantage of Clorox's resources, it might have taken me another six months to get around to a mammogram. I don't want to think about how that additional time could have allowed my breast cancer to spread even further.

*Katherine Koby
Employee Relations & Benefits Consultant
Pleasanton, CA*

Let Color Health help you through every stage of cancer support

Meet Marty, a 52-year-old Clorox teammate. Marty knows his family's history of cancer and the importance of routine screenings. He learns about **Color** and logs in to complete a quick health questionnaire about his personal situation.

1. Based on his age, family history and health profile, Color recommends that Marty get screened for prostate cancer. Color ships an at-home prostate-specific antigen (PSA) test directly to his home. All Marty has to do is collect a blood sample from a small finger prick and mail it back to Color's lab.



2. When Marty's results indicate additional testing may be needed, Color helps him coordinate a follow-up appointment with an in-network urologist near his home.



3. Marty visits the urologist and completes additional testing, which identifies early-stage prostate cancer. While the news is upsetting, he is also extremely grateful he found it early, and at this stage, it is highly treatable and often cured.

4. Marty is quickly connected to Color's care team. An oncologist and nurse help him understand his diagnosis, review treatment options and coordinate with his treating physician. Marty is happy to hear that – because of early detection – his diagnosis can be treated with a single surgery and no chemotherapy or radiation.



5. Throughout treatment, Marty has access to Color's 24/7 symptom support and guidance on logistics, helping him focus on his health instead of worrying about navigating the healthcare system alone. He is also connected to a peer support group of people who are also on their cancer journey.

6. Because his cancer was detected early and he had expert support at every step, Marty is able to receive timely treatment. He returns to work with confidence, knowing Color will continue supporting him through survivorship.



Take control of your healthcare costs

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.

LEARN ABOUT YOUR SPECIFIC COVERAGE



Costs for the provider and care you need depend on your health plan. **For more details**, use these resources:

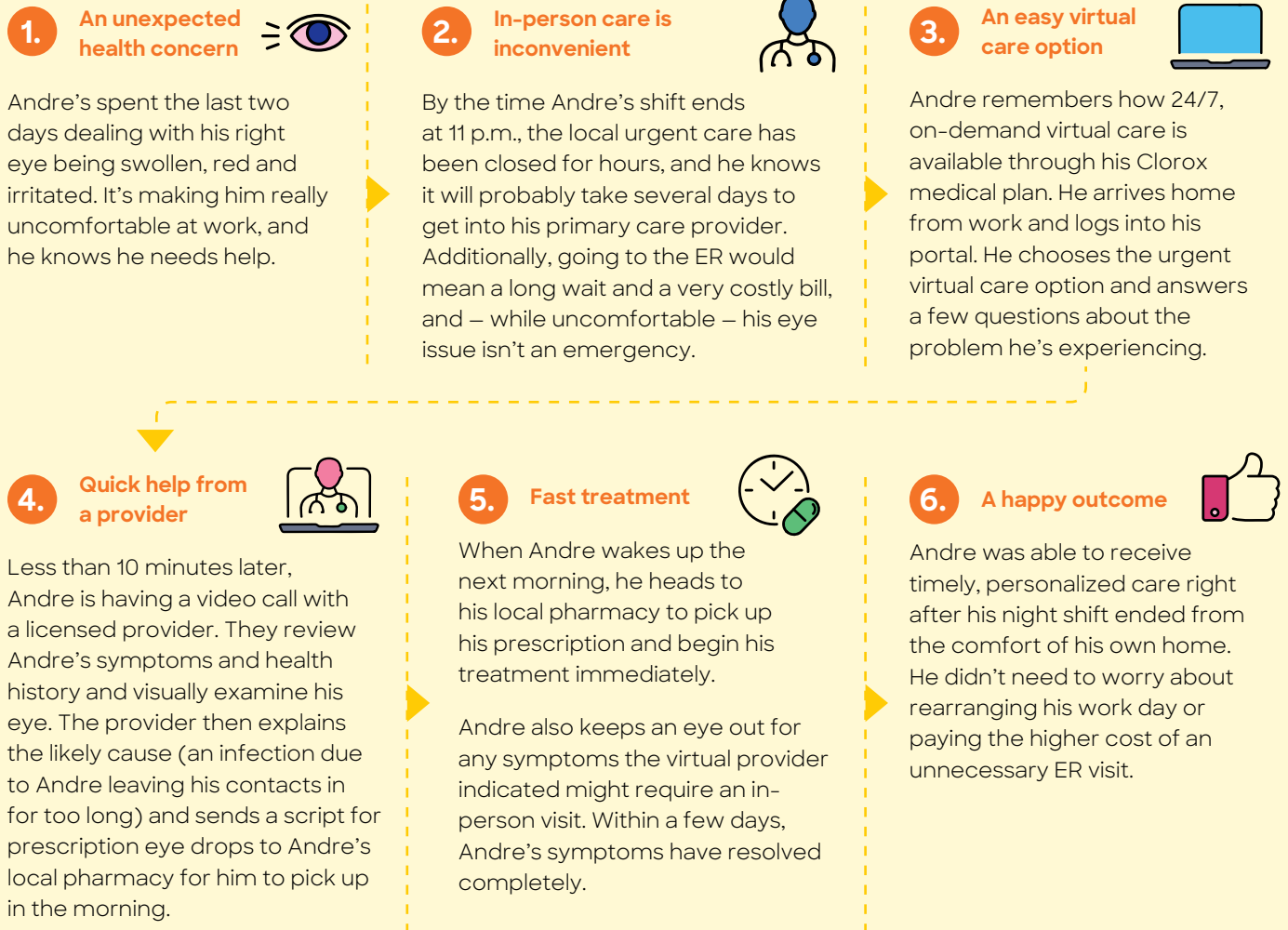
- [The HSA \(Partnership in Health\) plan](#)
- [The PPO \(Surest\) plan](#)
- [The Kaiser plan](#)

	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 HSA plan, you'll only pay 20% coinsurance – even if you haven't hit your deductible.

Virtual care: Convenience, savings and peace of mind when you need it most

Meet Andre, a 42-year-old production teammate who works second shift.



Protect yourself with vaccinations

Stay healthy and help those around you be well by getting your **no-cost** vaccinations. 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:

	Flu shot	COVID-19 vaccine/booster
HSA plan 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
PPO plan members	• Log in to benefits.surest.com and use the search bar to find flu vaccines • Call: 866-683-6440	• Log into benefits.surest.com and use the search bar to find COVID-19 vaccines • Call: 866-683-6440
Kaiser plan members	• kp.org/flu • Northern California: 800-573-5811 (800-KP-FLU-11) or Southern California: 866-706-6358 (866-70-NO FLU)	• kp.org/getcare • KP COVID Vaccine Info: 855-550-0951

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 benefits. Each pays you a lump sum cash payment that you can use however you wish, whether it be for medical or daily living expenses.

- **Accident Insurance** provides you a payout if you or a covered dependent suffer an injury from a covered accident. Payout amounts depend on the injury and medical care you need.
- **Critical Illness Insurance** provides you a payout if you or a covered dependent are diagnosed with a covered condition. Payout amounts are up to \$30,000 for teammates and up to \$15,000 for spouses and children, depending on the illness.
- **Hospital Indemnity Insurance** provides you a payout if you or a covered dependent is hospitalized due to a covered event, including pregnancy. In fact, you can proactively submit your labor and delivery claim at **36 weeks of pregnancy**. Payout amounts are \$1,000 per hospital and/or ICU admission plus \$100 per day you stay.

For detailed information about any of these supplemental health benefits, visit one.securian.com/clorox.

NEED HELP CHOOSING THE BEST SUPPLEMENTAL HEALTH BENEFITS?

Use Securian's Benefit Scout tool, an 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 one.securian.com/clorox or cloroxbenefitsinfo.com for more information.

Supplemental health benefits are separate from a medical plan, so you can enroll in them even if you're not enrolled in a Clorox medical plan.



Enhanced supplemental health benefits coverage

For 2027, we're excited to provide expanded coverage at no additional cost:

- Critical Illness Insurance will include coverage for 17 new conditions.
- Hospital Indemnity Insurance will now provide benefits for stays related to mental health and substance use disorders.

Visit one.securian.com/clorox to learn more.

Michael Peck
Packaging Supervisor
Spring Hill, KS

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. For the full list, visit one.securian.com/clorox.

ACCIDENT INSURANCE

- Broken bones
- Burns
- Torn ligament surgery
- Concussions
- Eye injuries
- Ruptured discs

CRITICAL ILLNESS

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

HOSPITAL INDEMNITY

- Hospital admissions and stays
- ICU admissions and stays



GET PAID FOR STAYING ON TOP OF YOUR HEALTH!

With Critical Illness or Hospital Indemnity Insurance, you and each covered dependent enrolled in your policy will receive a **\$50 wellness cash payout** per year for 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 wellness cash payout under each – **that's \$100 per covered dependent.**

Laura Barakett
Executive Admin
Assistant
Oakland, CA

Benefits that support your unique journey

It's our goal to provide benefits that offer something for everyone. When it comes to growing your family or living true to you, 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 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-testosterone) support

For more information, [visit app.get-carrot.com](https://app.get-carrot.com).

CARROT



Who's eligible for family-forming benefits?

Adoption and surrogacy benefits: All Clorox teammates, spouses and partners, regardless of medical plan enrollment.

Fertility and hormonal health benefits: Teammates, spouses and partners enrolled in a Clorox medical plan.

B Garcia
Team Lead
Reno, NV



Dental coverage

Maintain good oral hygiene by visiting the dentist regularly for checkups. 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).

For detailed information about dental coverage, visit the Health & Welfare Service Center from the [U.S. Total Rewards page](#).

In-Network Coverage	
Annual deductible	\$50 per person, \$150 per family
Annual plan maximum	\$2,000 per person
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)

Vision coverage

Getting your eyes checked regularly is a great way to support your eye health. VSP is a national plan that gives you access to the largest network of independent doctors.

Go to vsp.com to find an in-network provider near you and to purchase contacts, glasses and sunglasses.

For detailed information about vision coverage, visit the Health & Welfare Service Center from the [U.S. Total Rewards page](#).

In-Network Coverage	
Exam	Every 12 months, covered after \$10 copay
Lenses	Every 12 months, covered after \$25 copay
Frames	Every 12 months, covered up to \$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.



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 DCFSA funds to cover dependents' medical expenses. Please refer to the chart below for eligible expenses.
- You may only change your annual contributions during the year if you experience a Qualified Life Event (QLE). Visit the [Qualified Life Event section on cloroxbenefitsinfo.com](#) to learn more.
- If you leave the company, you will forfeit any unused HCFSA funds on your last day unless you continue to contribute through COBRA. You have until the end of the plan year to use your DCFSA funds.
- If you enroll in the [HSA plan](#), IRS rules prohibit you from also contributing to an HCFSA. This also applies if your spouse or partner is enrolled in their employer's HCFSA.
- If you are enrolled in the PPO (Surest) plan or dental plan through UHC, you are automatically enrolled in Healthcare FSA automatic payments. When your claims are processed and you owe a portion of the cost, automatic payments are made directly from your Healthcare FSA. You may turn off automatic payments any time by visiting [The Well > U.S. Total Rewards > UnitedHealthcare > FSA > Plan Dashboard](#).

	Healthcare FSA	Dependent Care FSA
How much can I set aside?	Up to \$3,400 ¹ 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 \$7,500 ² per household, or \$3,750 for each teammate and spouse/partner filing separately. Those earning \$125,000 and above are capped at \$5,000.
What expenses are eligible?	• Medical expenses • Prescriptions • Dental expenses • Vision expenses	Expenses to care for dependent children ³ (up to age 13) or adults who are incapable of self-care, such as: • Daycare centers • Summer day camps • Preschools • Nanny care services • Elder care services
Can I carry over funds to future years?	Up to \$680 ⁴ can be carried over for use in the following year.	No.
What is the deadline for incurring an expense?	Dec. 31 of the current plan year.	Mar. 31 of the next plan year.
What is the deadline for submitting reimbursement claims?	Mar. 31 of the next plan year.	Jun. 15 of the next plan year.

¹ As of the date of printing this guide, 2027 IRS FSA limits have not been released; these amounts may change for 2027.

² The amount you can contribute may be less due to IRS income limitation rules.

³ To be eligible, the dependent must have the same principal place of residence as you for more than half the year.

⁴ \$680 is the amount you can roll over in your Healthcare FSA from 2026 into 2027. As of the printing of this guide, the 2028 IRS rollover amount has not yet been set.

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 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:**¹ 100% 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, up to the maximum monthly benefit as described in the plan documents. For detailed information, visit the Health & Welfare Service Center.

For detailed information, visit the Health & Welfare Service Center from the [U.S. Total Rewards page](#).

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 \$2 million.²

You can also purchase additional life and AD&D insurance coverage:

	Supplemental Life Insurance	Supplemental AD&D Insurance
For You	1-9x your annual base pay, up to \$2 million <i>(If you enroll as a new hire, you can elect up to 3x your annual base pay or \$300,000, whichever is less, without a Statement of Health.)</i>	1-9x your annual base pay, up to \$2 million <i>(Your basic and supplemental AD&D insurance combined cannot exceed \$2 million.)</i>
For Your Spouse/ Partner	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&D insurance coverage amount.)</i>
For Your Child (up to 26th birthday)	\$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>

- ¹ Short-term disability payments may be reduced based on coordination with eligible state disability plan benefits. This varies by state, so refer to MetLife for additional details.
- ² If your basic life insurance exceeds \$50,000, the value of the premiums Clorox pays is considered taxable income.

Included with your life insurance: MetLife Advantages

As part of your basic life insurance through MetLife, all Clorox teammates receive several additional benefits available at no cost:

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

If you're enrolled in supplemental life insurance, you'll also receive access to 18,000 in-network attorneys who can assist you with:

- Will preparation
- Estate planning and resolution
- Online notary services
- Financial planning services

[Click here](#) to learn more about MetLife Advantages.

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 insurance.

Life and AD&D insurance: What's the difference?

Life insurance covers most causes 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).



Delfina Lisondra
Executive Admin
Pleasanton, CA



TEAMMATE TESTIMONIAL

I used MetLife Advantages to meet with an attorney to prepare a will. When we learned that this service was covered free of charge through our supplemental life insurance program, it was a no-brainer for us. Getting this completed has provided our family a level of comfort knowing that, should anything happen, our wishes are documented to make things easier for our loved ones.

Shane Kumar
Retirement & Welfare Sr. Manager
California



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

Everyone needs support now and then to navigate life's challenges. Clorox has partnered with **Spring Health** to provide teammates and their family members with 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 licensed clinicians who will help you find the right therapist, set up appointments, give advice and offer emotional support.
- **Provider diversity:** Their 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, grief, women's health and more).
- **Work-life services:** Care Navigators help you find support for all aspects of your life, including financial services, child and elder care, legal assistance and much more. You can also review Spring Health's online library for mindfulness exercises and thousands of articles on everything from family dynamics to personal and professional relationships.

RELAX WITH CALM



Calm is available to all teammates and allows you to add **up to five family members**. Get help:

- Winding down
- Building mindfulness with meditation, movement or relaxing music
- Improving sleep
- Managing stress
- Finding soothing bedtime stories
- Sharpening your focus
- Unlocking your own creativity
- Much more

Download **the Calm app**, sign up using your name and company email and create a password.

TEAMMATE TESTIMONIAL

Don't wait for the crisis. Spring Health isn't just an emergency support line. It's a team that helps you build stability for everyday life. I've come to view my therapist and coaches as my personal "board of directors" to help me manage my life with systems and routines, and to help me stay grounded.

*Tamara Marshall
ECOM Content Analyst
Alpharetta, GA*



SPRING HEALTH CAN HELP

Spring Health is available to all teammates and their household family members age 6 and older.

To begin:

- Visit clorox.springhealth.com
- Contact a Care Navigator at careteam@springhealth.com
- Call 855-629-0554

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 Personify Health to develop healthy habits

Complete and track your healthy habits to earn up to **\$100 per quarter** in Rewards Cash (up to \$400 annually). Rewards can be redeemed for popular gift cards, merchandise or donations to charity. Sign up today at join.personifyhealth.com/clorox or download the Personify Health app. **Use passphrase: WellnessYourWay\$**

Try Real Appeal for real weight-loss results

Real Appeal 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. The program is available at no cost to teammates and dependents who:

- Are age 18+,
- Have a BMI of 20+, and
- Are enrolled in a Clorox medical plan

Go to clorox.realappeal.com or call 844-344-7325 to get started. Earn 850 points after completing four, nine and 16 Real Appeal sessions – that’s up to 2,550 points!

PERSONIFY HEALTH POINTS FOR PREVENTIVE CARE

Get rewarded for checking in on your health. Earn 7,000 points and receive \$100 in Rewards Cash each quarter!



Activity	Points Earned
Annual physical/well visit	4,000
Colonoscopy	4,000
Mammogram	4,000
Prostate cancer screening	4,000
Cervical cancer screening	4,000
Dental exam	2,000
Vision exam	2,000
Flu or COVID vaccination	2,000



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, as long as business needs and performance expectations are met.
- **Paid vacation:** Production and nonproduction non-exempt (hourly) teammates receive paid vacation time based on years of service and additional floating holidays (based on their work location).
- **Vacation Purchase Program (VPP):** During Annual Enrollment only, production and nonproduction non-exempt (hourly) teammates are eligible to purchase up to five additional vacation days for the following year.¹
- **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.
- **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.
- **Bereavement leave:** Take time away from work for the death of a family member or friend.
- **Unpaid sabbatical:** Take up to 30 consecutive unpaid 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 special 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).²

For additional details, go to the Health & Welfare Service Center from the [U.S. Total Rewards page](#). You can also visit the [Leaves of Absence & Disability Coverage page on \[cloroxbenefitsinfo.com\]\(https://cloroxbenefitsinfo.com\)](#) for a resource guide that shows the support available to you at every step of your parental leave.

- ¹ VPP elections can only be made during Annual Enrollment. New hires must wait until the next regular Annual Enrollment period to purchase additional vacation time for the following year.
- ² Payments may be reduced based on coordination with eligible state disability plan benefits. This varies by state, so refer to MetLife for additional details.

Nancy Gates
Sr. Finance Manager
Ohio



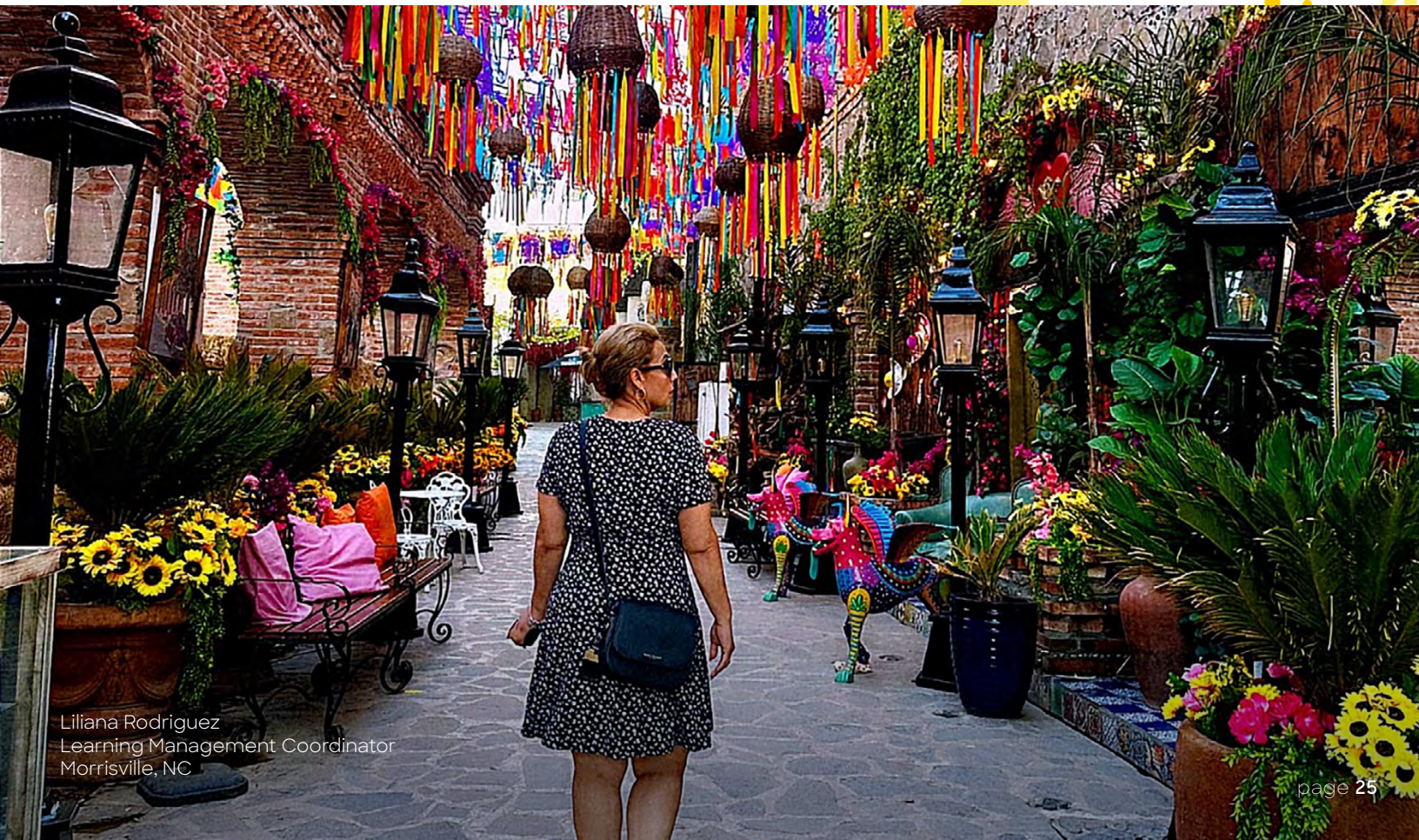
Caregiving support

Caregiving needs can come up at every stage of life. We've partnered with Helpr to provide you with caregiving resources for children, adults and yourself. Visit hellohelpr.com/clorox-usa (access code: USACLX) 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, daycare and adult care).
- **Backup care:** Clorox provides **60 hours of subsidized backup care** on a calendar year basis for those times when you need to fill gaps in care:
 - Use the fully vetted Helpr network for childcare for a copay of \$5/hour
 - Upload your own provider to your Helpr account and get a subsidy of up to \$10/hour for child, adult or elder care

See www.helpr-app.com/faq for more.

- **Center care, programs and tutoring:**
 - Submit your receipts for summer camps, tutoring, childcare centers and adult daycare centers to receive up to a \$10/hour reimbursement
 - Need backup care in the next week or so? From the app, tap “Center care” to find a daycare option near you.



Liliana Rodríguez
Learning Management Coordinator
Morrisville, NC



Building your financial future

It's important to consider what steps you can take today to financially prepare for tomorrow. Use these programs to help you save 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:
 - 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).
 - New teammates 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.
- **Education assistance program:** Get reimbursed for eligible education expenses up to \$3,000 per calendar year.
- **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.
- **Commuter program:** Use pre-tax dollars to save on your commute, including parking and public transportation expenses. You could save up to \$1,600 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. [Click here](#) for more information.
- **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.

GOLDMAN SACHS AYCO

Get help with budgeting, retirement planning, estimating healthcare expenses, insurance needs and more at no cost to you. You'll even earn Personify Health points when you complete an assessment and meet with a financial coach. Set up an appointment by visiting the Health & Welfare Service Center from the [U.S. Total Rewards page](#).



Sydnee Robinson
Clorox Purell ProCare Customer Marketing
Brand Manager
Washington, DC

Take control of your health – and your wallet

We know healthcare expenses can add up. That's why we've designed our benefits to give you a variety of ways to save – and even get money back.

Here's an example of how small choices a Clorox teammate makes can add up to meaningful savings.

Let Clorox's benefits reward you and your loved ones for putting your health in focus! See [page 23](#) to learn more.



A day in the life with Dominique

Dominique is 58 and covers herself and her partner, Alysha, through the HSA (Partnership in Health) medical plan. They are also enrolled in the Critical Illness and Hospital Indemnity supplemental health benefits through Securian, as well as Supplemental Life Insurance through MetLife. With retirement on the horizon, she is focused on staying healthy, supporting her aging dad and protecting the family's finances.

Throughout her day, Dominique uses Clorox benefits to save money now and prepare for the future.

7:00 a.m.

A healthy start earns rewards

Dominique records her morning walk in **Personify Health**.

By tracking healthy habits and completing preventive care, she accumulates enough points to earn **\$100 in Rewards Cash each quarter**, up to **\$400 a year**.



8:30 a.m.

Cash back for no-cost preventive care

Dominique's annual preventive exam costs **\$0** and earns **4,000 Personify Health points**. For completing the exam, she is also eligible to receive **\$50 in wellness cash** from both her Critical Illness and Hospital Indemnity benefits – that's **\$100 total**. Alysha is eligible for the same payout if she is enrolled in these benefits and receives her exam.



9:30 a.m.

Smart spending at the pharmacy

Dominique picks up maintenance medication for a **\$5 copay** and uses her HSA funds for eligible health products, like sunscreen, allergy medicine and a new electric toothbrush.

Since Dominique covers her spouse on her medical plan, Clorox contributes **\$1,000 annually to her HSA**, helping stretch her healthcare dollars further.



11:30 a.m.

Backup care keeps the day on track

When her dad's adult daycare closes unexpectedly, Dominique finds another provider and uploads them to **Helpr**.

She gets a subsidy of **up to \$10 per hour** to put toward care.



2:30 p.m.

Carrot supports hormonal health

Since they are enrolled in a Clorox medical plan, Dominique and Alysha meet virtually with a **Carrot expert at no cost** for guidance on menopause care.

If treatment is needed, they can use Clorox's **\$20,000 combined lifetime family-forming and hormonal health benefit**.



5:30 p.m.

Financial coaching puts the future in focus

Dominique and Alysha meet with a Goldman Sachs Ayco financial coach to review retirement income, healthcare costs and their budget.

The **one-on-one session costs \$0** and helps Dominique earn **Personify Health points**.



Your resources

Topic	Where to get information
Clorox Benefits Support	
Information and resources for all benefits, including guides, webinars and plan documents, including Summaries of Benefits Coverage (SBCs)	- Online: cloroxbenefitsinfo.com - Plan documents: The Well > U.S. Total Rewards > Quick Links > Health & Welfare Service Center > Menu > Resources
Annual Enrollment Support	Clorox Health & Welfare Service Center - Single sign-on: The Well > U.S. Total Rewards > Health & Welfare Service Center - Directly: cloroxbenefits.com - Phone: 833-550-5600 (Mon.-Fri., 6 a.m. – 5 p.m. PT)
Your personalized Total Rewards statement	U.S. Total Rewards website Single sign-on: Health & Welfare Service Center on The Well > U.S. Total Rewards Statement
Medical Coverage	
UnitedHealthcare (UHC) (Group number: 225497) (Network: Choice Plus, or Select Plus in CA)	The HSA (Partnership in Health) plan - Phone: 877-468-1028 - Online: exploreuhcplans.com/clorox
Surest (Group number: 78800511) (Network: Choice Plus, or Select Plus in CA)	The PPO (Surest) plan - Phone: 866-683-6440 - Online: benefits.surest.com
Prescription Drug Coverage for the HSA and PPO plans	OptumRx - Phone: 800-562-6223 - Check the formulary: Click here
Kaiser Permanente (CA teammates only), Including Prescription Drug Coverage	- Phone: 800-464-4000 - Online: kp.org
Color Health Cancer screening, treatment and survivorship support	- Online: color.com/clorox - Phone: 844-352-6760 - Email: support@color.com
2nd.MD Medical Second Opinion	- Online: 2nd.md/clorox - Smartphone: Download the 2nd.MD app
Teladoc Health Chronic Condition Management	- Phone: 800-835-2362 - Online: teladochealth.com/smile/clorox
Carrot Family-forming and hormonal health benefits	- Phone: 888-817-9040 (24/7 call center) - Online: app.get-carrot.com/
Securian - Accident Insurance - Critical Illness Insurance - Hospital Indemnity Insurance	- Phone: 855-750-1906 - Online: one.securian.com/clorox
Other Health Coverage	
UnitedHealthcare (UHC) Dental	- Phone: 877-816-3596 - Online: myuhc.com > Search > National Options PPO 10 plan
Vision Service Plan (VSP) (Group number: 00818601)	- Phone: 800-877-7195 - Online: vsp.com

Your resources (continued)

Topic	Where to get information
Spending Accounts and Financial Protection	
UnitedHealthcare (UHC) (Group number: 225817) - Healthcare Flexible Spending Account (HCFSA) - Dependent Care Flexible Spending Account (DCFSA)	- Phone: 877-468-1028 - Online: myuhc.com (For a list of eligible expenses, go online to irs.gov and search for Publication 502 or 969. Please consult your tax advisor for questions regarding eligible expenses.)
Optum Financial (through UHC) (Group number: 225497) Health Savings Account (HSA)	Phone: 800-791-9361
MetLife (Disability & Life) - Disability insurance - Life insurance (basic & supplemental) - Accidental death and dismemberment (AD&D) insurance	Claims & More Information: MetLife - Single sign-on: The Well > U.S. Total Rewards > MetLife - Phone: 855-320-8528 (Mon-Fri, 5 a.m. – 8 p.m. PST) - Online: mybenefits.metlife.com Enrollment & Beneficiary Updates: Clorox Health & Welfare Service Center - Single sign-on: Health & Welfare Service Center on The Well > U.S. Total Rewards - Directly: cloroxbenefits.com - Phone: 833-550-5600 (Mon.-Fri., 6 a.m. – 5 p.m. PT)
Resources to Be Well	
Spring Health Mental well-being and work-life support	- Phone: 855-629-0554 - Online: clorox.springhealth.com
Calm Mindfulness and meditation support	Online: calm.com/b2b/clorox/subscribe
Personify Health Well-being program tracker	- Phone: 866-941-2143 - Online: join.personifyhealth.com/clorox (use passphrase: WellnessYourWay\$) - Email: support@personifyhealth.com
Helpr Child, elder and personal caregiving support	- Phone: 877-417-4883 - Online: hellohelpr.com/clorox-usa (access code: USACLX) - Email: hello@helpr-app.com
Vanguard 401(k) Plan	- Phone: 800-523-1188 - Single sign-on: The Well > U.S. Total Rewards > 401(k) Plan - Directly: ownyourfuture.vanguard.com
Goldman Sachs Ayco - Financial coaching - Budgeting - Retirement planning - Healthcare expenses - Insurance needs	- Phone: 866-907-4479 - Single sign-on: The Well > U.S. Total Rewards > Financial Planning (Goldman Sachs Ayco)



Be Well. Be You.

Supporting Your Journey to Be Well.

This document serves as a Summary of Material Modifications (SMM) or Summary of Material Reductions (SMR), as applicable, and supplements the Health and Welfare Summary Plan Description (SPD). It describes changes effective January 1, 2027, and is intended to supplement the SPD. Please retain this guide for future reference and share it with your covered family members.

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the “plan documentation”) for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

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