The Clorox Company

Supporting Your Life Change

A BENEFITS RESOURCE GUIDE AS YOU PLAN FOR MARRIAGE

Congratulations on making the decision to get married!
Tying the knot is such a happy time for you, your soon-to-be-spouse and your loved ones, and an exciting life step. With the decision to get married comes a range of emotions and a long list of tasks to complete before the "big day." You're likely thrilled for this next phase of your life – but perhaps also anxious about the details of your wedding day and the life changes that will come after it.

Whatever you may be feeling, and no matter your physical, emotional or financial needs as you get married, Clorox has the benefits and programs to help you along your journey.

Click the links below to learn more about the steps you should consider before and after your wedding day – and the benefits and resources available to help you and your household family members.

PREPARING FOR YOUR MARRIAGE

Evaluate your benefit options

Prepare your documentation

ONCE YOU ARE MARRIED

WITHIN 31 DAYS

Update your benefits coverage and add dependents

Update your beneficiaries

Resources throughout your journey

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

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

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

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

Carrot, for family-forming support

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.

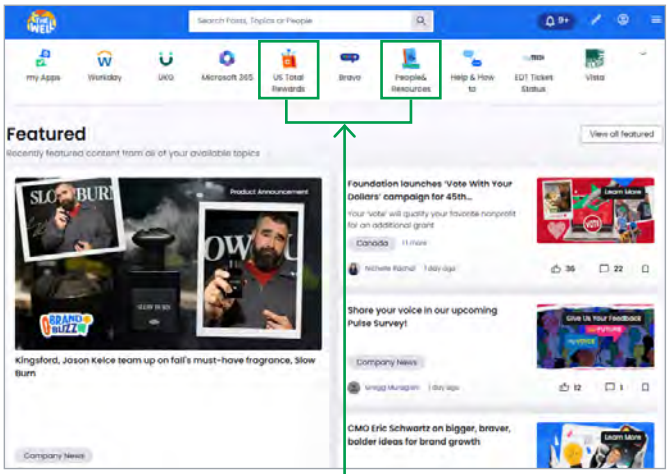
cloroxbenefitsinfo.com

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 Marriage

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

Before you and your spouse get married, 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 you are officially married, you will have 31 days to elect or make changes to the following benefits:

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

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

1. **How do your benefits and your spouse's benefits compare?** Once you get married, you may have the option to elect coverage available through their employer. Consider their available benefits, plan designs and costs, and compare them to what is available to you at Clorox so you can choose the benefits that best meet your needs and budget. Visit **mycloroxhealthcarerates.com** for rates.
2. **Do you have children or dependents who will be gaining benefits coverage under your spouse's plan?** Consider any children from a previous marriage, stepchildren, or other dependents in your life. If so, you may add them to 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).

Remember the working partner surcharge

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

Preparing for Your Marriage

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:
  - Marriage license
  - U.S. tax return

While you must elect changes or enroll in benefits within 31 days of your marriage date, you will have 60 days to provide this documentation. If you do not provide dependent verification within 60 days, your dependents will not be covered under your benefits.

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 married is considered a QLE. At Clorox, you have 31 days from your official date of marriage to make changes or enroll in certain 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.

About eligible dependents

All benefit-eligible employees can cover their spouse or partner under our healthcare benefits.

If you and your spouse or partner are both benefit-eligible employees at Clorox, you may enroll in benefits as either a participant (i.e., "employee" coverage) or as a dependent of the other person (i.e., your spouse/partner would be the "employee"). Additionally, only one of you may enroll your child as a dependent for each benefit.

Once You Are Married

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

within **31** days of your marriage

After you are officially married, you'll have 31 days to make any changes to your benefits, such as enrolling yourself, your spouse and your dependents in Clorox-sponsored benefits or opting out of any benefits if you will be moving over to your spouse's plan (your date of marriage 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**.

Once you have completed your benefits changes associated with your QLE, you will need to submit documentation to complete the dependent verification process for any dependents you have added to your benefits. To do so, visit **The Well > U.S. Total Rewards > Health & Welfare Service Center Menu**. Follow these steps:

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

WILL YOUR NAME BE CHANGING?

If you plan to change your name after you get married, 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.

Once You Are Married

Update Your Beneficiaries.

Once you are officially married, 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

REMEMBER TO UPDATE YOUR TAX WITHHOLDING STATUS

Once you're married, 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**.

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).

Resources Throughout Your Journey

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

We know preparing to get married is a complex and time-consuming process, 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

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

Available to all teammates, spouses and partners

Goldman Sachs Ayco

Getting married 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 developing a strategy to combine finances, rethinking your household budget, reviewing your financial protection benefits 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

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:** As exciting as this new life chapter may be, you may also have feelings of stress and anxiety leading up to and following your wedding day, 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

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

The benefits of focusing on your personal health and well-being go far beyond you; now that you're married, you also owe it to your spouse to do everything you can to stay well for the long haul. 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, which can be redeemed 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

Carrot, for family-forming and hormonal health support.

No-cost benefit for eligible teammates, spouses and partners

CARROT

Whether you are already married or still preparing for the big day, you may be thinking ahead about expanding your family. Clorox offers a **$20,000 combined lifetime family-forming and hormonal health benefit** to help our 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 understanding the options available to finding the right provider and taking the next steps.

Based on eligibility, Carrot offers reimbursement for a comprehensive 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 support (menopause and low testosterone)

Learn more about Carrot and start your family-forming journey by visiting **The Well > U.S. Total Rewards > Quick Links > Family Forming Benefits/ Hormonal Health (Carrot)** or **app.get-carrot.com**.

Want to learn more about Clorox's birth and adoption resources?

Check out this **Resource Guide** to find out about the many benefits, programs and resources for every step of your birth or adoption journey.

ELIGIBILITY FOR FAMILY-FORMING BENEFITS

Adoption and surrogacy benefits – all teammates, spouses and partners, regardless of medical plan enrollment

Fertility and hormonal health benefits – teammates, spouses and partners enrolled in a Clorox-sponsored medical plan

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.

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 marriage 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)**