The Clorox Company

Supporting Your Life Change

BENEFITS TO HELP YOU THROUGH YOUR DIVORCE

The only constant in life is change. Going through a divorce is a difficult and complicated process that comes with a range of emotions. You may feel sad, anxious and stressed – but perhaps also relieved and hopeful for the future. You may also be worried about the well-being of your children, wanting to make sure they have the support they need to process the change.

Whatever you may be feeling, you likely have a long list of tasks to prepare for your divorce. And no matter your physical, emotional or financial needs as a result of your personal situation, Clorox has the benefits and programs to help you and your household family members along your journey.

Click the links below to learn more about the steps you should consider before and after you get divorced – and the benefits and resources available to help you and your children.

PREPARING FOR YOUR DIVORCE

Evaluate your benefit options

Prepare your documentation

ONCE YOUR DIVORCE HAS BEEN FINALIZED

WITHIN 31 DAYS

Update your benefits coverage and add dependents

Update your beneficiaries

Resources throughout your journey

Spring Health, for complete mental and work-life well-being support

Goldman Sachs Ayco, for help with planning your budget and expenses

Helpr, for your child or adult caregiving support needs

Clorox's time off programs, so you can take the time you need

Personify Health wellness tracking, to improve your health habits and overall well-being

People&, for Clorox work-related questions

Clorox Health & Welfare Service Center, for assistance making changes to your benefits coverage

NEED HELP FINDING ADDITIONAL INFO?

Click here to learn about the websites available to help you.

Click here for list of contacts and resources.

Be Well. Be You.

NAVIGATING YOUR RESOURCES

If you need more information on any of the tools, programs and resources in this roadmap, you can find additional detail on the following websites. Look for the ℹ icon to help you find directions to more information on each step.

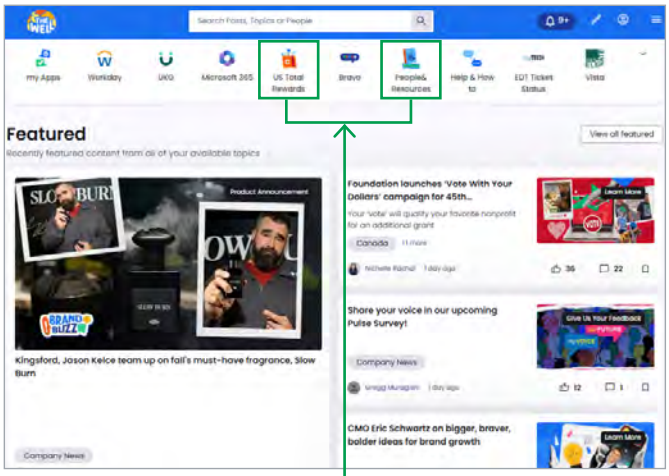
cloroxbenefitsinfo.com

A 24/7 website for you and your family members to explore general information about your benefits. You can also access our enrollment platform from this site.

U.S. Total Rewards > Health & Welfare Service Center*

Use this site to elect and review your benefits coverage. If you are outside Clorox network, visit **cloroxbenefits.com**.

The Well*



Our master directory for Clorox teammates, where you'll access the **U.S. Total Rewards** and **People&** pages.

U.S. Total Rewards*

Use this page to find more Total Rewards benefits and programs by clicking on the links to specific programs and vendors listed under Quick Links. You can also access the enrollment platform from this page.

** Please note: The Well and the U.S. Total Rewards page are only accessible to active employees on the Clorox network. If you are on leave, you will not be able to access this site. For benefits information while you are on leave, please visit **cloroxbenefitsinfo.com**.*

Preparing for Your Divorce

Evaluate your benefit options and consider where you need to make changes.

Before your divorce is officially finalized, it's a good idea to review the range of health and welfare benefits available, so you know which benefits you should elect or change when the time comes.

Once your divorce is finalized, you will have 31 days to elect or make changes to the following benefits:

- Medical, dental and vision coverage (including prescription drug coverage)
- Health Savings Account (HSA)
- Healthcare and/or dependent care Flexible Spending Accounts (FSAs)
- Supplemental health benefits (Accident, Critical Illness and/or Hospital Indemnity Insurance)
- Supplemental Life and Accidental Death & Dismemberment (AD&D) insurance

As you consider what may need to change, ask yourself these questions:

1. **Am I currently covered by any of my ex-spouse's benefits?** If so – and you will not be continuing that coverage – review the plans available at Clorox so you can elect those that best fit your needs. Compare your options and costs with benefits available under COBRA coverage through your ex-spouse's employer. Visit **mycloroxhealthcarerates.com** for rates.
2. **Is your ex-spouse covered by any of your Clorox-sponsored benefits?** If so, you will need to drop them from your coverage. They can enroll in continued coverage through COBRA *(see below)*.
3. **Do you have children or dependents who will gain or lose benefits coverage under your ex-spouse's plan?** If so, you may add or drop them from your benefit(s), as needed.

If you have any questions about your benefits as you review them, we're here to help. Visit **The Well > U.S. Total Rewards > Health & Welfare Service Center** or call the Health & Welfare Service Center at 833-550-5600 (Monday–Friday, 6am–5pm PT).

A note about coverage for ex-spouses via COBRA

If your divorce is finalized on or before the 15th of the month, benefits coverage for your ex-spouse ends on the 15th; otherwise, coverage ends the last day of the month. After this time, your ex-spouse may be eligible to continue coverage through COBRA; they will want to compare what's available through COBRA with their other health coverage options, such as through their employer. The COBRA packet will be mailed to the address in Workday; if your ex-spouse needs to update their address to receive this packet, contact Billing Services at 833-550-5600.

Notify Clorox of your divorce as soon as possible *by visiting the Health & Welfare Service Center, and your ex-spouse will be notified about their right to elect COBRA.*

Preparing for Your Divorce

Prepare your documentation.

Before you can add any dependents to your benefits, you'll need to pull together a few documents, including:

- The Social Security number of any dependents six months of age or older
- Proof of your eligibility to make changes due to a Qualifying Life Event (QLE), such as:
  - Divorce decree
  - Custody agreement
  - Legal Guardianship court order
  - Qualified Medical Child Support Order (QMCSO), if applicable
  - Legal separation documentation

WHAT IS A QUALIFYING LIFE EVENT (QLE)?

A QLE is an event that occurs during the calendar year in which you can make changes to or enroll in certain benefits outside the annual enrollment period.

Getting divorced is considered a QLE. At Clorox, you have 31 days from your official divorce date to make changes or enroll in certain benefits.

While you must elect changes or enroll in benefits within 31 days of your divorce date, you will have 60 days to provide this documentation. Otherwise, you and/or your dependents will not be covered under your benefits.

Once eligibility for benefits is verified, dependent coverage will be effective retroactively to the date of your QLE. All missed premiums will be deducted within four paychecks.

Please see the **next page** for instructions on how to submit this information.

Complying with Qualified Medical Child Support Orders (QMCSOs)

A QMCSO is a federal law that allows a custodial parent (the parent who has the child most of the time) who is not an employee of our organization to obtain our health insurance for the child under the non-custodial parent's plan. A QMCSO is usually obtained via court order as part of the legal process associated with your divorce. If this applies to your situation, once a qualified order is received, Clorox will comply with its requirements.

Once Your Divorce Has Been Finalized

Update your benefits coverage, add dependents and complete the dependent verification process.

within 31 days

After your divorce is complete, you'll have 31 days to make any changes to your benefits, such as enrolling yourself and your dependents in Clorox-sponsored medical, dental and/or vision benefits (your divorce finalization date is considered day 1). You'll be well prepared to do this because you'll have already reviewed your benefits, made decisions about your elections and gathered your paperwork.

To enroll in or make changes to your coverage, contact the Clorox Health & Welfare Service Center at 1-833-550-5600 or visit **cloroxbenefits.com**. On the site, you'll also find more information about dependent verification at **Menu > Items to Explore > Forms & Verification**.

To add your dependents, you will also need to complete the dependent verification process. To do so, visit **The Well > U.S. Total Rewards > Health & Welfare Service Center**. Follow these steps:

1. Click the menu or envelope icon at the top of the page that says: "You have dependents requiring verification."
2. Upload your documentation. *(Please note: Dependent verification may take up to 7 business days.)*

NOTIFY CLOROX OF YOUR DIVORCE AS SOON AS POSSIBLE

If you do not notify Clorox of your divorce and drop your ex-spouse from your benefits coverage, you may be responsible for paying the full cost of any claims they incur, as they are no longer eligible for Clorox's benefit plans. Visit the Health & Welfare Service Center to notify Clorox of your divorce.

WILL YOUR NAME BE CHANGING?

If you plan to change your name after your divorce, don't forget to update your personal information for your benefits, too.

To change your name, log into Workday and update your information. Once you have made your changes, our vendors will be notified and update their systems. It may take up to 10 business days for your name change to appear.

Expecting a child during this difficult time?

If you are pregnant or currently going through the adoption or surrogacy process, check out our **Parental Leave Resource Guide** to help you every step of the way.

Once Your Divorce Has Been Finalized

Update Your Beneficiaries.

Once your divorce is finalized, you may also want to consider reviewing and updating your beneficiaries for benefits such as Clorox Basic Life insurance, Supplemental Life and AD&D Insurance, your 401(k), and Health Savings Account (HSA). You can do this at any time.

To review and update your beneficiary(ies), visit:

- **The Well > U.S. Total Rewards > Quick Links > Health & Welfare Service Center** for Life and AD&D insurance beneficiaries through MetLife
- **The Well > U.S. Total Rewards > Quick Links > 401 (k) plan** for retirement plan beneficiaries through Vanguard
- **The Well > U.S. Total Rewards > Quick Links > UnitedHealthcare (Medical/HSA/Rx/Dental)** for Health Savings Account (HSA) beneficiaries

Click here to learn more about what you should consider when choosing or updating your beneficiary(ies). It is always a good idea to consult with a tax or legal professional before you designate your beneficiary(ies).

REMEMBER TO UPDATE YOUR TAX WITHHOLDING STATUS

Once your divorce is finalized, remember to review your tax withholding status and make any changes, if necessary. You may do so at **The Well > UKG** or by **clicking here**.

Resources Throughout Your Journey

Spring Health, for complete mental and work-life well-being support.

Available to all teammates, spouses and partners

spring health

We know sometimes just a little bit of support means everything—especially when you are going through a major life change. With Spring Health, you and your household family members have access to services and tools that support all aspects of mental and work-life well-being, including:

- **Personalized care with a dedicated clinician:** Everyone handles divorce differently, and a Care Navigator can help you find the right support, from matching you with a therapist that meets your specific needs to offering advice and emotional support.
- **Confidential therapy:** You and your household family members (ages 6+) each have eight sessions per person, per year at no cost.
- **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.
- **Work-life services:** Access their online library for thousands of articles on whatever you're looking for, and get references to marriage-related services such as:
  - Wedding planning resources
  - Home buying and selling assistance
  - Moving help and relocation support
  - Legal assistance
  - Tax help

Visit **clorox.springhealth.com** (access code: **clorox**) or contact a Care Navigator at **careteam@springhealth.com** or 855-629-0554 to begin.

Remember to chill with the Calm App

Calm

With Calm, you and up to five (5) of your household dependents ages 16+ can find ways to de-stress, relax, get restful sleep and more. Calm has something for everyone and is paid for by Clorox.

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

Resources Throughout Your Journey

Goldman Sachs Ayco, for help with planning your budget and expenses.

Available to all teammates, spouses and partners

Goldman Sachs Ayco

A divorce may mean a change to your financial situation. Use Clorox's financial coaching provider, Goldman Sachs Ayco, when you need support planning your finances for today, tomorrow and the future. Whether you need help rethinking your household budget, figuring out how to save for attorney's fees or other divorce-related expenses, developing a strategy to pay or receive child support, or something else entirely, Goldman Sachs Ayco can help – at no cost to you.

Not only will you receive the financial support you need from Goldman Sachs Ayco, but you'll also be eligible to **earn Rewards Cash**! Each quarter, earn 4,000 points for a one-on-one session, 1,500 points when you take a Goldman Sachs Ayco Assessment, or 100 points when you visit the Goldman Sachs Ayco Learning Center.

Set up an account by visiting **The Well > U.S. Total Rewards > Quick Links > Financial Planning (Goldman Sachs Ayco)**.

Resources Throughout Your Journey

Helpr, for your child or adult caregiving support needs.

Available to all teammates, spouses and partners

helpr

As you go through your divorce, you may need extra help when it comes to caring for a loved one. Finding reliable child or adult caregiving support can be challenging, but it shouldn't be. Through Clorox's partnership with Helpr, you can find the resources you need to ensure your loved ones are being cared for when you can't be there. Use Helpr for:

- **Care support:** Talk with a Helpr Care Consultant to get personalized help finding long-term and temporary care solutions (e.g., nannies, day cares and adult care).
- **Backup care:** Clorox provides 60 hours of subsidized backup care on a fiscal year basis for those times when you need last-minute help. You can use the fully vetted Helpr Network with a copay of $5/hour. You can also upload your own child/adult/elder care provider (friend, sitter and family members who are not dependents), and Clorox will pay $10/hour toward the provider rate.
- **Center care, programs and tutoring:** Submit your receipts for summer camps, tutoring, childcare centers and adult day care centers to receive up to a $10/hour reimbursement. Connect with **Helpr's backup day care partners** who can help you find the right child care for your needs.

Contact Helpr by calling 877-417-4883, visiting **helpr-app.com/clorox-usa** (access code: **USACLX**) or emailing **hello@helpr-app.com**.

Resources Throughout Your Journey

Clorox's time off programs, so you can take the time you need.

We know the divorce process is complex and time-consuming, and there are times you may need to step away from work to handle personal matters. No matter what you need the time for, we're here to help. Remember the many time-off programs Clorox provides, including:

- **Flexible Time Off (FTO):** U.S. non-production exempt (salaried) employees have access to FTO. You may find our full FTO policy at **The Well > Core to Clorox > Code of Conduct & Policies**.
- **Paid vacation time off:** For our U.S. non-exempt (hourly) employees, we offer paid vacation time based on years of service and flex time based on shift schedule. In addition, U.S. nonproduction, nonexempt (hourly) employees are eligible for 4 floating holidays each calendar year.
- **Health and mental well-being time off:** Care for yourself or a family member's physical and mental well-being.
- **Unpaid sabbatical:** Take up to 30 consecutive days each calendar year with your manager's approval.

Please work with your manager when taking time off and use UKG, our time management system, to record your time appropriately. Go to **The Well > UKG**.

Resources Throughout Your Journey

Personify Health wellness tracking, to improve your health habits and overall well-being.

Going through a divorce can be stressful and frustrating, but it's also perhaps the most important time to make your personal health and well-being a top priority. Our well-being program tracker, powered by Personify Health, is designed to help you build healthy habits in all areas of your life. As an additional incentive, you can also earn $100 per quarter in Rewards Cash (up to $400 annually) when you earn at least 7,000 points each quarter, which you can redeem for popular gift cards, donations and merchandise.

For more details, go to **The Well > U.S. Total Rewards > Quick Links > Wellness Tracker - Personify Health**. You can also sign up today by going to **join.personifyhealth.com/clorox** (use passphrase: **WellnessYourWay$**) or by downloading the Personify Health app.

PERSONIFY HEALTH POINTS FOR PREVENTIVE CARE

Get rewarded just 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

Resources Throughout Your Journey

People&, for Clorox work-related questions.

While you should feel free to contact our vendor partners directly, we realize you may have questions about your specific situation that are better answered by Clorox—especially when it comes to benefits coverage and ex-spouses.

For general HR questions (i.e., payroll, bonus, employment), submit a **People& ticket** or email **People@clorox.com**.

Resources Throughout Your Journey

Clorox Health & Welfare Service Center, for assistance completing the steps you need to process the changes associated with your QLE.

While the Health & Welfare Service Center is where you will go to initiate your QLE and enroll in and/or change your benefits, you can also visit the center during any phase of the divorce process to:

- Download and review detailed plan information and forms associated with your health and welfare benefits
- Ask questions about your benefits
- Receive help with the enrollment process

Through single sign-on, access the Health & Welfare Service Center by visiting **The Well > U.S. Total Rewards > Health & Welfare Service Center**. If you are outside the Clorox network, visit cloroxbenefits.com or call 833-550-5600 (Monday–Friday, 6 a.m.–5 p.m. PT).

Contacts & Resources

If you need help, please contact the Clorox Health & Welfare Service Center or one of our vendor partners below. Remember – you will not have access to Clorox's network once you are on leave. Please keep a copy of this to reference in case any questions come up during your leave.

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)	cloroxbenefitsinfo.com
Annual Enrollment Support	**Clorox Health & Welfare Service Center** • Phone: 833-550-5600 (Mon-Fri, 6 a.m. – 5 p.m. PT) • Single sign-on: **The Well > U.S. Total Rewards > Health & Welfare Service Center** • Directly: **cloroxbenefits.com**
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: **whyuhc.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**

Topic	Where to get information
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**
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: **securian.com/clorox-insurance**

CONTINUES ▶

Contacts & Resources (cont.)

Topic	Where to get information
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**
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** • Phone: 855-320-8528 (Mon-Fri, 5 a.m. – 8 p.m. PST) • Single sign-on: **The Well > U.S. Total Rewards > MetLife** • Online: **mybenefits.metlife.com** **Enrollment & Beneficiary Updates: Clorox Health & Welfare Service Center** • Phone: 833-550-5600 (Mon-Fri, 6 a.m. – 5 p.m. PT) • Online: **cloroxbenefits.com**

Topic	Where to get information
Resources to Be Well	
Spring Health Mental well-being and work-life support	• Phone: 855-629-0554 • Online: **clorox.springhealth.com** (access code: clorox)
Calm Mindfulness & Meditation app	• Online: **calm.com**
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: **helpr-app.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** • Online: **vanguard.com/retirementplans**
Voya Non-qualified deferred compensation plan	• Phone: 888-576-9240 • Single sign-on: **The Well > U.S. Total Rewards > NQDC plan** • Directly: **mynqplans.voya.com**
Goldman Sachs Ayco • Financial planning • Budgeting • Healthcare expenses • Insurance needs • Retirement planning	• Phone: 866-907-4479 • Single sign-on: **The Well > U.S. Total Rewards > Financial Planning (Goldman Sachs Ayco)**