

# Welcome.

A guide to using the PPO (Surest) Plan.



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# We're glad you're here.

While no one can predict the future, you can prepare for it. Your PPO (Surest) Plan benefits, administered by Surest (a UnitedHealthcare company), provide you with access to people, resources, and tools to help you when you need it most. We also have created programs to help you improve or maintain your health. We believe knowledge is at the heart of your health care, so we want to give you resources that can help you:

- Understand how your health plan works
- Be involved with your health care
- Make healthy choices and take charge of your health
- Find answers
- Maximize the benefits of the plan to save money

This guide will help you find what you need, when you need it. So let's get started.



## Important.

Please take a close look at this year's benefit coverage documents, including both the Summary of Benefits and Coverage and the Summary Plan Description. These documents can be found on the **The Well > U.S. Total Rewards > Health & Welfare Service Center > Menu > Items to Explore > Benefit Plan Materials**, or directly at **cloroxbenefits.com**, or paper copies can be requested by calling **833-550-5600**.



## Have questions?

Scan the QR code to check your copays and find your providers. Existing Surest members' copays may change in the new plan year.

# How the PPO (Surest) Plan works.

## Review your health plan.

We're changing the way you look at your health care benefits — for the better. With the PPO (Surest) Plan, you get what you'd expect from a health plan, only with price visibility to check and compare costs and options. Plus, Surest evaluates providers on services they offer based on their historical effectiveness and cost-efficiency performance for a service. Then, a provider who scored higher gets a higher Care Rating — and a lower copay — for that service. It's that simple.

For office visits and many procedures — from having an MRI to having a baby — you see one price. By grouping these services together — combining the labs and X-rays that go along with a medical procedure or test into one price — we're trying to make it easier for our members to know what they'll pay in advance.



### **No deductible or coinsurance.**

With the PPO (Surest) Plan, you will have no deductible or coinsurance. You will, however, have a maximum out-of-pocket limit for network and out-of-network coverage. You reach those limits by paying the applicable copays for services. (See pages 6 and 7.) Those out-of-pocket limits are:

- Individual network \$3,000 and out of network \$6,000
- Family network \$6,000 and out of network \$12,000

After you reach those amounts, the plan pays 100%.



### **Using an out-of-network provider can be more costly.**

The PPO (Surest) Plan offers access to UnitedHealthcare's large, national network that includes more than 1.8 million physicians and health care professionals and more than 5,600 hospitals.<sup>1</sup> UnitedHealthcare negotiates rates with network providers, which means you may save money by choosing in-network providers. Network providers often secure any necessary approvals for services and submit your claims for you. If you choose to use an out-of-network provider, you may be asked to pay some or all of the bill at the end of the visit or service. The provider may charge you more than the negotiated rate for the visit or service. And the provider may not submit your claim directly.

<sup>1</sup>UnitedHealthcare Employer and Individual network statistics, ending Q1 2025.

# Your health plan ID card.

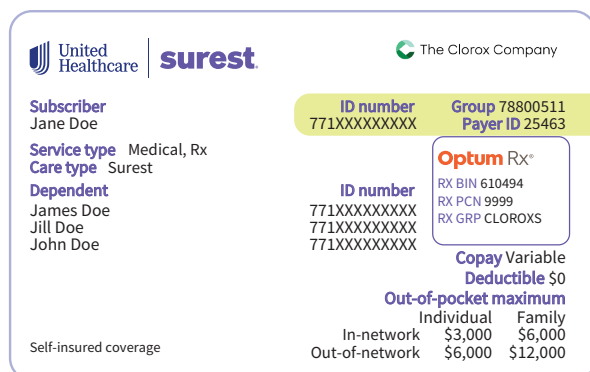
As a member of the Clorox PPO (Surest) Plan, you will receive a health plan ID card, which contains your Member ID number, Group Number and important information for your pharmacy. When you visit health care providers (doctors, labs, hospitals, clinics, etc.), show them this card, so they know how to bill for the services they are providing you.

## What this means for you:

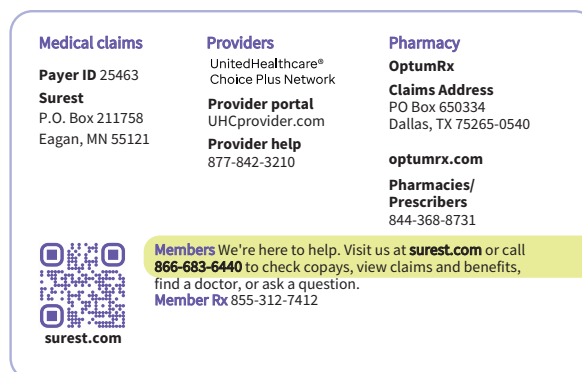
- Present your ID card at your next doctor and pharmacy visit
- You may also access your ID card through the Surest app

You can also call **866-683-6440** or the toll-free phone number on your new health plan ID card when you get it and speak with a Customer Service representative to request cards for other members of your family.

## What to look for on your ID card.



The front of the health plan ID card displays the United Healthcare and Surest logos, along with The Clorox Company logo. It lists subscriber information for Jane Doe, including service type (Medical, Rx), care type (Surest), and dependent names (James Doe, Jill Doe, John Doe). It also shows the ID number (771XXXXXXX), group number (78800511), and payer ID (25463). A section for Optum Rx includes the RX BIN (610494), RX PCN (9999), and RX GRP (CLOROXS). The card also displays the copay (Variable), deductible (\$0), and out-of-pocket maximums for individual and family members, both in-network and out-of-network. The card is labeled as self-insured coverage.



The back of the health plan ID card provides contact information for medical claims, providers, and pharmacy. It includes the payer ID (25463), Surest address (P.O. Box 211758, Eagan, MN 55121), and provider portal (UHCprovider.com). It also lists provider help (877-842-3210) and pharmacy information (OptumRx, Claims Address: PO Box 650334, Dallas, TX 75265-0540, optumrx.com, Pharmacies/Prescribers: 844-368-8731). A QR code and the Surest website (surest.com) are also present. A yellow banner at the bottom encourages members to visit surest.com or call 866-683-6440 for help with copays, claims, and benefits.

When registering on **Benefits.Surest.com** or calling the member number on the back of your medical plan ID card, you'll use these numbers.

Website, your first contact for benefit information. You can also call **866-683-6440** or the toll-free number on your card.

## Need to request additional medical cards?



Get access to your card on the **Surest app**, available on the **App Store®** for **iPhone®** or on **Google Play®** for **Android®**. You can also request new medical ID cards to be mailed to you for yourself or covered family members by calling **866-683-6440**.



# Getting the most out of your plan.

To assist you with managing your medical expenses, Clorox offers an optional Health Care Flexible Spending Account (FSA). Participating in a Health Care FSA allows you to pay for certain out-of-pocket expenses with pre-tax payroll deductions. With a little planning, you can maximize your use of the spending accounts and minimize the tax impact on money you spend on eligible expenses.

To participate, you must make this election within 31 days of your hire date, during the annual enrollment period, or within 31 days of a qualified life event. If you are hired or have a qualifying life event after Nov. 30, you are not eligible to participate in an FSA for the current plan year.

## A few benefits of an FSA.

- If you elect to participate in the Health Care FSA, you can contribute up to \$3,300 in pre-tax income for eligible expense reimbursements
- Any money contributed must be used for expenses incurred in the same calendar year in accordance with IRS guidelines
- Health Care FSA funds do not roll over from year to year. Clorox allows you to carry over any unused balance up to \$660 (for 2025 funds) for future use. You must use your funds by Dec. 31, 2026, or any remaining funds will be forfeited. You have until March 31, 2027, to reimburse yourself for any eligible expenses incurred in 2026. You don't have to be enrolled in the Health Care FSA to use the carryover balance in the following calendar year.
- You can change your Health Care FSA election amount during annual enrollment or within 30 days of a qualifying life event
- Visit **irs.gov** for a complete list of covered expenses. Refer to Publication 502, Health Care Expenses.
- You will receive a UnitedHealthcare Health Care Spending Card to pay for eligible medical, pharmacy, dental and vision expenses
- If you plan to contribute to or access funds from an existing Health Savings Account (HSA), you cannot contribute to a Health care FSA offered by Clorox
- To access an FSA calculator, go to **whyuhc.com/clorox** and choose **Flexible Spending Account > How an FSA Works**

## Simplified payments.



Use this UnitedHealthcare Health Care Spending Card to pay for eligible expenses.

# Plan summary.

Category	Network	Out-of-network
<b>Overall provisions</b>		
Deductible		\$0
Coinsurance (plan paid)		100%
OOP limit individual	\$3,000	\$6,000
OOP limit family	\$6,000	\$12,000
<b>Medical coverage</b>		
Office visit	\$20 to \$125	\$250
Virtual health		
– Primary and urgent	\$0	Not covered
– Mental health and substance abuse disorder	\$0 to \$80	Not covered
– Specialty	\$0 to \$125	Not covered
Preventive care	\$0	\$190
Routine diagnostic test (e.g., X-ray, Lab, Ultrasound)	\$125 to \$1,400	Up to \$4,200
Complex imaging (MRI, CT, etc.)	\$750	\$750
Emergency room	\$750	\$750
Observation stay	\$750	\$750
Ambulance	\$350	\$350
Urgent Care	\$80	\$160
Procedures (office, outpatient and inpatient)	\$50 to \$3,000	Up to \$6,000
Procedures (inpatient and some outpatient)	\$300 to \$3,000	Up to \$6,000
– Other outpatient hospital services	\$150 to \$1,000	\$2,000
– Other inpatient stay (inc. admission from ER)	\$2,000	\$4,000
Mental health and substance use disorder		
– In an office setting	\$20	\$190
– Intensive outpatient treatment program	\$80	\$160
– Partial hospitalization program	\$150	\$300
– In an outpatient setting	\$150	\$300
– In an inpatient setting	\$2,000	\$4,000
Maternity		
– Prenatal and postnatal care	\$0	\$190
– Delivery	\$900 to \$2,000	\$4,000
Home health care	\$70	\$140
Rehabilitative therapies	\$15 to \$120	Up to \$250
– Acupuncture	\$60	\$120
– Chiropractic	\$30	\$60
– Occupational therapy	\$15 to \$110	\$220
– Physical therapy	\$20 to \$90	\$180
– Speech therapy	\$15 to \$110	\$220

# Plan summary.

Category	Network	Out-of-network
Skilled nursing facility	\$2,000	\$4,000
Durable medical equipment	\$0 to \$1,000	Up to \$2,000
Hospice		
– Home hospice visit	\$70	\$140
– Inpatient hospice care	\$2,000	\$4,000
Advanced tests <sup>1</sup>		
Chemotherapy	\$50 to \$600	Up to \$1,200
Medical infusions	\$40 to \$2,900	Up to \$5,800
Therapeutic treatments <sup>2</sup>	\$60 to \$2,800	Up to \$5,600
Fertility treatment	Carved out to Carrot	Not covered
<b>Pharmacy coverage Optum Rx</b>		
Preventive pharmacy — Up to 90-day supply	\$0	Not covered
Retail pharmacy — Up to 31-day supply		
– Tier 1	\$20	\$40
– Tier 2	\$60	\$120
– Tier 3	\$120	\$240
Retail and mail order pharmacy — Up to 90-day supply		
– Tier 1	\$50	\$100
– Tier 2	\$150	\$300
– Tier 3	\$300	\$600
Specialty retail pharmacy — Up to 31-day supply		
– Tier 1	\$330	Not covered
– Tier 2	\$370	Not covered
– Tier 3	\$400	Not covered
<b>Other benefit notes</b>		
Out-of-pocket limits	Embedded	Embedded
Out-of-pocket cross application	INN copays apply towards INN and OON OOP limit	OON copays apply towards the INN and OON OOP limit
Out-of-pocket accumulator	ERISA plan year accumulator	ERISA plan year accumulator
Out-of-network reimbursement	N/A	140% of medicare fee schedule
<b>Other coverage notes</b>		
Bariatric surgery	Covered	Covered
Gender dysphoria surgery	Covered	Covered
Gender dysphoria reconstructive services	Covered	Covered

\*Effective Jan. 1, 2025: \$0 Office Visit Enhancement covers visits at \$0 when a select set of non-preventive services have been rendered during a preventive office visit.

<sup>1</sup>Advanced tests are complex medical tests your doctor may order to learn more about your health; typically planned and separately scheduled. Examples include a facility-based sleep study or tilt table testing.

<sup>2</sup>Therapeutic Procedures are treatments for complex diseases and health needs that do not involve surgery. Examples include radiation therapy or dialysis.



# Virtual options may help you feel better, faster—all from the comfort of home.

The Surest health plan now includes more virtual care options as part of the search experience. Just download the app and search for “virtual visits.” Board-certified doctors or professionals are available from the large UnitedHealthcare network for:

**Virtual acute care:**

Sinus infections, UTIs, rashes, headaches, common cold and flu symptoms, and more

**Virtual mental health:**

Online therapy and counseling

**Virtual primary care:**

Chronic conditions, wellness visits, and ongoing needs

**Virtual intensive outpatient therapy:**

For teens and young adults most at risk for a mental health crisis

**Virtual dermatology:**

Acne, rosacea, eczema, psoriasis, skin cancer checks, rashes, hair, and nail conditions

**Virtual exercise therapy:**

Relieve back, neck, and shoulder pain in less than 15 minutes a day

**Virtual women’s health:**

Menopause, heavy bleeding and painful periods, endometriosis, and PCOS

**Virtual sleep clinic:**

Severe snoring, sleep apnea, and excessive daytime fatigue

**Virtual serious mental illness\*:**

Meet with a health connector, therapist, or psychiatrist for obsessive compulsive disorder, post-traumatic stress disorder, bipolar disorder, or schizophrenia

**Virtual substance use support\*:**

Addiction treatment and support

**Virtual eating disorder support\*:**

Evidence-based eating disorder care

**Virtual gastroenterology\*:**

Personalized care to diagnose and treat the main causes of digestive conditions

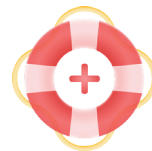
**Virtual speech therapy\*:**

Partner with a licensed therapist for one-on-one care

**Virtual migraine care\*:**

Develop a personalized care plan to help manage your pain

**Still have questions about virtual care.**



Member Services is available through chat, secure web form, or by calling the number on the back of your Surest member ID card.

**There are numerous benefits to virtual care.**

Surest members used virtual visits **seven times more** than the national average.<sup>1</sup>

Virtual care options may differ by employers. \*May be geographical limitations regarding virtual provider availability. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company. Self-funded plans are provided by Bind Benefits, Inc. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA. © Bind Benefits, Inc., d/b/a Surest. All rights reserved.

# Virtual care coverage summary.

Virtual health category	2026 Copay
<b>Primary and urgent</b>	
Virtual urgent and acute care	\$0
Virtual primary care	\$0
<b>Mental health and substance use disorder</b>	
Mental health	\$0
Eating disorder support	\$0
Intensive outpatient therapy (IOP)	\$80
Serious mental illness	\$0
Substance abuse support	\$0
<b>Specialty</b>	
Mental health	\$0
Dermatology	\$0
Speech therapy	\$80
Gastrointestinal clinic	\$0
Exercise therapy	\$0
Sleep clinic	\$0
Women's health	\$80
Cardiac rehabilitation	\$0

# Tools to help you.

There are a number of tools to help you understand how the plan works.

## Benefits.Surest.com and the Surest app.



With the Clorox PPO (Surest) Plan, you can use the **Surest app** and **Benefits.Surest.com** to see your plan info, manage your benefits, and make informed decisions about your care.

### When you're connected, you can:

- See actual costs — not estimates — for health care services or procedures
- View benefit info, claim details, and account balances
- Search network providers and facilities to find care based on what's important to you
- Choose how you'd like to receive communications, including digital options like emails, push notifications, and more
- Manage your medical and pharmacy claims
- Have access to 24/7 Virtual Visits
- Locate and share digital health plan ID cards

## Dispatch Health.

Sick or injured? Stay comfortable and get medical care delivered. Dispatch Health is a contracted provider in the network that provides medical care for non-life-threatening injuries and illnesses in your home seven days a week.\*

### How it works:

1. Request care. See if there is a service provider in your area by calling **888-908-0553** or visit **DispatchHealth.com**.
2. Explain your symptoms. You will be asked about your illness or injury as well as address and primary care provider's name.
3. Receive care at home. Dispatch Health arrives within a couple hours with two medical professionals.
4. We'll take care of the rest. Dispatch Health will call in any prescriptions you may need and update your care provider's name.

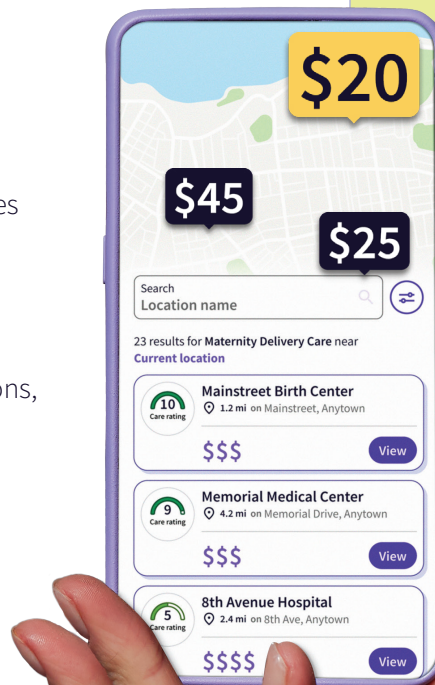
\*Dispatch Health is not available in all cities/states. To verify availability, please visit [DispatchHealth.com](https://DispatchHealth.com) and enter your ZIP code or call 1-888-908-0553 to confirm.

### Download the Surest app.



Download the **Surest app** by scanning the code. The Surest app is available on the **App Store®** and **Google Play®**.

Illustrative example only. Costs and coverage may vary.



# Using the PPO (Surest) Plan.

## Health statements.

Health statements are an easy-to-read record of your claims detail and are sent to you periodically when you or a family member receives care. You can see all claims processed for that period, plus remaining balances for your network balance information and deductibles.

## Plan documents.

Get details regarding plan coverage and benefits by referencing the Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC) located on the Clorox Health & Welfare Service Center via **The Well > U.S. Total Rewards > Health & Welfare Service Center > Menu > The Well > Items to Explore > Benefit Plan Materials**, or directly at **cloroxbenefits.com**, or by phone by calling **833-550-5600**.

**Find in-network  
doctors and hospitals.**



Go to **Benefits.Surest.com**  
> **Search for a Provider**  
or scan the QR code  
to search.

## How claims are paid.

### Find a doctor

- Use the Surest app to find a doctor and visit the doctor
- Present your health plan ID card
- Some clinics will collect a copay at the time of service, and some may ask you to pay the copay after the claim is processed

### Review what's covered

- The doctor will submit the claim to Surest for the cost of the visit
- The claim is processed according to your network benefits
- An Explanation of Benefits (EOB) will be made available on Surest member portal

### Pay remaining balance

- You will be responsible for paying the copay amount if you haven't already paid
- There is no balance billing for in-network covered services. If you receive a bill from your doctor that doesn't match the copay from your Surest app, call Surest Member Services for support.

# Prescription drug coverage.

## Getting your prescriptions.

### Filling your prescription under the PPO (Surest) Plan.

- Make sure your pharmacy is within the Optum Rx® network. Search for medications directly in the **Surest app** to see costs and coverage. For more details, visit **OptumRx.com** and sign in with your HealthSafe ID.
- Ask if there is a generic alternative to the medication prescribed. Generally, the generic alternative works the same as the brand-name version but costs significantly less.
- Present your ID card to the pharmacy during your first visit of the calendar year
- Prescription drugs are paid with a copay. These costs will apply toward the out-of-pocket maximum.

### Maintenance medications.

Maintenance medications are those you take regularly, such as medication to control high blood pressure, diabetes test strips, or contraceptives. Maintenance medications are available in 90-day supplies at network retail pharmacies or through Optum® Home Delivery.

The Clorox benefit plan includes special coverage for preventive medications at a reduced rate or, in some cases, at no additional cost. The drugs on your plan's preventive medications list do not have a deductible. For a full list of medications, visit **myuhc.com/clorox**.

### Optum Home Delivery.



You can have prescriptions conveniently mailed to you through Optum Home Delivery. It's easy, safe and standard delivery is no charge. To set up home delivery, call Optum Rx at **800-562-6223**.



# Additional plan features.

## General health and wellness.



### Preventive care.

Regular preventive care can help find small issues before they become big problems. Your health plan covers annual checkups and routine screenings at no additional cost to you when you select an in-network provider.

Visit [Surest.com/blog/importance-of-preventive-care](https://www.surest.com/blog/importance-of-preventive-care) to learn about the preventive screenings recommended for you.



### Real Appeal® weight-loss program.\*

Take small steps for lasting change with Real Appeal®, an online weight management support program. It's designed to help you live a healthier life with online coaching, access to online fitness content, tools to track your progress, and more.

Visit [clorox.realappeal.com](https://clorox.realappeal.com) to get started.



### Surest Member Services.

The Surest Member Services support team can help with cost and coverage questions. They can also:

- Look up in-network doctors, procedures, and office visits so you know copays in advance
- See what requires prior authorization
- Help in English and Spanish through chat or by phone, as well as provide interpretive services in more than 240 languages

Contact Surest Member Services at **866-683-6440**, Monday – Friday from 6 am–9 pm CT.

\*Real Appeal is available at no additional cost to employees enrolled in a Clorox-sponsored medical plan, their covered spouses/partners, and covered dependents ages 18 or older with a Body Mass Index (BMI) of 20 or greater. Some medical exclusions apply. Employees not enrolled in a Clorox-sponsored medical plan also have access to participate in the program at no cost.





### 2nd.MD.

With 2nd.MD, you can connect with board-certified, specialists about your diagnosis or treatment plan all within a matter of days at no additional cost to you. Get expert advice when you or an eligible family member have questions about:

- A new or existing diagnosis
- Your medications
- Treatment plan
- A chronic condition
- Possible surgery

Use 2nd.MD to help you find a specialist, collect medical records, and navigate the health care system so you can find the right care for you.

You and your covered dependents have access to 2nd.MD's services at no cost. To activate your account and request a consult, visit **2nd.md/clorox**, call **866-269-3534** or download the **2nd.MD app**.



**Visit [www.uhc.com/legal/required-state-notice](http://www.uhc.com/legal/required-state-notice) to view important state required notices.**

Please read this document, plan SPDs and the Benefit Program Summaries completely and carefully. This document is intended to supplement and be read in conjunction with the Summaries of Benefits and Coverages (SBC) as well as the Summary Plan Descriptions (SPD) for each particular benefit program. You also have the right to request and receive, free of charge, a printed copy of the electronically delivered documents from the Clorox Health & Welfare Service Center. Neither this guide nor the SPDs contain complete plan details. Those details are included in the official Plan documents, which may be amended or terminated from time to time. The official Plan documents legally govern the terms and administration of each plan and your rights and responsibilities under each Plan. We note that while Clorox intends to continue the Plan, Clorox reserves the right to amend and/or terminate the Plan in whole or in part, at any time, in its sole discretion. Refer to the actual Plan documents and SPDs for additional limitations and restrictions on Plan benefits. You can find Plan documents by visiting the Clorox Health & Welfare Service Center via The Well > U.S. Total Rewards > Health & Welfare Service Center > Menu > Items to Explore > Benefit Plan Materials, or directly at [cloroxbenefits.com](http://cloroxbenefits.com) or by calling 1-833-550-5600.

Member phone number services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the member phone number services are for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Always review your benefit plan documents to determine your specific coverage details.

Evaluation of New Technologies: UnitedHealthcare's Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, guest subject matter experts when required, and staff from various relevant areas within UnitedHealthcare. The Committee meets monthly to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements for new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

In the event that the content of this communication or any representations made by any person regarding Clorox employee benefits plans and programs conflict with or are inconsistent with the provisions of the governing documents, the provisions of the plan documents are controlling. To the fullest extent permitted by law, Clorox has reserved the right to amend, modify, suspend, replace or terminate any of its plans, policies or programs, in whole or in part, at any time and for any reason, by appropriate company action.

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Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries.

24/7 Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Certain prescriptions may not be available, and other restrictions may apply. Data rates may apply. The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

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